

CHAPTRE ONE

INTRODUCTION

1.1 Background of the Study

Nepalese people started foreign employment by travelling to Lahore in early 19th century to working the army of the Sikh ruler or be recruited for specific war related services for the Sikh ruler (Singh, 1998). However, 'Remittance in Nepal was best introduced with Gurkha remittances. Being a skilful warrior British India formally recruited Nepalese youth as soldiers in their armed forces, which was the initial remittance in Nepal. However, for the last two decades many Nepalese young people have been migrating in gulf and other countries mostly in job sectors in the civilian front. The foreign employment particularly in gulf countries is also a target of Dalit and non-Dalit youth. Dalits youth at the present context are more inclined to foreigner employment and remittance income than their traditional caste based occupation (Gaudel, 2006).

Nepal has been a region subjected much to the influence of mobility of its inhabitants since about 200 years ago. But its role has become crucial in recent times, because of limited resources and economic opportunities in hills villages (e g bringing salt from Tibetan border or Prithvi Narayan shah of Gorkha since the mid-18th century AD) even in the distant past, mobility for supporting and earning livelihood is of prime concern to people in the recent past as well as in present times. This livelihood earning mobility includes foreign the country labour migration (for army and other jobs), long term migration within the country and seasonal migration within the country and abroad. (Adhikari, 2008) After the eradication of malaria in the plains of Nepal in the 1950s and 1960s, the Tarai became the main destination for much hill migration. Even though people from poorer as well as wealthier household migrated from the hill to the Tarai, the poor ended up becoming marginal farmers in the Tarai as well. (Shrestha, 2008)

Globalization is liberal economic system in which there is free flow of capital, technology, labor, raw materials, information and transportation. Distribution and marketing are integrated or interdependent on global scale. International labor migration has been highly increasing at present. In 2010, out of the total population of the world, 215.8 million (or

3.2%) were immigrants. South-South migration is nearly as large as South-North migration. Developing countries are main labor migration countries. In 2010 stock of emigrant people in developing nations was 171.6 (3.0% of total population of developing nations). Similarly, in South Asia stock of immigrant is 26.7 million, which is 1.6 percent of total population of developing nations. In SAARC region top five immigration countries are India, Pakistan, Bangladesh, Nepal and Sri Lanka. Ratha et al., (2011). Although the main outcome of foreign migration is remittance, there are various pros and cons of foreign migration. In a general term, remittance is money transferred by foreign workers or remitters from host countries to their home countries to support their families. Although remitters sent their earning in term of kind and cash, the term remittance is generally limited to denote only monetary and cash transfers from host countries to home countries by migrant workers. According to the IMF Balance of Payment Manual 5 (BOPM5), total remittance is constructed of the sum of three items 1) “Workers’ Remittance,” 2) “Compensation of Employees,” and 3) “Migrant Transfers.” The definition of remittance given by IMF has been given in Annex A. Although the essence of foreign saving was discussed in classical era as well, the comprehensive study about impact or role of remittance upon national economy, especially in underdeveloped economies, is the emergent phenomenon in the present world. (IMF, 2006)

Migrant workers send their earned money to their family for various purposes. If the remittance is saved in banks or financial institutions there will be easy availability of fund for investment. When remittance is deposited with financial institutions a larger share of the population comes into contact with the formal financial system, expanding the cash economy especially in rural areas and promoting development. This increases the availability of credit and the potential provision of education loan, home mortgage and borrowing to establish small business. Brown, (2006) in their paper has claimed that Asian countries that receive high amount of remittance include Bangladesh, India, China, The Philippines, Nepal, and Sri Lanka. Their overriding aim is to acquire saving quickly to return home and pursue investment there. The study is qualitative and it is necessary to make quantitative study to assess the fact that whether domestic investment in Nepal has encouraged because of remittance. Remittances are flows of money between individuals living in different countries, most typically a foreign worker sending money back to his or her home country Warswa, (2012). In the last few years remittances have risen significantly throughout the world as a result of increased migration flows, as well as reduced sending costs. It has also assisted the

economic growth of several developing countries like Nepal. About 35 percent of all household income comes from remittances earnings in Nepal CBS, (2004). According the World Bank report 'Migration and Remittance Fact-book 2011' 'Nepal is among the top five countries with remittance amounting to 23% of the GDP. Tajikistan, Tonga, Lesotho and Moldova are ranked ahead of Nepal. Among the least developed countries, Nepal is placed second behind Bangladesh'. Whereas, agriculture, a major sector of Nepalese economy which provides employment opportunities to 66 percent of the total population that contributes only about 39% in the Gross Domestic Product (GDP) (Department of Agriculture. (Sunnar, 2011) According to UNDP's 'Human Development Report 2010', remittance was one of the factors behind Nepal's remarkable success in human development in the last 40 years. Nepal emerges done of the world's fastest movers in Human Development Index (HDI) since 1970, coming in third among 135 countries studied. (UNDP, 2010)

1. 2 Statement of Problem

Various studies, evidences and numeric data have proved that remittance has played significant role not only in correcting BOP and maintaining foreign reserves but also in minimizing the problem of unemployment and poverty in LDCs including Nepal. The overseas migration and remittance has been instrumental in poverty alleviation as well as in improving the living standards of the people. Seddon,(1999). Remittance has played momentous role in poverty reduction in Nepal from 42 percent to 31 percent in past decades. Sharma,(2006). The relevant literatures discuss particularly the impact of remittance upon poverty and inequality. Likewise, growth generation capacity of remittance is much more debatable issue since it has played positive role in enhancing growth in some LDCs and negative role in some other LDCs as well Shrivastava, (2007). Outline impact of remittance has been seen remarkable on the GDP and GNP in both real and nominal term. But Sharma, (2006) argues that since most of the remittances have been used for consumption purpose, it has a negative impact on growth of GDP in Nepal. Again some studies or papers have argued that remittance earning is finished upon consumption purpose and it has no any significant effect to enhance domestic investment in the nation. But Dustmann, (2001) have found that 50 percent of a sample of Turkish emigrants returning from Germany started a micro enterprise within four years of resettling in Turkey using money saved while working abroad. Similarly Woodruft, (2001) also found that remittance was responsible for almost 20 % of the capital invested in micro enterprises through urban Mexico.

In general the anecdotal reports observe that recipients use remittance to increase family consumption rather than to invest in business or other productive assets. Academic papers have investigated the claim made in the anecdotal reports generally using survey data.

The picture that emerges on the use of remittance is somewhat confusing. Chami, (2003). These contradictions have left room for further investigation or researches in the field since various works have been completed with distinguished results. Again most of the researches have pointed out to the necessity of further comprehensive and statistical investigation about the impact of remittance upon economy of the nation. Most of the works done on the macroeconomic of remittance and their impact is qualitative. Giuliano, (2005) just the theoretical discussions are not sufficient to assess the impact of remittances unless and until the results become valid through econometric and statistical investigation. Further there is a lack of the literature and analysis based on real data of Nepal in assessing the actual status of one of the major contributors of GDP, which is remittance in Nepalese economy remittance has emerged as a new economic phenomenon. Share of remittance to GDP is increasing year by year. Passing throughout the time size of domestic product, size of domestic investment and size of domestic consumption are also in increasing trend Remittance may have played a positive role in bringing positive change in these macro economic variables. So to assess the impact of remittance upon macro economic conditions of the economy and to establish the validity of the impact, econometric analysis is a must, which this study has tried to do.

There have been changes in the economic and social relations in Nepal. The market has been Providing opportunities for choosing livelihood options. Livelihood incorporates the diverse ways in which people make a living and build their worlds. Whitehead, (2002). The inflow international remittance in developing countries (DCs) has increased dramatically since 1990s, increasing from US\$30 billion in 1990 to US\$325 billion in 2010, and has emerged as a most important source of private capital flows for dozens of these countries (World Bank, 2011). The pattern of social relationships and livelihood strategies of different households is part of a larger process of structural change. Many have focused new remittance economy and livelihood change, the mobility of the people from rural to urban areas, the flow of good and commodities, and flow of information and communication. The traditional caste-based relationship becoming weak and the new relationships are developed in rural areas. Similarly, in respect to dalit community due to the regular flow of remittance.

Livelihood and poverty are becoming delinked from land and from farming. Remittance is playing a growing role in the rural household income. Lives are becoming more mobile and livelihoods correspondingly delocalized. The non-farm activity becoming central to the rural livelihoods and an increasing number of rural households have no commitment to farming (World Bank 2011). Nowadays, rural area is changing day by day because of the urban effect i.e. process of modernization, westernization a number of development activities initiated for the perspective of commercial development and progress that also prolong to increment if sophisticated changes of Chamar people. This Chamar community is also ongoing rapid change past and present. Although, there is lack of the social research in Chamar community of this Bhuckarapur VDC, and their changing livelihood but the present study has focused on the following question based on the research theme.

- 1) What is the current status of remittance in Chamar community?
- 2) What are the major area uses of remittance in Chamar community?
- 3) How remittance impact on the livelihood of Chamar community?

1.3 Objective of the study

The general objective of the proposed study is to examine the impact of remittance on livelihood of Chamar community, and changing their social and economic status. The specific objective of this study is as follows:

- 1) To examine the current status of remittance in Chamar community.
- 2) To analyze the uses of remittance in Chamar community.
- 3) To explore the impact of remittance on livelihood of Chamar community.

1.4 Significance of the Study

Among the impure / lower castes 'Chamar' is a discriminated and neglected caste of Nepalese Society. But they still exist along side of country and performing traditional occupation. In this village Chamar people spent of their time betting traditional music like (Dhollpiphi) and agriculture and some Chamar people are going foreign employment and some do wages labour for survival of their family.

Traditionally they are subordinated with other high caste. The socio economic status of community shows the living of people. In that community the development in the field of technology, communication, transportation, education as well as interaction of Chamar with different culture groups. They must have undergone certain changes. Similarly, urbanization, modernization, migration and Remittance growing population have definitely affected the socio- economic condition of any society as they in the capital city. Chamar people are also affected by these factors and change in their occupational composition and life style. Research concerning socio- economic and Livelihood change is main part but untouchable caste of Chamar is still unexplored. Especially socio- economic changes and condition of Chamar of this Bhuchakrapur VDC research has been conducted. Yet thus this study will be helpful theoretically as a literature to the forthcoming and those who are interested to accumulated knowledge of this caste. The present study has to be Academic as well as practical significance. The academically this study has made an effort to analyze the existing socially, economically and their livelihood changes especially in the particular Chamar untouchable castes of particular area and their present socio-economic status and changing of Remittance and their Livelihood of Chamar people in Bhuchakrapur VDC.

1.5 Organization Of The Study

The research has divided into seven chapter each chapter has its sub- topic. The first chapter focuses the introduction part with background of the study, statement of problem, objective of the study, rational and organization of the study gradually.

The second chapter is literature review that focus scientific understanding of studied and review relevant on impact of remittance and livelihood to valid the presentation of this research. The third chapter talk about the research methodology and research design, selection of the study Area, sample size sampling method, nature and source of data, data collection tool and technique, data analysis, limitation of the study, ethical, Ethical issue.

The fourth chapter has the short description of field side location and objective based chapter that talk about current status of remittance Chamar people in the Bhuchakrapur VDC. Where education and country pattern, country and age pattern, monthly income pattern, working pattern, money transfer system, send money in a year and receive system. The fifth chapter is

use of remittance where Chamar people are use of remittance like, house and land, food and clothing, education, healthcare, festivals and saving. The chapter six has the description of impact of remittance where directly or indirectly impact of remittance on Chamar household. Finally eight chapter present the summary, major finding and conclusion of the study. Beside chapter questionnaire, checklist and end of this study, selected reference.

CHAPTER TWO

LITERATURE REVIEW

2.1 History of International Migration in Nepal

Nepal has a long history of international employment in India, dating back to the beginning of the 19th century, when men from the hill areas of what was then known as Gorkha migrated westward towards the city of Lahore in the northern region of Punjab. There they joined up as soldiers in the army of the Sikh Raja, Ranjit Singh. Even today those working abroad are popularly known as lahures Seddon, (2005). Literally the nickname lahure is given to the people who join the armed force of India, Hong Kong, Singapore, United Kingdom, and so on; but it also designates people living abroad particularly having the working class jobs. The distinction here is essential because people living abroad for study or working in the university and big organization like United Nations, Food and Agriculture Organization and Asian Development Bank are not necessarily called lahures. The labourers working in the working class jobs are recently termed as New (Adhikari and Gurung, 2002).

The first evidence of out migration found in literature is early nineteenth century, the first Nepalese men migrant to Lahore (in present day Pakistan) to join the army of Sikh ruler Ranjit Singh. Afterwards, both they and later migrants are termed as lahure Thieme, (2005). Nepalese out migration started from the history of Nepal soldiers who joined forces of other countries though it was not well accounted. With the 1942 census Kansakar, (1974) report 'the census to have not recorded the Nepali troops sent from Nepal in different fronts to assist the allied force and might have been included only those who went abroad for livelihood'. Nepal's international border with India and China remained almost open for the movement of people from both of her neighbours. With China, it became closed one after 1950, while it has remained open with India to date with no restriction on the movement of people of both countries. Hence, because of open border, cultural similarities, and no need of Nepalese labour out-migration is not a new phenomenon. Nepali migrant workers have been sending their earnings to their families for around 200 years (Seddon, 1999)

The migration of Nepalese people for other employment purposes, such as working in the tea states of Darjeeling and the forests of Assam, began in the second half of the 19th century. Economic migration to the Middle East from South Asia and other parts of the world was

spurred –on by oil boom in the early 1970s. International labour migration, mostly to Gulf States, Malaysia and south east Asian countries is a new phenomenon of migrant in the Nepalese context with about a 30 year long history. Unexpectedly, international labour migration has developed in such a way that it has shifted the agriculture based economic towards remittance based economy Aryal, (2006). Migration to the neighbouring country India a longstanding history, while migration to the Gulf and Tiger States, Europe, or USA only commenced about 15 years ago. The Government of Nepal officially opened its door for citizen to go abroad for work in late 1980s. Before that people used to work only in India because of open border and people did not have access to other countries. After having labour agreements with a number of Gulf States the number of migrant worker has increased substantially since 1996 with the increasing demand every year. According to the population census 2001, India remains to be the main recipient of Nepalese migrant workers with about 600,000 migrant living there. India is followed by the Gulf countries in aggregate (111,000) such as Saudi Arabia, Qatar, United Arab Emirates, Bahrain, and so on. Other countries account for about 62000 Nepalese migrant. Europe is still not visible in terms of Nepalese migrant population size and the proportion in other development countries is also negligible with respect to size.

2.2 Migration and Remittance

Migration and remittances are inextricably intertwined because remittances would not occur if the senders had not migrated in the first instance. The most tangible link between migration and development is through the impact of remittances. They represent the human face of globalisation in which people migrate in search for a better life to provide for their families back home. It has been proved that international remittances represent the second most important source of external funding in developing countries after FDI and are about double the level of official aid related inflows to developing countries (Adams and Page, 2005).

Different cause compel people to go international labour migration which has emerged as an important issue in twenty first century contribution as an important factor in shaping the politics, economic, society, culture and even security of the concerned countries. Currently young people from the village are in Hong Kong, Malaysia, India the Arab state, Europe and elsewhere. If they are lucky enough to make any money, they will invest their saving in buying land and building house in towns and cities, not in the village (Macfarlane, 2001).

Nepalese labour out- migration is not a new phenomenon. Nepal migrant workers have been sending their earning to their families for around 200 years. Adhikari and Gurung, (2002) Mainly the remittance in Nepal from Gulf countries comes through Exchange House, Western Union Money Transfer , Money Gram , Himal Remit , and Nabil Speed Remit of which, Western Union Money Transfer and Money Gram are the international brand whereas Himal Remit and Nabil speed Ramit are the local brand . Himalayan Bank (Ltd) is the sole agent of money Gram. Himal Remit was mainly confined to the Gulf countries but now it has extended its service to Europe also (Panthee, 2012).

The properties of household that receive remittance are 56 percent in Nepal. The average income transfer in the form of remittance is Rs 80,436 (in nominal terms) per recipient household. Per capital nominal remittance of whole population stands at NRs 9,245. Majority of remittance (58 percent) come from within country .and 19 percent from India and 23 percent from other countries CBS, (2012). Common Nepal's access to basic facilities has improved in the years. Despite political upheavals and unrest, average household income of Nepal has increase by more than four-fold to Rs 2,02,374 over the span of 15 years due to rise in the number of employed population , switch from agriculture to non- agriculture jobs and increase receipt of remittance. Remittance is widely spent on daily consumption. Some 78.9 percent of the remittance is used in daily consumption, whereas 7.1 percent of the remittance is used to repay loans followed by 4.5 percent on household property, 3.5percent in education and only a minimal 2.4 percent is used on capital formation. However, percentage of household receiving remittance has also more than double from 23.4 percent 15 years ago to 55.8 percent in 2010. CBS, (2012). The total of remittance in the country is estimated at Rs 259 billion in nominal terms. Internal source accounts for 20 percent of this, Saudi Arab and Qatar together account for 26 percent, Malaysia 8 percent. India 11 percent and the remittance are accounted by other countries. Of the remittance, 77 percent of remittances are transferred by person, 19 present via financial institution and 2 percent via Hundi 2 percent from other means (ibid).

On the basis of data provided by Department of Foreign Employment, the number of workers going to international for employed increase by 76930 (35.4 percent) to 294094 people in 2009/10 compared to 217,164 people in 2008/9. With the increase in the number of workers, the inflow of money should have taken an upswing. According to the data of Rastriya Banjya Bank (2011), remittance (in billion) received by Nepal is 65.54, 97.69, 100.14, 142.68,

209.70, 231.73 in the fiscal years of 2004/05, 2005/6, 2006/7, 2007/08, 2008/09, 2009/10 gradually. (DOFE/GoN, 2015)

2.3 Remittance and Its Impact on Economy

Stark, (1991) studied the effects of remittances on domestic inequality in two Mexican villages near the border with the U.S. in which villagers engage both in internal rural urban migration and migration to the United States. The study found that remittances from internal migration are more correlated with schooling years than remittances from international migration to the United States, as the latter often go to low skills, labour-intensive jobs. Stark (1991) generalizes that the inequality impact of changes in remittances depend on the location of remittances recipients in the village's income distribution, the share of remittances in villages incomes and the distribution of remittances themselves. These variables, in turn, depend on the distribution of human capital (education and skills) among villagers and the distribution of migration opportunities in the villages.

Another piece of evidence is provided by Ratha, (2003) who reports that, for Pakistan, a household data survey shows that the share of income originated by external transfers increase with income levels, (the highest share of income receives the largest share of income coming from external remittances). However, *income distribution between countries* may eventually improve with remittances as income is redistributed from higher income, source countries to lower income per capita, and receiving-countries. Remittances represent a very significant share of GDP in sever allow-income countries. Joy M. Kiiru studied Remittance and Poverty in Kenya in 2010. The main objective of this paper was to measure the impact of remittances on poverty. The other objective was to measure the determinants of remittances. The results show that 70% of households received remittances within. Joy, (2010)

The past one year of the study. Also, remittances have been used to smoothen or cushion consumption in times of shocks. Up to 60% of respondents admitted to having experienced economic shock ranging from deaths of bread winners to natural disasters. Overall 30% of the shocks were related to agricultural production while 8 % of those shocks had to do with input prices. 12% of those affected by shocks had used remittances to deal with the impacts. Not able the results suggest that the presence of a shock may not have a significant impact on consumption but it is the length of its existence that may have significant negative effects on

consumption. The results therefore conclude that remittances have a positive impact on consumption.

In the context of Nepal, Central Bureau of Statistics conducted Nepal Living Standards Survey 2003/04. CBS, (2012). One of the studied topics was 'Remittance and Transfer Income'. The survey follows the World Bank's Living Standards Measurement Survey (LSMS) methodology and uses a two-stage stratified sampling scheme, as was done in the first survey. No research has been conducted on the topic 'Remittance in connection with Dalits Community' yet, a gap this research proposes to partially fulfill.

2.4 Remittance and Its Contribution in Livelihood

Livelihood diversification as a phenomenon that characterises the survival and income strategies of individuals and families in rural areas of developing countries. There is a widespread view, difficult to substantiate due to the lack of comparable inter temporal data sets that diversity has increased over time in general and may be accelerating in the current phase of rural development in sub-Saharan Africa. There are many reasons for this amongst which changing incentives and labour markets, risk strategies, impact of disaster and civil strife and saving and investment behaviour, all contribute with different force in different settings. Diversification is an infinitely heterogeneous social and economic process, obeying a myriad of pressures and possibilities in the rural economy. It is differentiated in its cause and effect by location demography, vulnerability, income level education and many other factors. Amidst the generalised retreat, often in disarray, of big government from the rural economy, the least that needs to be put in place are household monitoring systems that can inform researchers, policy advisers and policy makers of the livelihood adaptation occurring as a consequence of the policies being pursued. The devising of low-cost and effective livelihood monitoring system represents a significant methodological challenge for the future.

A livelihood encompasses income both cash and in kind, as well as the social institutions (kind family, compound, village and so on). Gender relation and property right require support and to sustain a given standard of living different access right to land are often the key determinant of distinct livelihood strategies pursued by poor compared to better off rural household (Ellis, 1998).

Rural household with no access to resources have been following multiple survival strategies throughout the history of the Nepali nation state. The strategies adopted by household in the 18th

and 19th centuries mainly involved and beyond. Among the poor rural household, migration took place as a response to economic hardship caused primarily by land and labor policies (Shrestha, (2008) and pressure (Poffenberger, (1980)). Another strategy for acquiring income has been serving in the Indian and British armies and non –military work mainly in India. Dahal defines livelihood as means for living on a sustainable basis (1993: 21-22). Security indicators include protection, assurance or a secure condition. A livelihood is sustainable if it can bear the weight of present activities for a long period without compromising the future (Adhikari, (2008)). Balakie et al. have defined livelihood as “the command an individual, family, or Other social group has over an income and or bundle of resources that can be used or exchanged to satisfy its needs” (Blaikie, 1994).

2.5 Dalits and their Livelihood Strategies

The literal meaning of the Dalits is squeezed, shattered, over- burdened, suppressed, stepped upon, ground down, shamed by being required to bow to someone else’s feet or silence through suppression. However, in Nepal the term Dalits is used to officially define the group of people who belongs to Hindu hierarchical caste based society and holds the lower position and who are equally known as untouchable (Kishor, (2005)). Dalits traditional occupations are the culture or identity of Nepalese society. It has contributed a lot for civilization of Nepalese society. It is refined and well proven knowledge systems since the time immemorial. A study conducted by Bhattachan et al, (2008) stated that Dalit have great skill in specific areas such as metal, leather, music and so on. According to Dahal (2002), it is noted that the main economic activity of majority of *Dalit* is wage laborer. In addition to this, the cast-based traditional work (such as black smithy, leatherwork, tailoring, etc.) is also the important economic activity for *Dalits* for their survival. Historically, services of *Dalits* are utilized in the context of an ongoing relationship between a client and artisan or a system also known as patron-client relationship. The services of craftsmen to clients (clients are mostly the high caste Hindu groups, Indigenous Nationalities, and *Dalits* as well) are known by different names in different parts of Nepal such as *Bali Ghare Pratha* (eastern Nepal) or *Khalo-Pratha* (western Nepal) and *Khan* system (in the Terai). The services of *Dalits* are paid mostly in kind (grains) and sometimes cash as well depending upon the amount of land holding (for black smith group) and number of members (for tailors) in the family.

The *Chamar* are best known for their musical tradition, which is untouchable occupational caste of professional musicians and leather works. The *Chamar's* origins as a caste are concomitant with the development of their musical traditions. The *Chamar's* caste position was written into law in the Civil Code (Muluki Ain) of 1854, in which the three major caste systems of the western middle hills, the Tarai, and the *Kathmandu* valley were combined and applied to all peoples throughout Nepal Farmer, (1929). The Chamar people who are traditionally known as Leather workers who sew shoes for their clients both in cash and kind. Women worked as to serve as mid wife, While male as drummer and dumping the dead body of animals. Such craftman slowly and gradually changing their livelihood patterns. The client-craftsman relationship which seen as temporary or permanent. Normally, this kind of client-craftsman relationship is renewed every year. With the continues supply of Remittance such occupation seems to be disappeared, which was one of the major means of livelihood. It is all because of education, foreign employment, modernization of their traditional skill is the alternative factors for strengthening their livelihood. No any special interventions have been brought by the state and other non-government sector to modernize traditional occupation of *Dalits*. It is the remittances which modernize the traditional occupation and also leads to shift in livelihood pattern (Farmer, 1929).

These past studies have focused on the effects of remittances on domestic inequality, income of household through external remittance and changing livelihood of rural population Ellis, 1998, Ratha, 2003 and Stark, (1991). However, these studies unable to examine the changing livelihood of low caste group through the foreign employment and remittance. Therefore, this study will attempt to analyze the impact of remittance and foreign employment on livelihood of Chamar community of Bhuchakrapur VDC of Dhanusha district.

2.6 Theories on Livelihood Change

Social Scientists have applied various theories to analysis and describe society of a given area. Due to Modernization the socio- economic condition of Chamar community has been changing. So apply the theoretical aspect of Modernization framework this study work

investigates the socio-economic and livelihood changes occurring among the Chamar community of Bhuchakrapur VDC of Dhanusha District.

2.6.1 Social Change

Since the Dalits are the inhabitation of rural and urban settlement and they have direct influence taking place in Bhuchakrapur VDC. Due to urbanization along with modernization going through different cultures and society, the position of Dalits are also improving gradually in relation of their occupation, income, education and living standard. This effect reflect in daily food habits, dressing, lifestyles, housing pattern, land pattern, migration pattern, and individual attitude as well. Extension of transportation communication and urbanization, rapid growth of Education, economy and modern technologies and culture aspect, have been seen due to the activities of INGOs/NGOs and CBOs focusing to social and economic and its related effect in socio- culture values and practices pertain to the Chamar as well.

2.6.2 Modernization

Modernization refers to a complex set of changes that take place almost in every part of society as it attempts to be industrialized. It involves ongoing changes in a society's economic, political, education, tradition and religion. Modernization is a process of change towards those of social, Economic and political system that had developed in Europe and America from 17th to 19th centuries Portes , (1974). According to Rostow, the idea spread that economic progress is a necessary condition for some other purpose, judge to be good be it national dignity, private profit the general welfare or better life for the children. The age of high mass consumption' it is to possible to identify all societies, in their economic dimensions as lying within one of five categories: the traditional society, the preconditioned for take- off, the take- off, the drive to maturity and the age of high mass consumption (Rostow, 1991).

Modernization theory is focusing on wage differentials, and the extension of capitalist production to the global periphery and resulting upheavals in those countries, had relatively little to say about remittance behaviour. In the 1980s, however, the 'New Economics of Labor Migration' (NELM), put remittances centre-stage in the theory of migration. In

NELM, migration is understood as a household strategy to diversify the household's income sources in response to risk or local constraints in credit, insurance or other markets Taylor and Fletcher, (1996). The decision that a member of the household should migrate is based on the calculation of the costs of migration (e.g. foregone family agricultural labor, travel expenses, helping the migrant during periods of unemployment) and benefits of migration (e.g. regular remittances, investment in local income generation, anticipated assistance during times of particular hardship). Thus, anticipated remittances are part of the migration decision, part of an implicit contract between the migrant and the remaining family (Stark, 1991).

Modernization is a process by which society moves from a traditional or pre- industrial and economic arrangement to those characteristics of industrial society. The term modernization does not denote any philosophy or movement is understood as a process which indicates the adoption of the modern ways of life and values discarding the tradition established values. The term was being used previously to refer only to change economy and its relayed effect on social values and practice. As a result of change in economy, the society itself underwent change in values, belief and norms but today the term is given boarder meaning Rao, (1990). Today modernization is understood as an attempt on the part of the people, particularly those who are customs bounded, to adopt themselves to the present t condition, styles and ways in general. While entering into the global process, modern scientific technologies, education, transportation, communication and population mobility has been increased along with urbanization. Due to this, it opened the various possibilities of employment and economic opportunities. Day by day, every social status and people of the country has been affected by these factors of modernization. Hence, in order to measure the socio- economic status and changes of Chamar people, the process of modernization is studies during the field work.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

Research design is the plan structure strategy of investigation concaves so as to obtain answer of research question. The plan is the overall scheme or program of the research. So, study is carried out by using survey method by making use of both qualitative and quantitative approaches; however, it is more qualitative and less quantitative in nature.

3.2 Rational of the Selection of the Study Area

To satisfy the objective of the research, Bhuchakrapur Village Development Committee (VDC) of Dhanusha District of Central Region of Nepal has been selected as study area. Some genuine reasons for selecting this study area are as per following:

-) Dalit, particularly members from Chamar community of Bhuchakrapur VDC, has been migrated to neighbouring country India and Gulf countries. The tendency of going those countries is increasing by leaps and bounds.
-) The change in traditional occupation and livelihood has left lasting impact in their daily lives that has been noticed.
-) No such type of study has been conducted in this area up to now.
-) In one side, the thesis researcher is the quite obvious of this area. Therefore, it is easier for collecting information due to access. And, on the other side, the researcher is quite interested over the subject matter.

3.3 The Universe of the Study

There were 21, household of Chamar people in the study area, they are migrant and remittance revived household. Thus, census method has been applied while conducting this study.

3.4 Nature and Source of Data

As per the nature of the research, this study is based on both qualitative and quantitative data. Both primary and secondary data are taken as the source of data that could be used to make this study more effective and authentic. The primary data was collected by carrying out field work, household survey and interview. As a source of secondary data, the Village Development Committee (VDC profile), CBS and other books and articles have been used for fulfilling the objective of the research.

3.5 Data Collection Tools and Techniques

The data and information for the fulfilment of objectives of this study are based on primary sources of data, elicited by the researcher through survey from the field specified. The data have designed to obtain responses on the socio-economic condition of the Chamar household, Bhuchakrapur VDC of Dhanusha districts in relation with their remittance incomes.

3.5.1 Household Survey (Questionnaire)

Though Bhuchakrapur VDC consists of 28 Chamar households, this survey has been taken out of 21 households as Universe (The condition for selection was atleast one person has gone to foreign for employment). The basic socio-demographic information of total beneficiary households such as family member, age, gender, education, occupation (traditional occupation and foreign employment), monthly and yearly income through remittance, use of remittance, pattern of migration, impact of remittance and some other information was collected by means of household survey, are taken by this survey.

3.5.2 Interviews

The interview is being conducted with Chamar people who possess the sound knowledge about their changing livelihood through the remittance and foreign employment. The informant was the representative of Chamar society. Individual, flexible, open-ended interviews were conducted; the first phase is involved in-depth interviews, which has been designed to explore general perception about the impacts of remittance in Chamar people. Special efforts have been made to obtain information in the respondents' own words.

3.6 Data Analysis

Data analysis is an important section of the research. The raw data are collected from the field through different data collection techniques. In the analysis of the data from this research a combination of qualitative and quantitative method has been used. However, this research is more quantitative. The collection of the quantitative data from the field has been summarized and presented by using table, diagrams and statistical mode such as percentage. The qualitative presentation of the information based on interview to substantiate the quantitative analysis.

3.7 Limitation of the Study.

This study is going to be conducted for the partial fulfilment of requirement of the M.A. in Sociology. The research itself is an investigation of new things; however, this study will be constrained by time and resources. The study area is relatively is small in size and focus on impact of remittance on Chamar livelihood strategy of Bhuckarapur VDC of Dhanusha District. Therefore, the generalization outcome of the present study may not be able to generalize in the Chamar communities throughout Nepal. In spite of these limitation efforts will be made to make the study as scientific and empirical as possible.

3.8 Ethical Issue

I was very much concern about the ethical issue to my respondent to my respondents during my research period. I do not participate in any other activities and discussion and debate that are directly or indirectly harm the respondents or whole communities. The respondents were not being forced to answer the question and I took permission before asking questions and taking photos. To talk with people about their income ethically was ethically sensitive however, building trust with researcher and respondent in various ways such as anonymity and confidentiality the research was held.

CHAPTER – FOUR

FIELD LOCATION AND CURRENT STATUS OF REMITTANCE

This chapter present short discussion on the location of my field study area and current status of remittance.

4.1 Field Location

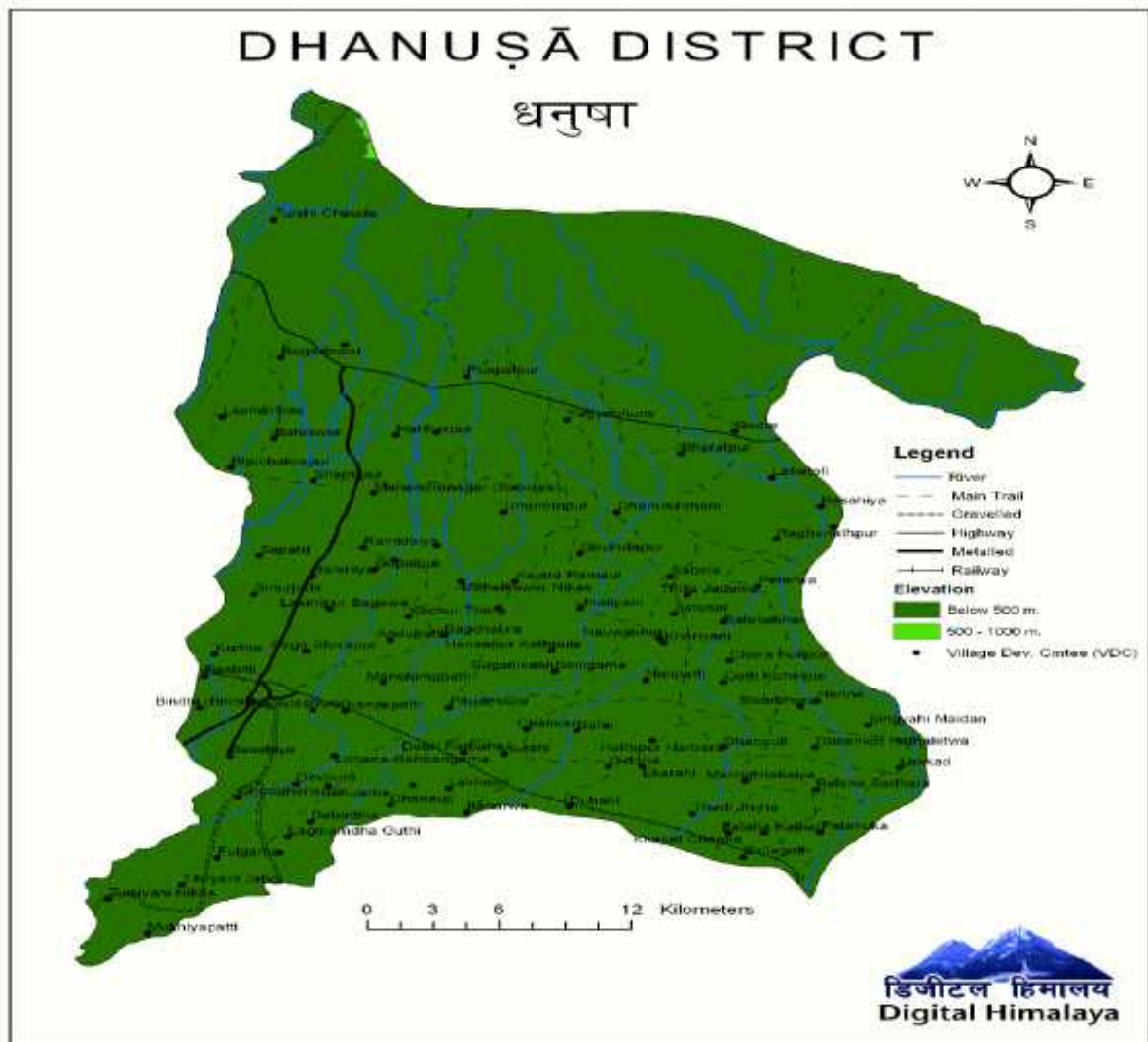
4.1.1 Dhanusha District: A Brief Introduction

Dhanusha is one of the Southern Terai districts of Janakpur Zone in the Central Development region of Nepal. The total area of the district is 1180 square Km. and population is 754777 (2011 National Census). Politically, Dhanusha district is surrounded by Mahottari District in the west, Sirha District in the east, Sindhuli District in the North and Bihar State of India in the South. The district Dhanusha spreads over latitude of $26^{\circ} 35'$ North - $27^{\circ} 5'$ North to longitude of $85^{\circ} 52'$ East - $86^{\circ} 20'$ East. The district is extending from Terai in the South to Sivalic in the North Due to its North south elongated Shape. The average North_south length of the district is about 45.72km and East-West width about 27.47km. The maximum and minimum North-South lengths are 58km and 39 km respectively. The maximum and minimum East-West Widths of the district are 34 km and 22km respectively. (DDC Dhanusha, 2014)

Administratively, the District Comprised of 71 VDCs, 1 Sub-Metropolitan City and 5 newly formed Municipalities clubbed in 17 Ilakas & 7 electoral Constituencies. In 2011, 90% of Dhanusha population was Hindu, 9% Muslim, 2% Buddhist and smaller shares are of other religions. The main Language Spoken is Maithili, although there are significant numbers of nepali speakers also. It took 9 hour from Kathmandu by driving and 25 minutes by flying. (ibid)

The history of Janakpur and settlements around it dates back to Pre-Vedic period which exhibit that the region (then Mithila) was ruled by ever glorious King Sirdhwoj Janak, Father of Goddess Sita. The Hindu Mythologies indicate that Janakpur, the capital of Mithila existed before 5000 BC as the Vedic books like Yajurveda, Satpath Bhraman and others mention the name Mithila and Janakpur. The great Hindu epic Ramayana gives detailed illustrations of Mithila and Janakpur where ever glorious marriage ceremony took place between ram and Sita. The occasion is still celebrated as the biggest festival of the region, popularly known as Bibah Panchami in the month of December. All these illustrations indicate that Janakpur and settlements around it which is now dhanusha District is very ancient and dates back to Pre Ramayana period through dates could not be confirmed conclusively. (ibid)

4.1.2 MAP OF DHANUSHA DISTRICT



4.1.3 Bhuchakrapur VDC

Bhuchakrapur VDC of Dhanusha district is situated in Central Development Region of Nepal. Bhuchakrapur VDC Situated at 26° 88'North latitude and 85° 90''East longitude among the 75 VDC of Dhanusha distict. (Source: VDC profile, Bhuchakrapur,Dhanusha, 2070). This village is approximately 300 mt, height above the sea level. It is surrounded by Bateswar in the east, Pashupatinagar in the west Laxminivas in the north and Vangha in the

south. This study has been conducted within the administrative boundary of Bhuchakrapur VDC.

This study mainly focused on the Remittance and Livelihood of Chamar Community of Bhuchakrapur VDC. There are total 28 houses of Chamar in the VDC, and migrant household are only 21 household. They are living in Ward no 7 only. Their main occupation was leather works, dumping of dead bodies and playing different traditional musical instruments in different festivals and functions. But now their tradition occupation is not sufficient for their livelihood because of them cannot fulfil their basic things form their traditional occupation. Due to the changing livelihood they are involved in different occupations. Most of the young generation of Chamar are going to other countries like, India, Qatar, Malaysia, UAE, Saudi Arab etc, for their economical status. Nowadays, their economical status has been increased due to the remittance.

4.2 Patterns in Foreign Employment

International migration has become one of the main sources for earning foreign currency and it has played pivotal role in minimizing the unemployment problem in Nepal. Earning of migrant labors called 'remittance' entered into Nepal long ago when Nepalese youths joined British Army known as 'Gurkhas'. But the Labor Act 1985 came as a boon for facilitating foreign employment and opening up avenues for the private sector (Shrestha, 2008). Enactment of foreign Employment Act 1985, provision of distributing passport from related district administration offices and high demand of labor in foreign labor market, especially in Gulf countries added fuel to the growth of international migration of Nepalese labor force. Nepal is an agricultural country and most of population of the country are involved in agriculture. However, over the decades due to the globalization and foreign employment the productive young population are willing to go and work in foreign country in order to earn cash and have been supporting to their family in general and overall country in particular, through the remittance.

Table 4.2.1: Number of Labour Migrants and Households by Country of Destination

Country Name	No. of HHs	Number of Migrants	Percentage
India	11	22	69.7
UAE	3	3	9.1
Kuwait	3	3	9.1
Qatar	2	2	6.1
Saudi Arab	1	1	3.0
Malaysia	1	1	3.0
Total	21	32	100.0

Source, Fieldwork 2016

Table no 4.2.1 shows the trend of Nepalese workers migrating to foreign countries especially to India is very old. But due to the open border between Nepal and India, there is free flow of labour force between these two nations and there is no official and authentic record of the number of migrants to India. Because of the open border, cultural as well as religious similarities, easy entrance and for other reasons, a large portion of Nepalese people are working in India. The data also shows significantly the huge gap between India and gulf countries in the flow of Chamar people for foreign employment due to the easy access to transportation and open border. It is also found that India is the place where they can get the various kinds of job as their ability in terms of education and skills. Talking with the elder Chamar people it is found that migrating in India for seasonal employment is a kind of tradition from generation to generation. Therefore, the young Chamar male are willing to go to India influenced by their parents. The language is quite similar in Nepal and India in comparison to the gulf. They do not have to spent large amount of money to go India and making passport. Therefore, most of Chamar people work in India. Table no 4.2.1 also shows that the people who work in gulf countries and Malaysia have strong economic status than the people who work in India. Most of the people go to Malaysia and Gulf countries through their relatives.

Table 4.2.2: Age group and Country of Destination

Age group	Country of Destination						Total
	India	Qatar	Malaysia	Saudi Arab	U. A. E	Kuwait	
14-25	10	0	0	0	0	0	10
26-40	7	2	1	1	3	2	16
41-59	5	0	0	0	0	1	6

Source: Field survey, 2016

Table no 4.2.2 shows that the people working in foreign countries are the age of between, 14-53. According to the government policy of Nepal people under the age of 16 are not allowed to work. But due to the several household problems they are obliged to work in India against the children right and the government policy. The reasons might be the lack of social, economic and educational as well as poor implementation of the legal policy the country. The age of 26-40 is productive age of the people but due to the lack of job opportunity in the country they are obliged to pour their sweat in the foreign land such as in Gulf, Malaysia and India. Most of the Chamar even under the age have been working in India because the passport, citizenship and age are not mandatory to work in the private sectors. But the Chamar people age of 26-40 have been working in the Gulf and Malaysia. Therefore, it indicates that there is a relation age and country wise work.

Table 4.2.3: Educational Status of Migrants by Country of Destination

Educational Status	Country of Destination						Total
	India	Qatar	Malaysia	Saudi Arab	U.A.E	Kuwait	
Illiterate	4	0	0	0	0	0	4
Primary level	17	2	1	1	3	3	27
Lower secondary	1	0	0	0	0	0	1

Source: Field Survey, 2016

Table no 4.2.3 Shows that the majority of Chamar people having primary education, some illiterate, and only one men having lower secondary level education works in India. However, the table also shows that those who work in gulf countries and Malaysia have primary education. The data shows that the Chamar people who have been working as foreign employer have low education due to the lack of awareness of education and living in geographically remote area to go for higher level of education. So, they are unable to get proper education in their life t as well as the parents also motivate them to go to India seeking job instead of continue higher education. There are no criteria from government to have certain level of education to go and work in foreign country. Moreover, they do not continue the higher education when they fail in the exam as well as the higher education is far away from their home. They are also influenced by their peer groups so that they stop their study and go to India. Some people are also dropout the school because of the poor economic condition such as lack of sufficient land to feed their family members.

Therefore, leaving education at the lower level they were compelled to go to India for work and support their family.

Table.4.2.4: Type of Work and Country of Destination

Country of Destination	Type of Work							Total
	Waiter	Cook	Construction Worker	Factory Worker	Security Guard	Textile Garment	House Worker	
India	7	6	0	5	1	1	2	22
Qatar	0	0	0	2	0	0	0	2
Malaysia	0	0	1	0	0	0	0	1
Saudi Arab	0	0	1	0	0	0	0	1
U.A.E	0	0	0	2	0	1	0	3
Kuwait	0	0	0	3	0	0	0	3
Total								32

Source: Field survey, 2016

Table no 4.2.4 shows that the working pattern means the work in the different fields and countries done by Chamar people for their subsistence and overall livelihood. The working pattern of Chamar people have been changing in course of t in the foreign employment. In the past Chamar people mainly used to work in India the work pattern was different than at the present. The Chamar people who went to India worked as security guard and manual labour. However, the above table shows that at present time Chamar people not only work in India but also in gulf countries and Malaysia as well their working pattern is quite different in the past. The table also shows that 7 Chamar young male work in the hotel as waiter and 6 young male as cook. However, some other Chamar people also work in the gulf and Malaysia as factory and garment textile as general worker. The data presented in the table therefore indicates that the working pattern has been changing for Chamar people which were not possible in the past. The reason behind the changing pattern of work was awareness and education among the people. They are also influenced by their non-dalit friends working in hotels. Those who are working in hotel as waiters and cook are mostly the young one. However, the old generations are still working as factory worker, worker in textile garment

and security guard because of the lack of skill, language. Their relatives in the gulf and other countries also influenced them to come/go for the same pattern of work.

4.2 Current Status of Remittance

In the context of my study areas among the Chamar community the majority of the households depend on remittance and foreign employment besides their traditional caste based occupation. Chamar population has been migrating to foreign country seeking job due to the lack of sufficient land for their family and decline of their occupation due to the imported readymade costume even at the village level. Out of 28 households (see Table 4.2.1), 21 households involved in foreign employment and depend on remittance, and rest of the households depend on traditional caste based occupation, wage labour and agriculture.

Table.4.3.1: Amount of Remittance and Country of Destination

Country of Destination	Amount of Remittance					Total
	5000-10000	10000-15000	15000-20000	20000-25000	25000-35000	
India	5	5	10	2	0	22
Qatar	0	0	0	2	0	2
Malaysia	0	0	0	0	1	1
Saudi Arab	0	0	0	1	0	1
U.A.E	0	0	0	0	3	3
Kuwait	0	0	0	1	2	3
Total	5	5	10	6	6	32

Source: Field Survey, 2016

Table no 4.3.1 shows that there is the relation between the countries and the income because those who work in gulf and Malaysia have adequate salary and those who work in India has comparatively low salary. However, some of the Chamar people working in India also earn as the people who work in gulf because of their skill, accountability and experience in work. This is how in India some men earn 5000-10000 and but at the same t some men earn 15000-20000. Therefore, the data shows that within family working India has huge gap in earning. Similarly, the Chamar people working in gulf countries and Malaysia have better income and it is normal because they invest large amount of money to go there and get job.

Table 4.3.2: Money Transfer System and Country of Destination

Generally Money Transfer System signifies the way of sending and receiving money from one place to another. It helps people transferring their money easily and safely.

Country of Destination	Money Transfer System		Total
	Bank	Self	
India	0	22	22
Qatar	2	0	2
Malaysia	1	0	1
Saudi Arabia	1	0	1
U.A.E	3	0	3
Kuwait	3	0	3
Total	10	22	32

Source: Field Survey, 2016

Table no 4.3.2 shows that, 22 out of 32 people bring money by themselves. The reason behind the fact that they stay there for the short period of time is because of the adjacent boarder. Therefore, they feel comfortable bringing small amount of money with them. At the same time, 10 people, besides India, use money transfer system, especially for their easy access. There suppose to be no other means of transfer. And, people believe over it because this bank has been established by local villagers.

They also don't know about the money transfer system through money transfer in their house. This is how they are less educated they do not know security of self and caring the money. Those who go to the gulf and Malaysia know about money transfer system and there is no alternative way to send money except money transfer system because nobody send money through friends, so they send money through the Bank or money transfer system.

Table 4.3.3: Frequency of Remittance and Country of Destination

Countries of Destination	Frequency of Remittance		
	Two times	Three times	Total
Qatar	2	0	2
Malaysia	1	0	1
Saudi Arab	0	1	1
UAE	2	1	3
Kuwait	2	1	3
Total	7	3	10

Source: Field Survey, 2016

Table no 4.3.3 shows that those people who go to the gulf and Malaysia send money two or three times in a year. The data here shows that three people working in Saudi, UAE Kuwait have send three times and others just send two times in a year. The reason behind that those who send money three times might have better salary than those who just send two times. The other reason is the demand of family.

4.3.4: Receive System

My field survey data shows that the people who worked in Gulf and Malaysia seven people send their money in their wives name as well as three people send their money in their father's name through Bank. Those families who have nuclear family sends their money in the wives names because wives are the main leader of family. Those who are living in a joint family send their money to their father names and the father has their main responsibilities to run their family. They send their money through Western Union Money Transfer nearby village.

CHAPTER FIVE

USE OF REMITTANCE

One of the research objectives was to study how and where Chamar people of the research site have used remittance income. It was also investigated whether they have utilized it in some productive sector or spent in simply maintaining their livings like on their food and clothes, education, health, land and festivals. Generally, it does not appear that the remittance income has been utilized in any productive sector not only by Chamar but also by non-Chamar. It was found in practice that the people who could make some money use it in buying fixed asset such as land or constructing a house.

5.1. Remittance in House and Land

There is no doubt that remittance has played an important role in socio-economic transformation of the Chamar people. Its contribution to fulfil their daily needs is remarkably greater than the contribution of earning in Nepal. They do not think that they can buy land and build a desired house from the income earned in Nepal. Rakesh Ram youth of 25 years said, *“Earnings in Nepal are not good; we cannot save it; it is just supportive for daily food; that’s all. If we go abroad we can make good money; we can save it. The work is harder there but the earning is better so everyone goes there.”* Remittance families prioritize buying land and making a house over and above any other investment.

They have common interest of buying land in a good place and making a cemented house from earnings after being a migrant worker. It precedes any other income generating works. There are some causes of utilizing the income in land and house. First, they feel the security of their earning, so are converting their cash in such unproductive purchases. Unlike in business they do not have to consider any loss. Moreover, calculation is done on the valuation of the property. Second, owning of a good house and some land for food is their basic requirement. They want to build a house nearby the good place where they can get all types of facilities like: health post, education, transportation, communication, market and electricity etc.

Among 21 household only 4 houses use their 70% of their income to build normal houses by using stone, wood and zinc roof (karkat pata). Their total income was 8 to 15 thousand per month who are working in India. Furthermore, Others 7 houses spend their 40% of total

annual income to upgrade their houses. They are also worked in India their monthly income was 15 to 25 thousand. Among them three houses are made totally new by investing all the income of annual remittance .From them one household member worked in Qatar and other two household members worked in Kuwait, their monthly income was 20 to 35 thousand they made totally new house two houses are cemented and zinc roof another house is normally stone, wood and zinc roof. Remaining 7 houses were still in same condition. The remittance has an effect in housing patterns as well. Before remittance most of the houses were used *khar* as a roof and they have settled everything within a one floor, but nowadays they build a good house with various rooms and the used (*karkat pata*) as a roof. Dukhi Chamar,50, Bhuchakrapur, he said that before remittance he faced difficulties to settle their family in a very small house but now his sons were in India and they send money and he build house so that, he is not worry about his family status.

Ramesh Sada, 30, said that he bought a 3 Katha land nearby Mahendranagar market to build house as well as to do something in agriculture for their livelihood. He earned this money from his hard worked in India. Dukhiram Sada, 60, said that his son is in Qatar from three years he earn good money from there, recently they bought a 5 Katha (*khet*) in another VDC and said they want to build a house there and they want to migrate from there. From my study I found that only two families bought a land in another place.

5.2. Remittance in Food and Clothing

My field data shows that among the 21 household 13 households spend 3-6 thousand in food in the month who is working in Indian having monthly income was 8 to 20 thousand. The 8 households spend 6-10 thousands in food working in India, gulf and Malaysia and their monthly income was 20 to 35 thousands. The data also shows that those households specially work in gulf and Malaysia has high income than those who works in India. However, some households working in India have high income. The unskilled and inexperience people who work in India their income is less than skilled and experienced people. The expenditure in food is gap among the Chamar households because of different level of income.

My field study also shows that among the 21 households seven households who working in India and having 8 to 20 thousands monthly income spend 15- 25 thousands annually in cloth and 14 households also working in India, gulf and Malaysia having 20 to 35 thousands monthly income spend 25-45 thousand in cloth annually. The data shows the expenditure

within a Chamar household is different because of the differentiation in income by households working in India, gulf and Malaysia. The family members working in India have comparatively low monthly income than the family members working in gulf and Malaysia. Similarly, the unskilled and inexperienced people earn less than the skilled and experienced even they are working in the same countries.

In order to find utilization of remittance in food and clothing, the respondents were asked three key questions: 1) 'How many times do you buy new clothes for yourself and your children in a year?' 2) 'How many times do you cook meat for meals in a week?' and, 3) 'How are your monthly expenses after receiving remittance?' Each of the above mentioned questions were asked to find out their living and spending pattern before receiving remittance and after. After, along with the income, the areas of their expenses were also increasing. To be specific, remittance had changed their consumption: purchase of food and clothes had increased. Pabitri Chamar , a remittance receiver said, "Before we used to buy new cloth once or twice in a year specially in festivals but now we can buy as our wish. We used to eat meat very rarely and normally only at festivals and celebrations. It was also difficult to spend money on it. We had to think before spending money today we have it after one or two days we wish to have it again." So, our expense is increasing day by day. (Pabitri Chamar, illiterate, Bhuchakrapur)

Similarly, Ram Sada, a remittance receiver said, "before my sons are in home we have faced many problems in cloth and food but now they are in Indai. Now they send money according to our need for food and cloth so that, we have no any problems for food, cloth". (Ram sada, illiterate, Bhuchkarapur)

5.3. Remittance in Education

In previous times Chamar families are not much aware of the values of education. They give priority to do household work instead of sending their children to go to the school. Very few children were gone to school. From my study I was found that till today no one can pass SLC from Chamar community. Education developed the knowledge of human being. Knowledge changes the society. My field study data shows that the pattern of income was increase in the Chamar family but their level of education is still low because the family members are not aware about the education for their children. When their children failed the exam they interested to send their children to India for work. Total household of Chamar family there is

no more expenditure in education because most of the family send their children in government school. The government school provides the free education for all children and there are no students within Chamar family in higher level education. My field data shows that only 3-8 hundred expenditure their education in month. I asked to Laxmi Chamar age of 51, 'Why didn't you send your sons and daughters to the school?' She replied that, in that t there were no schools near in our locality they need to go far from here so that they cannot get proper education but now my grand sons and daughters go to schools due to the facility of education in our locality. But now a days time has been changed they are aware about education and they send their children to the school. Due to Remittance, they have no any problem to buy books, copies and pay fee. The use of Remittance can clearly see in Chamar community too.

5.4. Remittance in Healthcare

Remittance has helped Chamar families to have better access to healthcare service. The people do not have to be deprived of any medical treatment for the family members as now they are able to pay the high charges of private clinic/hospitals. The Chamar remittance receiver families go to expensive clinics, even though they have the facility of government health post in their area. The expenditure of total income is not fixed in health because the pattern of disease in every households. The Chamar households normally use the medicinal plants in order to cure and treatment in normal diseases and only visit the health post in serious cases. My field data shows that among the 21 household 10 household spend 5 to 8 thousands in health care in a year. Likewise, 8 households spend 8 to 15 thousands and 3 households spend 15 to 25 thousands in health sector annually.

Dukhiya Chamar,63, Bhuckarapur, said that before remittance we were used medical herbs (jadibuti) from our locality for our medical treatment due to lack of health post and money but now days we have no any problem to get medical treatments because we can go private clinic and medical hospitals. Remittance receivers said they go to a health post for treatment. Laxman Chamar Remittance sender was met and he said, "For healthcare we go to private medical, also because health post is not near for us." However, the cost of treatment is high in private medical unlike in health post, so they usually go to private clinics nearby only or generally for minor treatments of their family members. If the case is more complicated they go to medical colleges, and other big hospitals.

5.5. Remittance in Festivals

Use of remittance has a great influence in festival of Chamar community before remittance they spend proper money for their festivals celebration but now days they spend a lots money improperly. They have no worry about celebration festivals. Before remittance they celebrate their festivals within family members now days they invite others peoples of the community to show their higher status. My survey data shows that the among 21 households 13 households spend 5-10 thousands of total income from remittance in festival and 7 households spend 10-20 thousands. This data shows that the expenditures in festival are highly different among the Chamar households because of the differentiation in income. Those households working in gulf and Malaysia their expenditure is comparatively high in festivals than those households working in India.

5.6. Remittance in Saving

It was very difficult for the research team to ask questions about their 'bank balance' or saving future and get an accurate response as many were reluctant to share personal information. However, findings have been concluded based on general calculations analyzing the overall information provided by them. For instance, if the remittance sender has low earnings then it was meaningless to ask about the question of a bank balance for future. Chamar people are also less aware or not aware about future looking insurance plans or schemes. Almost all have never had a bank account, let alone know about operating or using deposits for future security. Second, because of the limited or low income the matter of future security had been sidelined by daily survival. Last but not least, the remittance provider sends the money to his/her family according to their daily necessities not future plans.

My field survey data shows that among 21 household's only two Chamar households there is saving the money in the bank and other 19 households said they spend all income in food, cloth, digital equipments like mobile phone, television etc. and health. So they cannot save the money because the expenditure is high and market is very expensive. The two household deposited Rs. 50-80 thousands money in nearest Bank.

CHAPTER SIX

IMPACT OF REMITTANCE ON LIVELIHOOD

Findings in this chapter assess the inflow of remittance and its impacts on everyday socio-economic life and condition of the Chamar people in the study area. Particularly, the changes in the living standard or life styles of the family members,

6.1. Impact of Housing pattern

The impact of remittance also observed in housing pattern of Chamar people of the study areas. The total 21 households experience the impact of remittance in the housing pattern. They said that before going to foreign country they had small house with thatched roof but when the Chamar people earn the cash through remittance their first priority went to construct new home or repairing the old one with replacing thatched roof by zinc paper. According to Mahendra Chamar 60 before six, seven years half of the Chamar households had small house and with thatched roof but when they went to *bidesh* (foreign country) build new house with zinc paper. Similarly, Gopal Chamar 65 says he could not do anything special in his life, his house was also small but when he sent his son foreign county talking loan, then he was able to construct new house with cemented wall and zinc paper. Therefore, my study explored those households receiving remittance from foreign employment including India their main priority is to construct beautiful house.

6.2. Expenditure Pattern

Higher income certainly leads to more expenditure. Remittance income, likewise, has changed the way a Chamar family spends in general and areas of expenses in particular. For example, if one used to buy a new dress once a year before receiving remittance, the expenditure is now not only limited to once. 'We generally buy clothes in Dashain or Chhath or other festivals; for marriage ceremonies and other celebrations. Or we buy according to the season-summer/winter. Sometimes we also buy when we go to market and if we like it. Sometimes we buy it every month.' [Rajo Chamar, Female, 34, Bhuckarapur, remittance receiver from India] The remittance helps the family members to buy not only clothes but also basic goods when they want to buy it. It has helped to change their food habit and the frequency of consumption. For example, before receiving the remittance, the expenditure in meat, children pocket money and foods and clothes was low, and after, it was higher.

6.3. Monthly Expenses

Where there is more income, the chance of expenditure and the desire is also greater. Likewise, the monthly expense of the Chamar family has also increased irrespective of the cost of goods and services. While analyzing the data related to monthly expenses of Chamar family, especially two variables associated with their expenses were considered: first, the market is gradually expensive and second, the expense of a family is growing every day along with the increase of their children's age and number, for example. However, the respondents reported that their monthly expense has been increased due to better income. 'Six years ago we had only 5/6 thousand monthly expense. At that time expense was not as now. There are drastic differences.' (Budhna Chamar , Male, 35, Bhuchakrapur).

Every respondent had experienced the increment in their monthly expense after receiving of remittance from their respective countries. A housewife who was receiving remittance for more than 4/5 years from Malaysia experiences, "Exactly I have not calculated, maybe we need Majority of the respondents reported that they have 2 times or more increase now than before. 'Now, we have monthly expenses around 12000/ month; before we had only 4000 to 7000 in a month.' (Rita Kumari Sada) (Chamar) Female, 50, Bhuchakrapur, house-wife, Illiterate)

However, an average expenses of a 4/5 member family is ranging from 10,000 to 15,000. Bimali Chamar, a female remittance receiver said, 'We are four including my husband. Nearly, 8000-13000 thousand for all because we do not have anything accepts a land. We should buy everything.' (Laxmi Chamar Female, 30, Bhuchakrapur, house-wife, Illiterate)

6.4. Impact on Traditional Occupation

In this research, the term '*traditional economic activities*' has been defined as the work that a Family is involved since generation and which usually are income generation activities. It does not only or necessarily encompass the traditional occupations that are connected to Chamar people like Leather works, Beating music and Agriculture.

The remittance has direct impact on traditional occupation of Chamar people. In the past their major occupation was agriculture, leather works and beating Dholpipphi but at the present times their occupation has been declining due to the opportunity of foreign employment.

According to Dukhiya Chamar in the past they used to even far distance to beat Dholpiphi and they were invited in each ceremony but now it is disappeared. Now it was overtaken by Angreji Baja. The occupations that we adopted our son and grandson are not willing to follow it. They want to go to foreign country instead of caste based occupation. He also said that the productivity of land also decreased because of the chemical use. Similarly, the leather works also decreased because of the imported of readymade shoes. Therefore, the direct impact of remittance observed in the traditional occupation of Chamar people.

6.5. Changes in Family Due to Remittance

Many remittance receiving families commonly reported that many changes have occurred in their family after they have received money. The remittance has made their life easier and more comfortable. Now they do not have to worry about not being able to afford their children's copies, pens, books and/or school uniforms. The remittance senders, in turn, suppose that their family is happy as a result of their hard-work at over sea. One of the respondents, also a remittance sender said, 'Yes, absolutely there is a big change, a drastic change even before going there and now though we are far away we can make our children happy. But the unhappiness being a migrant worker, only we know anyway, our family situation is changed: our children are being taken care.' [Ram Bilash Chamar, Male, 30, Bhuchakrapur, Abroad employee, Qatar.

Besides, social deprivation, Chamar people have poor financial condition. Due to the lack of land or landlessness they cannot make any income from agricultural production so that they have to work as wage labourers in others' farms. Also, due to lack of investment capital, they are unable to run their own business. Chamar are comparatively less educated. Therefore they cannot avail of governmental jobs or other private job opportunities even available. In such a situation, a breadwinner – (particularly if male) finds foreign employment a better option to overcome financial challenges for a family, what he earns and sends from abroad can support his/her four to five-member family especially if they do not have any alternative sources of earnings. Only because of the remittance inflow, Chamar people are able to upgrade to a house from a small uninhabitable hut. One of the female respondents shared, "We have experienced changes. After my husband is in India, Change in foods and clothing, children's education. If we needed, he would send us more money. Though he is doing hard labour there, we have a better life here..." [Meena Chamar, Female, Bhuchakrapur, house-wife,

Illiterate] In a Nepalese family, the head of the family, usually a male, is responsible to earn and maintain his family either working in Nepal or going abroad. His wife is responsible for the children along with doing regular household (unpaid) work. During the survey, the majority of the respondents we found were females. Due to remittance joint families are broken in to nuclear families. They have their own house, land and money for their livelihood.

6.6. Change in Social Relationship

In the age of capitalism, money has a significant role in building up a reputation and status. People do not behave equally towards one who is prosperous and one who is not. Remittance has thus not only helped alleviate poverty of remittance receivers but has also changed their social status in their locality so that their neighbours, relatives and friends have respectful view point towards them.

The caste system is one of the components of Nepali social structure and the society has divided in terms of caste. The pure caste is considered higher position in society and the lower caste is placed in the low ranking position. However, in my study areas it is found that there is a direct impact of remittance on social relation between higher caste (Danuwar and Chhetri) and lower casted Chamar people. Dhaniram , 51 and Sahebram,50 mentioned that when they were totally depend on traditional caste based occupation and economically poor, the relation between Chamar people and other high caste was not good. They treated Chamar people as their server. But when the young Chamar people started to go foreign country and earn cash that enabled them to maintain their living standards as the higher caste. They also said that when the upper caste face the economic problems get support from Chamar people. In the past Chamar people were not allowed to enter, eat and drink in the public places such as tea-shops and hotels and were obliged to clean the dishes they used. But after having remittance through foreign employment they gradually became economically independent and improved their living standard. Therefore, now Chamar people are not treated as in the past. They are allowed to enter in to even higher caste. The higher castes frequently invite the Chamar people in their ceremonies and festivals and vice versa. Therefore, the income of the household through foreign employment and remittance changes the social relation between high caste and low caste Chamar people.

6.7. Impact of Remittance

Apart from the positive role and impact, remittance, has had some negative impact too. 'Heavy remittance investment in real estate brought about a sudden increase in house prices in the remittance-receiving regions. As a result, active migrants have been forced to stay abroad longer to save more money as well as the remittance non-receiving people have to face with the increase not only in the field of real estate but also in most of the sectors and goods which is difficult for them because of their low income and low purchasing capacity. It hampers the market price indeed. However, 'non-migrant and internal migrant households seem to have benefited indirectly from the employment and multiplier effects of migrant households' consumption and investments (Hass, 2007).

Remittances along with the long-term absence of family members have negative social impact such as poor emotional attachment between the migrants and their family members. Sometimes, the relation between husband and the wife might have been troubled because of the time-gap and physical distance. However, the challenges might be dissimilar for the women migrant worker as compared to men. Women experience greater livelihood insecurity than men do (Bhadra, 2008). In Nepal, an overwhelming number of women migrate for work due to the family financial problems. The majority of them are married with children (Adhikari and others, 2006). A long absence of mothers has resulted in distancing in the mother-child relationship.

6.8: Social Changes

The social change is the fundamental alternation in the pattern of culture social structure behaviour and interaction over a period of time. It is also a process by which society becomes something of different while remaining in some respect the same. Some change is occurring throughout Nepal and nowhere as fast as in the Chamar household in the Bhuchakrapur VDC. As many writers have mentioned the no real change in social- relation amongst castes can come unless is economic change first. As Chamar are the lowest and untouchable caste of Hindu society, they live in a homogeneous community outside the city limits but yet area the part of the multiethnic community. They occupy the bottom most rank of the social ladder. They are economically backward socially depressed and educationally neglected among the Nepalese population. They are categorized (people with whom high castes cannot drink water

and touch them). Though they are the Savage Cleaner of the community they are occupational castes known as leather works and betting traditional musician in the festivals.

Today we are passing within twenty first century. The modern Nepal is facing big changes in terms of life style, education, attitude, living environment etc. The Chamar of this area are no exception. The socio-economic changes in the community directly or indirectly influence on the Chamar. After the restoration of democracy and loktantra in 1990 and 2006 respectively once can see rapid changes in the socio- economic status of the of Chamar too. This study has focus on changing livelihood of Chamar household in the remittance and socio- economic status, social behaviour of high caste in the Chamar community of the Bhuchakrapur. Here, an attempt is made to analyze the socio- economic changes amongst the Chamar of Bhuchakrapur with receiving the remittance of various change factors likewise, their children education, behaviour of neighbour, their life style, living style, are change in the receiving the Remittance of Chamar community.

6.9: Modernization in Household

The Chamar of Bhuchakrapur VDC is highly influence by modernization as they are the inhabitants near to the market. Every types of development has affected directly to them. Due to modernization including the expansion of visiting there are many changes taking place relating to housing pattern, food habits and dressing and lifestyle. Economic betterment also made their living standard higher and grater exposures to modernisation

The traditional household of Chamar without toiled roof, single floor no windows and doors like as previous during 10 years period those have been completely gone away due to construction new house in place of them. From the field survey all most houses are made of zinc roof (karkat pata) access to road of every community and small shops and hotel are sell the beer, coke and readymade food was available that is cause of modernization. Beside that some equipment like wooden bed CD disk camera new model mobile phone can also found commonly in their houses. Similarly every mature male and female has wrist watches. Many houses have their separate kitchen parts and smokeless oven with clean floor and some modern kitchenware like pressure cooker, utensils.

Modernization gradually entering to the society is one of the reasons for their changes in such outlooks and design. Modern type of media is also another factor for these changes. Almost

all houses have radio and some houses have television. The media has so much influenced on their lifestyle and living pattern and other cause of all most all family members go to foreign seeking jobs when they return the home they carrying the new technology like T.V, phone and electronic goods. That is the cause of modernization so Chamar household much more influence the modernization. Up to before ten years, Chamar had to survive begging Rice and Wheat from others. But with the repaid growth of modernization near around the village they getting various employments to India, gulf and Malaysia and becoming economically well off to fulfill basic needs. They spend especially male drinking alcoholic and eating varieties of meat. Usually they eat Dhall, Bhat and Tarkari along; with meat (some arranges it occasionally). They use modern instant foods like noodles, beer coke or snacks as their own choices some youth come to near market and city for shopping.

Traditionally, Chamar wear Sari for female and Dhoti for male. But, due course of 10 year period they started wearing all sorts clothing as per the modern fashion. Women modern like blouse, middy, kurta and suruwal atc and men used to wear pant shirt jeans and hats with modern types of gold ornaments and wrist watches. Nowadays whether waging to upper caste farm. Now they can afford money for clothing and making ornament what they like to use. To lipsticks, cream and hair is also the common for teenagers or youth girls. Due to exposure outside the village and effect of current media, above types of changes have been existed especially among the younger generation. Hence the modernization has brought change in the material life of Chamar. Modernization has made their society something different from this they how to maintain the standard of living and fit in modern civilizing society.

6.10: Impact of Modernization in Traditional Occupation

The traditional occupation of Chamar is affected by the development of modernization. The development of Tran's communication the skillful manpower started leather works and beating music. The machines and musical instrument are modern and dealing technique is advance with compare to instruments of Chamar. The product prepare by the skilful manpower is in massive, marginal and modern fashionable. Although these fashionable products are not prepare in Chamar people of Bhuchakrapur. People of this place get these fashionable product due to the development and trans-communication, the industries from another places are able to deliver their attractive marginal and massive in local market.

But Chamar people have not such skilful technique and modern instrument for leather works and beating music. They cannot develop their skill and by the modern instrument for leather works and music due to their poorness. Also their product with traditional technique is expensive, unfashionable and unable to deliver timely with compare to modern one. They have no financial support to develop their skill and buying modern instrument for leather works and music. So their traditional occupation is going to be replacing by the modern and one. The new generation are going to looking for alternative work beside their traditional occupation. The youth population of Chamar are attractive to foreign employment and earn cash. So that market of tailoring and beating music with their traditional instrument were ultimately limited. As a result, their traditional profession going to be disappeared.

CHAPTER SEVEN

SUMMARY AND CONCLUSION

7.1; Summary

This study was carried out in the Chamar community of Bhuchakrapur, Dhanusha district, who are Dalits, untouchable caste of Terai area. The title of this study was named as "Impacts of Remittance on Livelihood of Chamar community" A sociological study of Bhuchakrapur VDC of Dhanusha District. The major objective of the study was also same as mentioned in title i.e. to examine the current status of Remittance, to analyze the sectors of Remittance use, and impact of Remittance on livelihood of Chamar community. To fulfil the set objectives, research methods have been designed. The study is based on both descriptive as well as analytical research design. The study includes the universe of the migrant of Chamar community. Quantitative and qualitative information are gathered from Chamar community of Bhuchakrapur using census method through frequent field observation, household survey questionnaire and key interview with key informants as well.

The theoretical frameworks of social change and Modernization theory are applied in order to measure the socio- economic changes and status among Chamar. People from Chamar community live in Terai area of the country. However, this study has been carried out to explore socio-economic status and changing livelihood of the community of that particular area. This study shows that international migration and remittance income have appreciably contributed to economic development, improving living standards; changing life-styles and helping to decline the caste-based discrimination of Chamar community to some extent. Migrant remittance from abroad is an important source of income for the domestic economy. Every remittance receivers are asked to provide their opinion while concluding the interview. The majority of the respondents opined that their family would have difficulty in running the household if they had not received any remittance. The remittance recipient families greatly depend on the remitted income rather than finding and being involved in some income generating activities. Thus, if the remittance is stopped, their living standard will be badly affected. Remittance has been taken as a major contributing factor to sustain their life. More changes have been found in that family who receive big amount of remittance.

The traditional occupation of Chamar was leather works and playing music (beating dholpiphi) in the different ceremonies in the society. Now days, most of the Chamar people

are going aboard for the sake of employment whereas rest of them are working as wage labour and agriculture sector. Chamar people are of the research area are poor, literate but unskilled. They cannot invest more to go for a better job in a better country. Therefore, drastic changes cannot be experienced immediately as a whole; however, it is true that the remittance has changed their lifestyle. Since the remittance has a direct impact on poverty reduction, they tend to flow directly to poor households. They are used primarily for meeting basic needs of food, shelter, education and health care. In most instances, remittances are not used for productive investment, because poor households have no option but to use it for basic needs. Chamar are comparatively less educated too. Therefore they cannot avail of governmental jobs or other private job opportunities even available. In such a situation, a breadwinner – (particularly if male) finds foreign employment a better option to overcome financial challenges for a family, what he earns and sends from abroad can support his/her five to eight-member family especially if they do not have any alternative sources of earnings

People from Chamar community of Bhuchakrapur VDC are going aboard especially India and Gulf counties in order to earn money. They do different type of jobs there. By doing so, they support their family in terms of education, health. Again, the social status is being higher due to income because they provide loan to the upper class in their locality sometime. Often, it has been found that they have used money just for consuming in their foods, clothing. And, they build or repair their old house, buy ornaments and fixed assets like land and so on that is considered unproductive. Economic empowerment has lead to the social change. They use recent technology like mobile, television; camera, watch etc are being used in the village. Thus, the lifestyle has been changed. Due to the remittance, the social discrimination has been mitigated. They are treated somehow equally and fairly. Chamar people are found in dilemma since the new generation are not willing to sustain their traditional occupation because of so called lower prestigious task in the society. It also does not meet their growing needs and expenses. At the same time, they are losing their identity and remittance is also considered not so much sustainable because small economic change across the globe can affect their everyday life. The trend of going aboard has been increased day by day because of no any other employment opportunities in the village. They are compelled to do so due to lack of land, property and education.

Apart from the positive role and impact, remittance also has some negative impacts. Chamar people are going to lose their traditional identities. Their traditional occupation was

agriculture, leather works, beating music in the ceremony but now due to the foreign employment and remittance their traditional occupation is minimized. The most youth generation are looking for alternative work in the place of their traditional occupation because they could not sustain their traditional occupation. The young generation also not followed their old occupation. Chamar people have not such skill full technique and modern instrument for leather works and beating music. They cannot develop their skill and buy the modern instrument for their leather works and music due to the poverty and fashionable product are not prepared. The industries from another place are able to deliver their attractive marginal and massive product in the local market so their traditional occupation is replaced. The long-term absence of family members has negative social impact such as poor emotional attachment between the migrants and their family members. Sometimes, the relation between husband and the wife might have been troubled because of the time-gap and physical distance. However, remittance has contributed a lot to free Chamar from their financial tension and make a better living in the society where they are deprived for years not only culturally and socially, but financially also. They do not have to ask for loans from others or so-called upper caste people. Hence, the remittance has contributed to the social change as well. All in all, international migration and remittance incomes have appreciably contributed to economic development, improved living standards; changed life-styles and enabled the cutback of caste-based discrimination to some extent.

The results suggest that first, international migrant remittances have a significant and a positive Impact on the everyday socio-economic life of Chamar people. International migration and Remittance incomes have appreciably contributed to economic development, improved living standards, changed life-styles, developed confidence to reduce poverty and enabled challenging of caste-based discrimination to some extent. Second, utilization of the remittance by the Chamar is found less in productive sectors that could enhance the socio-economic conditions. It seems that there is an inflow of remittance in their family, but it is used only to fulfil their basic needs. Third, remittance receivers are highly influenced by growing trends of going abroad for employment. The poor condition of the country has encouraged the youths to go abroad as a first priority plan in their future. The majority of the Chamar youths were found with the mind set of going abroad. Fourth, they give more importance to temporary international migration and remittance income than what their families used to do before.

7.2: Conclusion

This study confirms that remittances have positive effects on the wellbeing of recipient families: fulfilling basic needs, improving access to health care and other facilities. It has helped to combat with poverty that was unavoidable for the Chamar households in the past. Trend of Nepalese workers to migrate toward foreign nations as job seekers is increasing year by year.

International labour migration is a social process which trend is being increasing day by day. In the present context of Nepal, unemployment is the burning issues, so international labour migration has been seen as the best choice for Nepalese even for educated or non educated as the alternative strategy for livelihood adaptation which provide employment to those who are deprive from the right of employment. Main destination of Chamar workers for foreign employment has been found to be India, Gulf and Malaysia. The reason behind going those countries is because of high employment opportunities in the rapid development process. Remittance constitutes the lifeblood of Nepalese Chamar as the majority of the households' major source of income was none other than remittance. The study shows that migration and remittance incomes have appreciably contributed to economic development, improved living standards; changed life-styles and enabled the decrease of caste-based discrimination to some extent. Migrant remittances from abroad is an important source of income for their domestic economy.

My study shows most of Chamar people are being migrant because of inability to fulfil the household's requirement for daily life, lack of better employment opportunities within nation unable to complete the level of education, lack of security and earn much more in short time period. As lee (1966) presented term of push pull model, different social political economic and personal factors such as unemployment, poverty, political instability, indebt, family pressure, family conflict, low agriculture production and so on compel the individual migrant to international for employment and some of the pull factors in the destination countries such as easy available of unskilled work, higher wage rate, easy to entry and exit etc pull the individual from the source countries. Most of the individual are inspired by other and less are inspired by self to go to international employment. They get information from different means of source such as friend and relatives, local broker, manpower agency etc.

Individual manages the amount of money by using the different multiple assistance source to go to the international employment i.e. self, mortgaging land and jewellery, taking loan with

interest, borrowing with relatives without interest which reveals that individual who have no capacity to afford certain amount of money to go international could not able to migrant for employment. Most of individual receive their earning in monthly and only few them receive quarterly. But on the country, more of them send their earnings monthly and less of them send quarterly at home by using different means of money transfer such bank, money transfer operators and draft in the name of wife, father, mother friends and husband at home. Nepalese Chamar people are poor; they are unskilled. They cannot invest more to go for a better job in a better country. Therefore, drastic changes cannot be experienced immediately as a whole; however, it is true that the remittance has changed the family dynamic. Since, 'remittances have a direct impact on poverty reduction, as they tend to flow directly to poor households. They are used primarily for the meeting basic needs of food, shelter, education and health care. In most instances, remittances are not used for "productive" investment; because poor households have no option but to use it for basic needs. Chamar are comparatively less educated too. Therefore they cannot avail of governmental jobs or other private job opportunities even available. In such a situation, a main source of income finds foreign employment a better option to overcome financial challenges for a family, what he earns and sends from abroad can support his/her five to eight-member family especially if they do not have any alternative sources of earning.

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Impact of Remittance on Livelihood of Chamar Community

A Sociological Study of Bhuchakrapur VDC of Dhanusha District

Household Survey (Questionnaires)

Respondent Name/VDC.....; Ward.....;
District.....Date

1. Migrant Roster

SN	Members	Gender	Age	Education	Place/Country	Work	Remittance Frequency Send	
							Monthly	Yearly

2. Use of Remittance

Use / Investment

Title	Expenditure (monthly)	Expenditure (yearly)
Food		
Cloth		
Education		
Festival		
Health		
Land		
Entertainment		
Saving		
Total		

3. Impact of Remittance

S.N	Impact of Remittance on Livelihood				Place (Out of VDC)
		Before	Place (with in VDC)	After	
	Land				
	Housing Pattern				
	Festivals				
	Expenditure Patterns				
	Monthly Expense				
	Traditional Occupation				
	Family structure				
	Social Relationship				

4.

A How do you receive Money (through)? Or How did you use to send Money?	Bank.....
	Hundi.....
	Draft.....
	Friend/Colleague.....
	Money transfer operators....
	Self
	Others.....

5.

Who does receive Money at home? or who Name did you use to send Money?	Wife
	Father
	Mother
	Son
	Daughter
	Brother
	Sister
	Friend
	Other

6.

Where did He/she send the money?	Local Place
	Nearest Market
	Nearest City
	Others

Check list for key information interview

1. Profile of information

Name:

Age:

Sex:

Education:

Occupation:

1. What is the primary occupation of Chamar people?
2. Presently, is this occupation still to them for their economic improvement?
3. What is the present condition of this occupation?
4. Are there any changes have been seen in Chamar's traditional occupation before and now?
5. What is the source of livelihood? Is this enough to sustain their family?
6. What is the sole reason behind changing the traditional occupation?
7. Is there any changes found in your community after getting remittance?
8. Do you think the remittance has mitigated discrimination in your society?
9. Why the new generations don't embrace your traditional occupation?
10. Do you find any changes in family relationship, family size, and its consumerism behavior?