

**IMPACT OF REMITTANCE ON
SOCIO-ECONOMIC STATUS OF DALIT PEOPLE**

(A case study of Dalit Community in Ramechhap District)

A Thesis

Submitted to

The Faculty of Humanities and Social Sciences

The Department of Sociology, Prithvi Narayan Campus, Pokhara in

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LETTER OF RECOMMENDATION

This dissertation work entitled "**Impact of Remittance on Socio-Economic Status of Dalit People**" by Deukaji Gurung has been completed under my supervision. This work has been prepared for the partial fulfillment of the master of arts in sociology. To the best of my knowledge the study is original and carries useful information on the topic.

I forward this to the dissertation evaluation committee for its final approval with recommendation.

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LETTER OF ACCEPTANCE

We dissertation work entitled " **Impact of Remittance on Socio-Economic Status of Dalit People**" by Deukaji Gurung has been accepted as partial fulfillment of the courses requirement for the Degree of Master of Arts in Sociology.

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Thanks

Deukaji Gurung

Date: August 2019

ABSTRACT

This study attempts to analyze the "**Impact of Remittance on Socio-Economic Status of Dalit People**, A sociology study of Dalit Community in Ramechhap District research reveals that impact of remittance on Economic strategies of Dalit Family. It investigates the Economic strategies of Dalit Family of Himganga (Ramechhap-4). So far as the impact of remittance on that family improve their economic status. by remittance the society of the dalit Family and their economic condition is being better performance than former condition. Similarly all factors of society are improving and doing good respectively improving the management capability of poorly family they have capacity to purchase the things.

The objectives of the study are to assess the impact of remittance on economic strategies, Socio-organizational status of that area. The sociological behavior and performance of people of that society is being good.

Primary Data review, observation and focus group discussions, questionnaires have been used as methods of data collection. Both qualitative and quantitative research methods are used for the data analysis. Most information form observation, focus group discussions questionnaires and open ended questions are analyzed by using qualitative description. The study finds impact of remittance on Economic strategies of dalit family, Behavior, Purchasing capacity and Economic Activities, entrepreneurship and sociological performance as well.

Key words: Impact, Remittance, entrepreneurship, purchasing power, Management

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LIST OF ACRONYMS

CBS	-	Central Bureau of Statistics
DoFE	-	Department of Foreign Employment
DODGDC	-	Depressed, Oppressed, Dalit Group Development Committee
DHS	-	Demographic and Health Survey
FEDO	-	Feminist Dalit Organization
FGD	-	Focus Group Discussion
FY	-	Fiscal Year
GDP	-	Gross Domestic Product
HDR	-	Human Development Report
HQM	-	High Quality Manpower
ICIMDD	-	International Center for Integrated Mountain Development
LDC	-	less-developed countries
MDG	-	Millennium Development Goal
MEDEP	-	Micro-Enterprises Development for Poverty Allivation
MTÓA	-	Money Transfer Operators Association
NCCR	-	National Centre of Competence in Research
NDC	-	National Dalit Commission
NNDS.WO	-	Nepal National Depressed Social Welfare Organization
NIDS	-	Nepal Institute of Development Studies
NHRC	-	Nepal Human Right Commission
NLSS	-	Nepal Living Standards Survey
NMS	-	Nepal Migration Survey
NIRB	-	Nepal Rastra Bank
NMYB	-	Nepal Migration Year Book
NLFS	-	Nepal Labor Force Survey
NPC	-	National Planning Commission
I'RSP	-	Poverty Reduction Strategy Paper
UAE	-	United Arab Emirates
UNFPA	-	United Nations Population Fund
liND	-	United National Development Programme
VDC	-	Village Development Committee
WB	-	Worki Bank
WUPAP	-	Western Upland Poverty Alleviation Project

CHAPTER - I

INTRODUCTION

1. Background of the Study

Nepal has a long history of foreign employment in India, dating back to the beginning of the 19th century. when men from the hill areas of what was then known as Gurkha migrated westwards to the city of Lahore in the northern region of Punjab. There they joined up as soldiers in the army of the Sikh Rajah, Ranjit Singh. Even today, those working abroad are popularly known as "lahures." (John Parker's,2005)

Nepal is small land locked and developing country. Nepal with an area of 1,47,1.81 sq. km. and country stretches from east to west with mean length of 885 kilometer and widens from north to south with mean breadth of 193 kilometer According to the National Population Census 2011, the annual growth rate of population is 1.35 percent and the total population of the country in 2011 has reached about 26.5 million with sex ratio 94.2 According the latest census report (2011), there were about 19, 21,494 termed people as "absent population". Census conducted Nepal also reveals that the foreign labor migration indicates as "absent population", included people living in foreign countries for more than six months at the time of enumeration.

Agriculture is the main economic source of Nepal Contribution of the agriculture sector has remained close to one third of Gross Domestic Product (GDP) while about two third of country's population is active in this sector alone for- income. Contribution of this sector that was 35.36 percent in FY 2011/12 is estimated to remain at 34.33 percent in FY 2012/13, which is estimated to grow by 1.26 percent at constant prices of 2000/2001 and decrease by 3.68 percentage points than that of the previous fiscal year 2011/12 (Economic Survey 2011/12). Other hand; after few decades remittances is one of the parts of income source of Nepal. Remittance is.a transfer of money by a foreign employ or worker to his or her home country. Remittances are playing an increasingly Large role the economies of many countries, contributing to economic growth and to the livelihoods of less prosperous people.

The formal migration of Nepalese out of the country is generally associated with the induction of year's Nepali Male into the British army. The 1950 Nepal-India Treaty of Peace and Friendship formalized the free movement of people between the two countries without requirements of any formalities like passports and visas. During the 19th and 20th centuries, the Nepali migrant population dispersed to other countries as well namely, Bhutan, Burma, Malaysia (then Malaya), Thailand, Bangladesh (then part of India) and Tibet (ijapati and Limbu 2012).

After a war in the Gurkha area with the British East India Company (1814-1816), an increasing number of "Gurkhas" (mostly that continues today. Throughout the 19th century .and well into the 20th, Nepali men served in India, often accompanied by their wives and sweethearts, who either remained in the regimental "lines" or accompanied their men folk on campaigns as camp-followers. As the Gurkha settlements in India increased in number and size, they also attracted Nepali workers seeking civilian employment. The brothels that developed in these new centers may well have included women from Nepal and from the surrounding areas.

In addition, the development of tea estates in northeast India (in Assam and Darjeeling) increased demand for labor. Nepali workers both men and women came in substantial numbers, and a significant expatriate Nepali community began to grow in those areas. During World War I Nepal provided hundreds of thousands of men to fight for Britain and the Allies, suffering significant casualties and losses. As a result many Nepalese decided to settle in India, where the economy was rapidly growing and employment opportunities were increasing. By contrast, Nepal's autocratic Rana dynasty was presiding over a "semi feudal" and predominantly subsistence-based agrarian economy.

During the 1920s and 1930s in particular, there was a significant increase in the number of Nepali men and women working in India. Some intellectuals regarded this as shameful because it reflected poorly on the state of development within Nepal and revealed the ruling Rana dynasty's failure to generate economic prosperity within the country.

One area to which migrants flocked was Darjeeling; not only to work in the now well-established tea estates, but also to take up a variety of other jobs in what had become a

major "hill-station" or resort. In Darjeeling, Sherpas, mountain people from the Solukhumbu area of Nepal, were increasingly employed as porters for the climbing expeditions that approached the Himalayas via Tibet in this period.

In World War II, Nepal again provided hundreds of thousands of men as soldiers, and again suffered significant casualties and losses. When India achieved its independence, in 1947, some of the Gurkha regiments remained with the British army; others merged with the Indian army.

Over the next few decades, Nepali soldiers in both armies saw action in defense of Indian and British interests in other parts of Asia, including Kashmir, Malaya, and Borneo. From the 1970s onwards, however, the number of Gurkhas in the army has declined, and today only some 3,400 Nepalese are employed in the British Gurkhas (www.iiugi-atiornnformatioriconi)

Internal Migration in Nepal initially consisted of migration from the Hills to the Tarai, primarily after the eradication of malaria in the 1950s. However, the scale of rural-urban migration in Nepal has also been substantial. In the beginning, expansion. In administrative and transportation infrastructure led to an increase in services in existing towns and also to the emergence of new localities with urban commercial functions, which in turn attracted people from the neighboring rural hinterland. Lately, however, internal migration, especially rural-urban migration, has been promoted by international migration as migrant families have been leaving their rural households in search of better livelihoods and standards of living in urban areas, even as the Hill to Tarai movement continues.

The direction of migration from the hills to the plains is indicative of Nepalese dependence on agriculture as people moved from the providing land grants to its officers, and reclamation and settlement encouraged by the state, eradication of malaria and the 'Nepalesea-tion' of the Tarai embarked upon by the Panchayat regime. The result, as seen in the census records, is that the share of the Tarai population increased from 35 percent of the total population in 1952/54 to 44 per cent in 1981. As of 2011, the Tarai was home to 50.15 per cent of the national population compared

to 43.1 per cent in the Hills and 6.75 per cent in the Mountains (Sijapati and Limbu 2012).

At present, nearly half of all households in Nepal have at least one member abroad or a returnee. (Adhikari Jagannath, 2010) The number of labor migrants is increasing every year and so is the scale of remittances they send back. The-top destinations to which Nepalese migrate for work include the Gulf countries and Malaysia, but their origin can be traced to each of the 75 districts of Nepal. But comprehensive data on Nepali labor migrants is difficult to come by. Unavailability of data is not much greater with regard to Nepalese migrating to India for employment since the Nepali nor the Indian government has any mechanism to keep records of those going to India. It is equally difficult to keep track of Nepalese heading south to India as a fair number of them migrate to India seasonally, moving back and forth one or more times a year. There are, however, some studies that provide information on the number and characteristics of Nepali migrant workers in India but these have generally been conducted at a small scale and focus on a particular region only.

There are two main sources of data from which national-level statistics on migration can be obtained: (i) the decennial national population census; and (ii) the Department of Foreign Employment (DoFE): Even though the decennial national census has been recording the population absent from home.(including those who are out of the country) over the years, but the data collected groups together everyone who has left the country for any purpose (such as study abroad., marriage, business, etc) and not just for foreign employment. The DoFE does record the number of individuals going abroad for employment, but this source too does not accurately reflect the scale of foreign labour migration. First, it is based only on the number of labour permits issued by the government to go abroad as labour migrants. Hence, these records do not account for those who go to India for employment. Second, the data from the DoFE only indicates the number of labour permits issued and does not take into consideration the fact that the same individual may have received multiple permits over the years and/or there could be cases where permits have been issued but not used.

Apart from the data from the national census and the DoFE, another recent source of information on migration patterns in Nepal is the Nepal Migration Survey (NMS), a survey of 3200 households carried out by the World Bank in 2009. It provides a comprehensive overview of the current patterns of migration and remittance, channels of remittance, the process of migration, and its impact on households and the economy (Sijapati and Limbu 2012).

After opening the globalizations process Nepalese highly migrant for abroad employment. Migration is a major determining factor Nepali economy which has suffered from bogland conflict, political instability and unrest (Sijapati and Limbu 2012).

The data shows that in a period of 12 years 1993 to 2005/06, about 0.76 million people, only men, went to foreign countries for work. By the end of 2009, about 1.53 million had left for foreign countries for work. Of the total migrations, it women's that only 1.2 percent was women. So that, the ratio of workers remittance to gross domestic product (GDP) is gradually increasing except a marginal drop to 13.8 percent in the FY 2006/07 from 14.9 percent in the FY 2005/06. It has registered 21.8 percent in the FY 2008/09 against 17.4 percent in the FY 2007/08. Nepal Rastra Bank (NRB) data show a total of NRs 217.9 billion as migrant workers' remittance for the year 2009. The contribution of remittance to the economy as compared to transfer income is very high. (Nepal Migration Year Book, (NMYB) 2009)

Totally 2.2 million Nepalese are working as migrant workers in various countries. Nearly 90 per cent of migrant workers have found employment in Qatar, Malaysia, Saudi Arabia, the UAE, and Kuwait.

"Annually, Nepal is receiving Rs. 200 billion as remittance," shared Dr.Ganesh Gurung, a Remittance Economist. Based on the data of the Department of Foreign Employment, 1,500 people leave the country for foreign employment every day on an average as of August 2011.

The total households receiving remittances in Nepal stood at 55.8 per cent in the year 2010-11 as revealed by the findings of Nepal Living Standards Survey (NLSS)- III released by the Central Bureau of Statistics (CBS). This is a sharp rise from the year 2003-04 when only 31.9 per cent households in Nepal received remittances. Another remarkable statistic in the report was the 18 per cent decline in absolute poverty in the six years between 2003-04 and 2009- 10. According to the report, only 13 per cent Nepalese now remain below the absolute poverty line (the

benchmark being 2,200-calorie intake per day per person). Nepal ranks sixth among the countries in terms of Remittances-to- GDP ratio as stated in the World Bank Report-2011. It rose from Rs 47.5 billion in 2001- 02 to Rs 231.73 billion in 2009-10.-Remittances-to-GDP ratio almost doubled from 10.3 per cent in 2001-02 to 19.6 per cent in 2009-10. Economists estimate that this figure will rise to 20 per cent in 2012-2014. (<http://www.newbusinessage.com/Cover%20Story704/>) The study has been conducted at Ramechhap district in the Dalit community of Ramechhap -04 (Himganga. VDC), where more Dalit youths are going to for foreign employment. Remittance has been imperative for 'survival, poverty reduction, and eliminating poor condition life of Ramechhap-04(Himganga VDC). At the same time, the government has to resolve these problems, as remittance is one of the growing and most crucial sectors of the economy.

Poverty is not only the issues of Nepal but also world wide phenomena. Millennium Development Goal (MDG') first target is eradicates extreme poverty and hunger within 2015 from the world.

Still Nepal has 25 percent people under the poverty line. Remittance has only one short term income source. But it will be helped poverty reduction in rural area. In these situations, the study was try to look at the situation of remittance in poverty reception activities in economic and social sector.

Ramechhap district I in center region of Nepal. It has SS VDC. The study will focus on impact of foreign employment or remittance in poverty reduction in Dalit community in the Himganga VDC in ward number 6, 7 and 8 of Ramechhap District of Nepal. There is high rate of poverty and illiteracy rate. So that, one of the best option is join foreign employment. There is no any study and research is conducted in the matter of this issue.

The preliminary estimate of per capita GDP at current prices stands at NRs, 57,726 (Us4 735) for the year 2011/12. The economic growth of the country measured by GDP is 4.63 percent per year in the year 2011/12. About one fourth of the population (25.16%) lives below poverty line as per the Nepal living Standards Survey 2010/11. The poverty rate is much lower in urban areas (15.46) than in rural areas (27.43 percent). The poverty rate is much highest in Mountain areas (42.27) percent in Hilly area 24.32 percent and in Tarai 23.44 percents. Nepal Living Standards Survey (NLSS- 2066-067)- III released by the Central Bureau of Statistics

(CBS). The percentage of poor among Dalits is 42 percent compared to 23 percent for the Non Dalits.

The specific purpose and objectives of this proposed study will be highlighted in the following paragraph.

1.2 Statement of the Problem

Remittance is one of the most crucial factors to economic growth or development of nation. It is also one of the income sources of Nepal. Many Nepali youth engage in foreign employment. Large scale of remittance is entering in national economy over last few years and demand for middle level manpower is very high international labor market especially in the Gulf countries, Malaysia, South Korea, Qatar, UAE, and Kuwait etc.

Considering that Nepal's population is 27 million (as of 2008) and 45.2 per cent of population belong to youth group (15-45 years), approximately 18.7 per cent of the youth population is working in foreign countries. (NMYB, 2009)

Since May year's foreign employment rate is increasing, but most of unskilled labor had gone to foreign land, Nepalese labor force seeking foreign employment have very low level of technical education and formal training. They are compelled to take danger, difficulty and dirty work in foreign country. In the Nepalese society Dalit-are very low level of socio-economic status. They are highly population is under below the poverty live. So, for they are only one alternative way is foreign employment.

Mostly remittance is used for subsistence needs such as expenses such as food, clothing and housing. They are also use for improving housing, buying land (urban areas), buying, cattle, buying durable consumer goods, 'social cultural ceremony (birth, wedding, and death) and loan repayment of the family and for better health or education. The large amounts of remittances are being wasted for different unproductive sector. The contribution of remittances on Nepalese economy has not yet exist properly. In the same case, Many Dalit youths are involving to foreign employment from Himganga VDC.

There is no any study and research is conducted in the matter of this issue. As a result, there emerged calm situation in overall development due to improper and insufficient use of remittance, at the same time investment in productive activities are

minimal. On this ground, the study attempts to address the following research question:

1. What are the socio- economic impacts of remittances in the Dalit Community in Ramechhap Municipality-4, Tilbari (previous Himganga VDC Ward 6,7 and 8).
2. In which sector, households are utilizing remittances?
3. What are the major crucial impacts of remittance for poverty reduction in Dalit community?

1.3 Objective of the study

The general objective of this study was to access the impact of remittance on poverty alleviation in Dalit community of Ramechhap Municipality-4 (Previous Himganga VDC) of Ramechhap district Nepal. The Specific objectives of this study are as following:

1. To find out the impact of remittance in socio-economic sector in Dalit community,
2. To find out the living status of Dalit community before and after remittance.

1.4 Significance of the study

In recent years, remittance emerged as one of the premier sources of foreign exchange through foreign employment that will have significant bearing on the economic development of Nepal, especially in the context of poverty alleviation, (Shrestha, 2004:403). So, remittances have been crucial in reducing poverty level in rural Nepal, and a significant amount of this money is invested in educating the children of remitter.

Shanker Sharma Former Vice-Chairperson of NPC suggests that reduction in poverty in Nepal from 31 to 42 percent between 1995 and 2004 was a direct result of remittance flows to the poorest section of society. NLSS 2003/04 revealed that the impact of remittances on poverty has been positive, which showed that the poverty level defined in terms of absolute head counts, declined from 42 percent in 1995/96 to 31 percent in 2003/04 (Shrestha 2007).

Remittance payments directly alleviate the poverty of the individuals and households to whom they are sent: Now a day's remittance fulfilled basic needs like

food and cloth, shelter in rural area. Its vital role in education, health and also buildup social status.

Because of education is expensive for all levels, whatever the formal commitments of the State. Remittances can allow for the payment of school fees and can provide the wherewithal for children to attend school rather than working for family survival. Remittances can be employed to access preventive and ameliorative health care. As with education, affordable health care is often unavailable in many remittance-recipient countries. It's can be employed to meet marriage expenses and religious obligations and, less happily but even more unavoidable, funeral and related costs.

In the above data shows that, remittance significant role of Nepali economy. It's direct impact upon Nepali literacy and illiteracy youth. Many Nepali youth engage in foreign employment. In this case in Nepal need to be more and more research in this issue. In the same case, many Dalit youths going to foreign employment from Himganga VDC. But there is no any study and research also evaluation about remittance and its impact sector.

So that, this study tried to find out impact of remittance on poverty alleviation in Dalit community. It will be help to government who is makes future economic plan in rural area, development sector as well as other stakeholders.

1.5. Limitation of the study

The study was limited in Ramechhap-04(former ward number 6, 7 and 8 of Himganga VDC) of Ramechhap District. The researching work was mainly conduct for a purpose based on the information from primary sources. This study was only a micro level study on impact of remittance on socio-economic status in Dalit community. Due to the time and budget limitation the field survey has been conducted only at Dalit community. Thus, the generalization made this study may or may not represent the other community.

1.6 Organization of the Study

The remittance plays the role in society that is why the relation of the every social member is very important. Organizational structures, processes, and practices and how these , in turn, shape, social relations and create institutions that ultimately influence people.

CHAPTER -II

LITERATURE REVIEW

The main objective of Literature review is to find out the previous research in the related topic. It will make more creative and find out the depth of the issue in the new research. So, for this research work, the literature review was done under two categories: the conceptual or theoretical and reviews of previous study published and unpublished books, newspaper articles and reports related to the subject matter.

2.1 Theoretical Review

In this paper we review the current state of literature on the determinants of remittances since it is important to understand remittance flows from a policy perspective since they affect the lives of so many people around the world. While the decision to remit may be clearly linked to the causes of migration, for example, in the theory the New Economics of Labour Migration, we take the causes of migration literature as given and broadly focus on the determinants of remittances. Most of the literature is based on empirical applications; hence we will focus on clearly summarising existing findings before comparing the results to our own. We start by giving the theoretical background of the determinants of remittances and then briefly discuss the literature that focuses on the macroeconomic level. We find the main theoretical determinants of remittances to be altruism, insurance, the bequest motive, loan repayment, and the exchange motive. We then move to a more extensive section on the empirical applications of the micro-economic determinants of remittances. We conclude with a summary of findings from the literature

2.2. Review of Previous Studies

The national-level simulations indicate that remittance decreases the head count poverty by 2.3% and 3.3% in the first round of the survey, and between 4.6% and 7.6% in the second round. It reduces even further the depth_(at least 3.4% and at most 10.5%) and severity (at least 4.3% and at most 12.5%) of poverty. Although overall remittance increases inequality, this is less so in the second round of the survey. Furthermore, remittance payment· from India, which is on average much lower than from other countries, decreases inequality and has the largest impact on poverty

reduction. This is due to the larger participation of the poor in the Nepal-India migration process. The region-wise simulations show that remittance has larger impacts on poverty reduction in the regions that have higher levels of migration (Acharya and Leo -Gonzalez2012). The ratio of workers' remittance to gross domestic product (GDP) is gradually increasing except a marginal drop to 13.8 percent in the fiscal year (FY) 2006/07 from 14.9 percent in the FY 2005/06. It has registered 21.8 percent in the FY 2008/09 against 17.4 percent in the FY 2007/08. Similarly, the contribution of remittances to the economy as compared to transfer income is very high. Transfer income includes tourism income (travel income) as well as foreign aid. Even though there is favorable situation in the workers remittance and pension in the first five months of the current fiscal year, there is NRs 19,599.8 million deficits in reserve i.e. negative balance of payment as against surplus in the same period of previous year by NRs 22,773.5. In this situation, efforts should be made to increase foreign employment from the entire concerned sector. Remittance is formally transferred through remittance transfer agencies, which need to take permission from Nepal Rastra Bank. There are, at present, 26 commercial banks, 2 finance companies and 45 money transfer agencies, which have permission to transfer remittances to Nepal. NRB. data show a total of NRs 217.9 billion as migrant workers' remittance for the year 2009 (NMYB 2009).

A study done by UNFPA in 2006 looked at 74 low and middle income developing countries and found that there is statistically significant correlation between remittances and decline in poverty. In Nepal, official statistics show that migrant remittances led to 11 percent poverty reduction at the national level. The other contributors were the increase in agricultural wage, increase in non-farm activities and some decline in the dependency ratio. But the major contribution was from

remittances sent from abroad. In the same period, the households receiving remittances increased from 23 to 33 percent in the same period, and the share of remittance in total household income increased from 26 to 35 percent during the same period. In Nepal, there are data that indicate there was substantial reduction in poverty-despite the internal conflict. The Demographic and Health Survey (DHS) and the census data show drastic improvement in the socio-economic indicators such as in the areas as infant mortality, life expectancy, maternal mortality, health services, etc. This was happening when the development indicators showed the country at a standstill. One of the factor key responsible for improving the status of the people was remittances coming from abroad (Khatri 2007).

Remittances not only help to reduce poverty, but also to reduce the depth and severity of poverty in Nepal, and other countries. The money that is available to families improves human development of the country since resources can be used to provide education for children and look after the overall health of the family members. The impact will be severe if the present trend continues as remittance contributes significantly to the household income. According to the Second Nepal Labor Force Survey, every household received remittance income of Rs 65,755 in 2008. This reality is reflected in the data that show that the incidence of poverty has declined from 42% in 1995-96 to 31% in 2003-04, a decline of almost 11 percentage points. This decline is largely attributed to foreign employment and remittance income, which makes nearly 20% of the GDP. Other factors responsible for the decline in poverty rate are, in addition to remittance, fast growing urbanization, increase in average wage in the agriculture sector, and increase in the number of economically active population. During 1995-96, percentage of urban population below poverty line

was 21.6% which fell relatively sharply to 9.6% by 2003-04. The population below poverty line in rural areas decreased to 34.4% from 43.3%. In addition, poverty gap in Nepal is estimated to be 7.6% and squared poverty gap as 2.7%. Remittance is a primary source of foreign exchange, which has been growing very rapidly. If the demand for Nepali migrant labor declines, remittance will be negatively impacted. If the demand for Nepali labor starts to climb, remittance inflows will have positive trends (Sharma and Gurung 2009).

The results of our simulations show that almost 20 percent of the decline in poverty in Nepal between 1995 and 2004 can be attributed to increased work-related migration and the resulting remittances sent back home. In the absence of migration, the poverty rate in Nepal would increase from the currently observed 30.0 percent to 33.6 percent, and the mean per capita expenditure would decline from 15,000 to 14,000 NPR. Almost 58 percent of the aggregate increase in poverty could be accounted for by a higher number of the would-be poor among households with members who migrated internationally. Migration and remittances have only a marginal impact on income inequality in Nepal. Our findings have important implications for public policy. They emphasize the role of migration for work and remittance inflows in raising the living standards of recipient families and reducing aggregate poverty in Nepal ("Lokshin, Michael; Bontch-Osmolovski, Mikhail; Glinskaya, Elena.2007).

The living Status of the Nepali people is improving in last year. Data shows the poverty has come down than last year. " The portion of the Nepali population living under multidimensional poverty has come down to 44.2 percent in 2012 from 64.7

percent in 2010, according to the report prepared by the United National Development Programme (UNDP) (The Kathmandu post 2014).

The study conducted by Oxford Poverty and Human Development Initiative (OPHI) showed the percentage of the poor in Nepal dropped by 4.1 percentage points per year between 2006 and 2011. In addition to reducing the percentage of poor people in Nepal. While the rise in income due to increased rural wages and remittance clearly affected the reduction in asset deprivation, the dramatic increase in access to electricity and schooling was largely the result of NGO and government interventions (The Kathmandu post 2014). The annual amount sent by individual person to his family as a remittance ranged from Rs. 10,000 to 2,16000 with an average of Rs. 57,905.44 (per person per annum); People working in gulf countries send comparatively higher amount of remittance than people working in India or in Nepal. People employed as care giver, store keeper or army send more remittance than the people working as labor. The main occupation of emigrant's household is study (46.15%) followed by agriculture (31.03%) foreign service (17.12 %) and service in Nepal (5.71%). Only 28.33% households are self-sufficient in food production for thought out the year. The main income source of the people in the study area is remittance, which occupy 76.57% of total income. It is followed by agriculture (15.33 %), livestock (6.38%) and others 1.72% (Mahat 2009)

The unprecedented increase in foreign labour migration from Nepal has had an impact on various aspects of the economy and society. The national economy is increasingly becoming dependent on remittances, and while the inflow of money is helping reduce poverty and has become a means of sustenance for hundreds of thousands of families.

Recent data on the contribution of officially recorded remittances to individual households and the national economy amounted to an equivalent of 20 percent of the gross domestic product (GDP) in 2010 and 2011. In total, Nepal received USD 3.5 billion in remittances in 2010. It is noteworthy that despite the considerable increase in the number of migrant workers, remittance inflow as a percentage of GDP has not increased proportionately. Remittances contributed to 22.9 percent, 20 percent and 20- percent to Nepal's GDP in 2009, 2010 and 2011 respectively even as the number of migrant workers increased from 219,965 in 2008/09 to 294,094 in 2009/10 and 354,716 in 2010/11. Furthermore, official remittance figures are believed to be lower than the actual volume remitted. This is attributed to the informal channels that workers use to send their earnings back home. It is estimated that the informal remittance flow from India could add another 4 percent to the GDP, and funds coming in by way of hundi and carried in person could add another 2-3 percent. Hence, the actual total remittance could be higher, at 25-30 percent of GDP. Notwithstanding the importance of the remittances to the national economy, its contribution to the household economy is even more significant.

According to preliminary results obtained from the Nepal Living Standards Survey (NLSS) 2010/11, 56 percent of Nepali households receive remittances. Of the total amount of remittances received by households, 19.6 percent was from within Nepal, 11.3 percent from India, and 69.1 percent from countries other than India. Qatar accounted for 16 percent of the total share of remittances, Saudi Arabia, 9.9 percent, and Malaysia, 8.4 percent. The bulk of the remittances channeled through financial institutions also came from these three countries. The NLSS estimates that Nepal received a total of NPR 259 billion (USD 3.5 billion) as remittances in the year 2010/11 (Sijapati & Limbu 2012). In the last fiscal year, Nepal received remittance

worth Rs 360 billion, While its export earnings stood at Rs 72 billion and it imported goods worth Rs 462 billions. Likewise, the manufacturing sector contributed a mere-Rs 95 billion in the Gross Domestic Product (GDP) worth. The industrial sector that is considered a mass employment generator witnessed a growth of 1.69 percent; while remittance income surged by 41 percent. According to the Department of Foreign Employment, a little over 155,000 Nepalese have left for foreign employment by the first half of this fiscal year, which is a 20.4 percent increment in comparison to that of the previous year. At present, 52.8 percent of the total households have at least one absentee member. Increasing unemployment has not only fuelled the migrant outflow but also helped widen the trade deficit as the remittance they have been sending is widely spent on consumption rather than on capital formation. According to the Central Bureau of Statistics, only four percent of the remittance is only used in capita formation, which needs to be increased to strengthen the economy (The Himalayan Times 2014)

The foreign employment has supported in bringing economic prosperity in rural Nepal and reducing poverty. The contribution of foreign employment to reducing unemployment situation and poverty and enhancing Nepalese economy should be considered significant. The Foreign Employment Act, 2008 has already been issued and enacted for promoting the business of foreign employment while safeguarding the rights and interests of workers and foreign employment entrepreneurs by making it a safe, well managed, and dignified profession.

As per the Nepal Living Standard Survey 2010/11, 56 percent families in Nepal have received remittance income in one year. The average household remittance receipt is estimated at Rs. 80,436 at current prices. Calculation of average remittance receipt per

person comes out to Rs. 9,245. Of the numbers receiving such remittance, 58 percent is from within the country, 19 percent from India, and 23 percent from other countries. The number of families receiving remittance has been rising since last 15 years. The first survey showed that only 23 percent families had received remittance while the recent third survey showed 56 percent are receiving remittance. The share of remittance in total income of families is on increase. The share of remittance to household income in 1995/96 was 27 percent, which has gone up to 31 percent by FY 2010/11. Change has occurred in the remittance structure by sources as well. For instance, the share of remittance received from India has come down to 11 percent with a decline of 24 points in the last 15 years, whereas the share of remittance received from countries other than India has increased to 69 percent from 22 percent in the same period (Economic Survey 2011/12).

Remittance at the household level has also played important role in poverty reduction. For example, it has helped in reducing poverty rate from 41.76 percent in 1995/96 to 30.85 percent in 2003/04 (NLSS 1995/96 and 2003/04). If there was no increase in remittances, poverty would have dropped by 4.8 percent instead of 10.9 percent. National Planning Commission had estimated in 2009 that poverty rate has dropped to 25.4 percent-mainly due to remittance (CBS, 2010).

But still poorest 20 percent have not got this opportunity to get remittance. They are not able to do that as they lack funds for initial investment and social network needed for out- migration.

Apart from direct income from remittance for the households, there are other impacts of labour migration. A major impact of people taking part in migration and injection

of remittance income is diversification in livelihoods and greater ownership and acquirement of assets and capitals. This study reveals that the main outcomes of migration are increased financial capital, education of the children, migration specific knowledge and increased social capital. This enlarged asset endowment lowers both investment costs and risks involved in migration and thereby increase its potential net return.

Studies on the use of remittances have shows that the first priority in the use is payment of loan, followed by investment in basic need like food, health and education, investment on land, investment on foreign employment of family members. After paying the loan, there are three stages in the use of remittances - short-term, medium-term and long term. In the short-term purpose, the use of remittances is done primarily to maintain livelihood and meet immediate needs like cloths, fuel and other house expenses. In the medium-term, remittances are invested in buying cattle and for other productive works. The long- term goal of remittance investment is to buy land, construct new houses and to invest in children's education. A study by Bhadra (2007) has revealed that 25 percent of on clothing. 13percent as bank saving, 9 percent invested in land, 7 percent on religious activities, 5 percent on loan payment, 2 percent on other social activities and 10 percent. on other various activities. This shows that remittance is invested primarily in livelihood improvement. Apart from money remittances, households also benefit from social remittances, which include non-monetary benefits like improvement in knowledge and skill, habits, social and political empowerment, exposure, family values, gender sensitivity and the like. It is seen that migrates bring trade skills, which are useful for small businesses. They also bring other values like punctuality, work-ethnic, gender

sensitivity and the like. Because of exposure to outside world, they also develop social network (NMYB 2010).

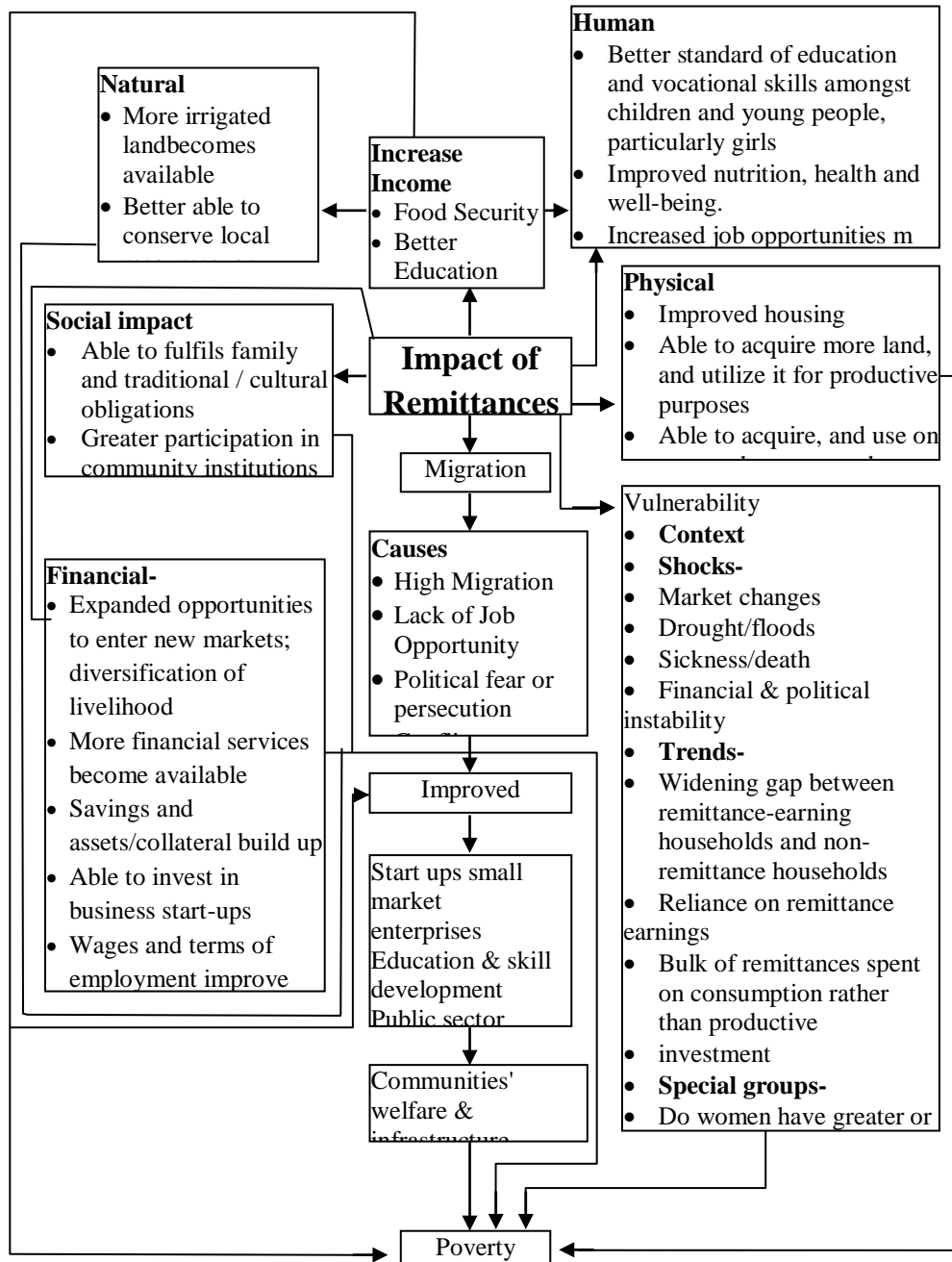
The positive impacts of labour migration include the financial benefits, acquisition of skills, increased entrepreneurship. exposure, awareness and in some cases the empowerment of women who become the de facto head of their households in the absence of men. Labour migrants brought back newly acquired skills and ideas in house construction. carpentry and electrical work, which could be useful in the villages and provided the seeds of entrepreneurship. Most returned migrants build houses, which was creating a demand for construction workers. However, although opportunities existed, they had not been fully explored by the returnees. If the villagers were able to seize the opportunities and invest their acquired skills and remittances, migration could cease to be the only option for sustaining livelihoods. In general, educational status was better in those households in which at least one member had migrated to work. The tendency to withdraw boys from school to migrate was also slowly changing as a result of increased awareness of the importance of education, and increased access to resources. With male outmigration, women members of the family became the default heads of their household, although only temporarily. This had significantly empower ell women in the study area, even though women were only allowed to make minor household decisions, leaving the major decisions to be taken by their husbands, brothers, and fathers upon their return. Women who live in joint families reported receiving small amounts of money from their husbands, without their in-laws knowing about it. The use of remittances varied from person to person, and with family size and economic status. Most people simply spent what they earned and migrated in order to bring back food and money to live on for the next 4 to 6 months. Labour migrants brought new skills like driving,

construction, cooking, electrical skills, and house painting when they return to the villages. But opportunities to use these skills, or invest the savings, were very limited. Lack of ideas, of opportunities for entrepreneurship, and of access to markets, all discouraged returned migrants from investing even the small sums that they have. The few who did invest or start a business were generally the ones who were not in such a bad hand-to-mouth situation and did not have to worry about feeding their families for the remaining months. Some invested in small enterprises, taking further loans from COs and projects like the Western Upland Poverty Alleviation Project. The typical investment and employment opportunities in the area included raising goats, setting up a shop (tailor's, mechanic's, electrical cycle repair) or restaurant, high value farming (high value products. organic, vegetable, plant nursery) and construction work. Most of the migrant workers in the areas studied migrated because they did not have sufficient income to sustain their family for the entire year and could not find enough opportunities to work in their village. Those who already have money or have managed to save money from migration prefer to stay in the mountains with their families, looking after their livestock and agricultural land (ICIMOD 2010).

Percent of households receiving remittance has increased from 23 percent in 1995/96 to about 56 percent in 2010/11 and the share of remittances in household income increased from about 27 percent to about 31 percent during the same period. The share of remittances received from India has decreased by about 22 percentage points during the last 15 years. But there is an increase of 47 percentage points from other countries in the same period. The total amount of remittance has increased by about five and a half fold from about NRs. 6 billion in 2003/04 to NRs. 259 billion in

2010/11 in nominal terms and there is a similar rate of increase in the per capita remittance as well (NLSS 2010/11).

2.3 Conceptual Framework: Impact of Remittance on Poverty Alleviation



Due to the remittance people are managing the life style and behavior also. They are working in social activities, using the modern technologies in every field and financial services are increasing day by day. Social impact is very influenced by physical and psychological. Investment are increasing and employment is adding that is why opportunities are expanded. Market are changing the mode of activities. Human living standard are managing by better education and training. Women have greater control in finances.

CHAPTER - III

RESEARCH METHODOLOGY

3.1 Selection of the study site and its rationality

The selected study area was Ramechhap Municipality-04, Tilbari (ward No. 6,7 and 8 of Himganga VDC of Ramechhap district). Geographically, Ramechhap district is situated, border of center development region. Ramechhap Municipality-04 Tilbari (Previous Himganga VDC) is bounded by Okhaldhunga district from northeast. Similarly, Saghutar and Salu from northwest, Okhareni from west and Rampur from south, which is 233 Kilometer far from Kathmandu. The study area is 45 kilometer far from district headquarter, hence there is not access of road and electricity. There are high majority of ethnic groups like Magar, Tamang, Sunuwar and Bishwakarma.

3.2. Research Design

The Study has been conducted in micro level study deals with the impact of remittance in Dalit community. The study was tried to analyze the existing level of impact of remittance on socio-economic study area. So that, study used descriptive research design, The study is exploratory in nature because it attempts to identify the socio - economic condition about Dalit community. Thus, the study was both descriptive and exploratory in nature.

3.3 Population and Sampling Procedure

The study covered the foreign employer's households of Dalit community of Ramechhap-04, Tilbari (previous 6, 7 and 8 ward of Himganga VDC). There were 50 households of Dalits where 31 households have family members engaged in foreign labor employment. Therefore 31 respondents from each household who were related to Foreign Employment were taken as sample size by using census method. The respondents belonged to both Bishwakarma and Nepali caste of Dalit community. The

respondents undertaken in the study were Foreign Employment Returnees Family Members of person who are engaged in foreign reemployment.

3.4 Nature and Source of Data

Both qualitative and quantitative nature of data has been used in this study. The data have been gathered from the primary and secondary sources. The primary data were collected through field visit, observation, and interview, schedules, questionnaire and focus group discussion. The Secondary data were collected from published and unpublished documents, records, newspapers, journals, books, articles and concerned organizations.

3.5 Tools and Techniques of Data Collection

The tools and techniques such as interview schedule, Key information interview, Focus Group Discussion (FGD) and observation method has been used to collect data.

3.6 Analysis of Data

The data collected during the field works were categorized into separate variables as required by the study objectives. The data has. been logically interpreted along with simple table, chart and graphs. As the data were both qualitative and quantitative in nature, the quantitative data were processed by using _MS- Excel, Table, statistics tools where as qualitative data was presented in descriptive method.

CHAPTER - IV

DATA ANALYSIS AND PRESENTATION

4. Socio-Economic Aspect of Remittance

(I) Impact of remittance in socio- economic status

There is empirical evidence that remittances contribute to economic growth, through their positive impact on consumption, savings, or investment. Remittance provide the catalyst for financial market and monetary policy development in developing countries.

International migration has prompted growing interest as the number of migrants worldwide has increased, and the economic, social and political implications of migration for developing and developed countries assert themselves. However, while migration is often analyzed in terms of the "push-pull model", which looks at the (negative) push factors which drive people to leave their countries and-the (positive) pull factors which attract them to their new destinations, discussions on the consequences of migration always tended to focus on the negative impacts on the sending (source) country alone.

(II) Living status

Currently ,Nepal is the first remittance receiving country in the world in terms of the percentage of the Gross Domestic Product(GDP), this swelled from 1.5 percent of GDP in 1993 to 32.2 percent in 2015-6.7 billion US\$(world Bank 2016) it has profound implications for the country's economy. Among of them 15 people are in foreign employment. Due to this income some support of living status is increasing over there.

4.1 Caste and Ethnicity

The study has focused on migration of Dalit to foreign labor employment. In the study, 87.10 percent of the total respondents who have been to foreign labor migration were Bishwakarmas and 12.91 percent were Nepalis. The data tabulated below shows that percentages of Bishwakarmas have migrated more than Nepali. Table 1 shows the ethnicity of the respondents involved in foreign employment.

Table 1: Caste and Ethnicity

Ethnicity	Respondents	Percentage
Bishwakarma	27	87.10
Nepali	4	12.91
Total	31	100

Source: Field Survey 2019

4.2. Sex Ratio

Among 31 respondents undertaken in the study, 77.42 percent were male and 22.59 percent were female participant. Table 2 shows the sex ratio in this survey.

Table 2: Number of respondent sex type

Sex	Respondents	Percentage
Male	24	77.42
Female	7	22.59
Total	31	100

Source Field Survey 2019

Family Size

Regarding family size, 38.71 percent of respondents have less than 5 family members, 48.39 percent have 6 - 11 family members, 6.46 percent have 11- 15 family members and 6.46 percent have 16 and more family members. Both nuclear and joint families were found to be reported by respondents. The table 3 shows the frequency of family size of the respondents.

Table 3: Family size

Family Size	Respondents	Percent
2 -5	12	38.71
6 - 11	15	48.39
11 - 15	2	6.46
> 16	2	6.46
Total	31	100

Source: Field Survey 2019

Age Group

The table shows the highly majority of the respondents were of above 30 years. Similarly 19.36 percent respondents were of 20 - 25 age group, 9.68 percent respondents were of 15- 20 age group and 6.46 percent of respondents were of 25 - 30 age group. Table 4 shows age of the respondents.

Table 4: Number of respondent by age group

Age group	Respondents	Percent
15 - 20	3	9.68
20 - 25	6	19.36
25 - 30	2	6.46
> 30	20	64.52
Total	31	100

Source: Field Survey 2019

4.3. Religion

It was found that 100 percent of respondents undertaken in the study were Hindus only. The data tabulated below presents the religion of respondents and there was no one from other religion. Table 5 shows number of respondent by religion type.

Table 5: Religion of respondents

Religion	Respondents	Percent
Hindu	31	100
Christian	0	0
Buddhist	0	0
Islam	0	0
Total	31	100

Source: Field Survey 2019

Occupation

It was reported that the majority of respondent's households (77.42 Percent) were found to be involved in agriculture as their occupation. Likely 12.91 percent of respondents were found to be studying which can be taken as the good contribution of remittance money and 36.46 percent of respondent's households were involved in business 3 whereas only 3.23 percent was involved in service. The data tabulated below clearly shows less involved of people in business and service sector.

Table 6: Occupation of respondents

Occupation	Respondents	Percent
Agriculture	24	77.42
Services	1	3.23
Study	4	12.91
Business	2	6.46
Total	31	100

source: Field Survey 2019

4.4 Level of Education

Among 31 respondents undertaken in the study, more than 50 percent respondents were illiterate which proves to be main factor to drive people in foreign labor migration. In addition, 19.36 percent of respondents has primary level of education, 3.23 percent respondents have passed lower secondary level and 9.68 percent respondents have passed secondary level of education. Only 12.9 percent respondents have passed SLC level whereas 3.23 percent respondent has education of Bachelor level. In this research, there was no one of intermediate level. Table 7 shows the education status of respondents.

Table 7: Level of education

Education	Respondents(Before Remittance)	Percent	Respondents(After Remittance)	Percent
Illiterate	16	51.62	8	25.80
Primary	6	19.36	6	19.35
Lower Secondary	1	3.23	3	9.67
Secondary	3	6.46	4	12.90
SLC	4	12.91	6	19.35
Intermediate	0	0	2	6.45
Bachelor	1	3.23	2	6.45
Total	31	100	31	100

Source: Field Survey 2019

Sources of Income

Table 8 shows number of total household major income from different source. Agriculture is major source in research area, which is covered 80.65 percent followed

by Business 6.46 percent, Employment 6.46 percent. Income from service and others source is same level 3.23 percent.

Table 8: Major Source of Income

Income source	Respondents	Percent
Agriculture	25	80.65
Business	2	6.46
Employment	2	6.46
Services	1	3.23
Others.	1	3.23
Total	31	100

Source: Field Survey 2019

4.5 Food Sufficient from Traditional Occupation

Majority of the respondents have food sufficient for 3 to 6 months from traditional occupation whereas 22.59 percent of respondents stated that food earned from traditional occupation is sufficient for Less than 3 months. Similarly very few percent of respondent stated that food is sufficient for 6-9 months and more than year.

Table: 9: Number of respondent by food sufficient from traditional occupation

Month	Respondents	Percent
Less than 3 Month	7	22.59
3 - 6 Month	20	64.52
6 - 9 Month	2	6.46
More than 1 year	2	6.46
Total	31	100

Source: Field Survey 2019

4.6 Sex Composition

Regarding the sex composition of respondents who have worked in the foreign countries, it was found that 31 emigrants were male where as there was only one female. The table 10 shows the male migration rate is very high (96.78 percent) more than female migration rate (3.23 percent)

Table 10: Sex composition

Sex	Respondents	Percent
Male	30	96.78
Female	1	3.23
Total	31	100

Source: Field Survey 2019

4.7 Household Involvement in Foreign Employment

It was found in the study that 80.65 percent of respondents have one family member wording in foreign countries, .9.86 percent of respondents have 1 -2 family member working in Foreign land, 6.46 percent of respondents have 2-3 family members working in foreign land and remaining 3.23 percent respondents have 3-4 family members engage in foreign countries. The table 11 shows the number of household with frequency of people engaged foreign job in Himganga VDC ward no 6, 7 and 8.

Table 11: Involvement of Family Members in Foreign Employment

Person	Respondents	Percent
1	25	80.65
1-2	3	9.68
2-3	2	6.46
3-4	1	3.23
> 4	0	0
Total	31	100

Source: Field Survey 2019

4.8 Remittance

A migrant is a person stays or is expected to stay, for a year or more outside and those people working outside the country and send money is known as remittance. The contribution of remittance sent by short term emigrants in national economy is significant and it has been increasing day by day. According to Economic Survey 2012/13 the remittance income has increased by 19.6 percent and reached Rs. 430 billion during this period as against its growth of 41.8 percent in previous fiscal year 2011/12. This income had remained at Rs. 359.60 billion last year

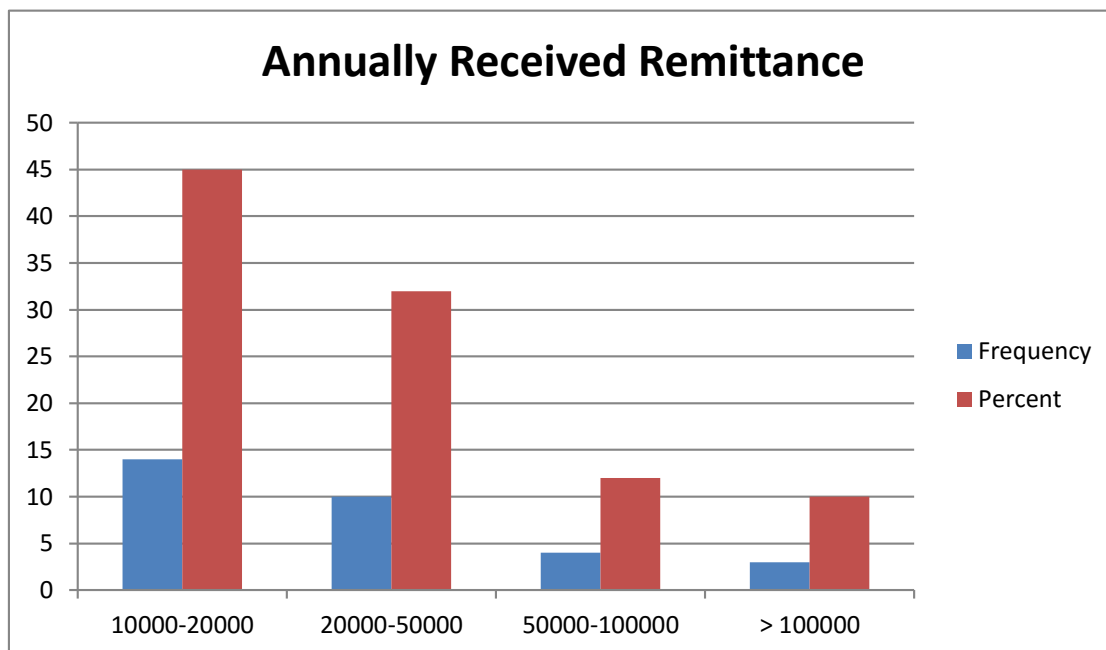
Table 12: Remittance amount received by household

Remittance in Rs.	Respondents	Percent
10000 - 20000	14	45.17
20000 - 50000	10	32.26
50000 - 100000	4	12.91
> 100000	3	9.68
Total	31	100

Source: Field Survey 2019

Among 31 respondents, 45.17 percent households received remittance between Rs 10000 to Rs. 20000. Similarly 32:26 percent households received remittance between Rs. 20000 to Rs. 50000, 12.91 percent households received Rs. 50000 to Rs. 100000 and 9.68 percent households receives remittance more than Rs. 100000 annually. The table presented above shows the total amount of remittance received by household annually.

Figure 1: Amount of remittance received by household annually



Investment of Remittance in Different Sectors

Foreign employment can be both prospect and problem in the place of origin. The large scale out-migration of economically active labor force creates severe problems such as labor shortage, land abandonment and other socio-cultural problems like caring of children and old aged people. On the one hand its prospects are remittance, knowledge, skill and technology. These things brought by the emigrants are instrumental for improving the livelihood had living standard of family members, infrastructure development, environmental conservation etc. It was found in .the study that Dalit community of Himganga VDC has been heavily relying on remittance income for survival. Table 13 shows the investment of remittance by respondents for different purposes.

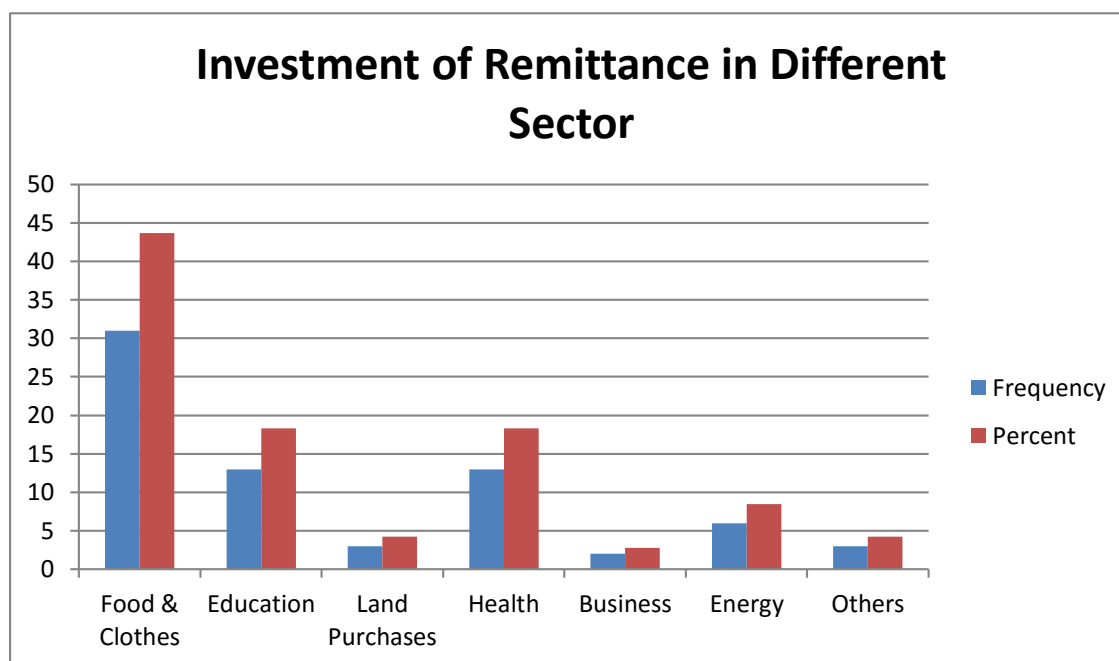
Table 13: Investment of Remittance in Different Sector

Description	Respondents (Before Remittance)	Percent	Respondents (After Remittance)	Percent
Foods & Cloths	34	47.88	31	43.67
Education	8	11.26	13	18.31
Land Purchases	2	2.81	3	4.23
Health	11	15.49	13	18.31
Business	4	5.63	2	2.82
Energy	10	14.08	6	8.46
Others	2	2.81	3	4.23
Total	71	100	71	100

Source: Field Survey 2019

The tabulated data above shows that the 43.67 percent of respondents spent remittance on food and cloth. Similarly, most encouraging fact found during the research was good amounts of money from remittances have been spent on education which is 18.31 percent as well as on Health which is again 18.31 percent. Nearly 8.46 percent of total remittance sent by emigrants is spent for energy sector. The investment on purchases of land was 4.23 percent and on Business was 2.82 percent. The other 4.23 percent of investments includes giving loan to other people, celebrating festival and ceremonies; house construction etc. The remittance amount has been used for fulfilling basic needs. It was clearly noticed that no one has invested remittance in industry, trade and transport sectors as bulk amount is required for these sectors. In this context, concrete efforts should be made to invest remittance in economically productive activities mobilizing local resources.

Figure 2: Number of household investment of remittance to different sector



4.9 Household Expenditure

The field survey shows that it was sufficient for 45.17 percent households to meet expenditure from remittance income whereas in contrast remittance was not sufficient for 38.71 percent households to fulfill expenditure. 16.13 percent households fulfill expenditure from other sources.

Table 14: Number of Household expenditure in sufficient from remittance sent.

Description	Respondents	Percent
Sufficient (Yes)	14	45.17
Not Sufficient (No)	12	38.71
Others	5	16.13
Total	31	100

Source: Field Survey 2019

4.10 Income from other sources

Beside remittance amount, respondents have income from different sources like traditional occupations (tailoring and bista kamune, Dakarmi, labour etc). The tabulated data shows the ranges of income from other sources excluding remittance. About 74.20 percent of households had annual income from other sources between Rs. 10000 to Rs. 20000 whereas 12.91 percent households earned Rs. 20000 to Rs. 40000. Only Rs 12.91- percent households earned Rs. 50000 annually from other source of income.

Table 15: Income from other sources (Rs)

Others Income(Rs.)	Respondents	Percent
10000 - 20000	23	74.20
20000 - 40000	4	12.91
> 50000	4	12.91
Total	31	100

Source: Field Survey 2019

4.11 Monthly Income before joined to foreign employment

Table 16 shows household's monthly income before heading to foreign employment. About 51.62 percent household earned less than Rs. 5000. Similarly, 29.10 percent households earned Rs 5000 to Rs. 10000, 16.13 percent household earned Rs. 10000 to Rs. 15000 and only 3.23 percent household earned more than Rs. 15000 each month

Table 16: Number of household monthly income earned before joined to foreign employment

Income(Rs.)	Frequency	Percent
<5000	16	51.62
5000 - 10000	9	29.10
10000 - 15000	5	16.13
> 15000	1	3.23
Total	31	100

Source: Field Survey 2019

Table 17: Number of the people worked in the different country

Description	Frequency	Percent
Malaysia	22	59.46
Dubai	5	13.52
UAE	3	8.11
Qatar	6	16.22
Others	1	2.71
Total	37	100

Source: Field Survey 2019

Figure 3: Number of the people worked in the different countries

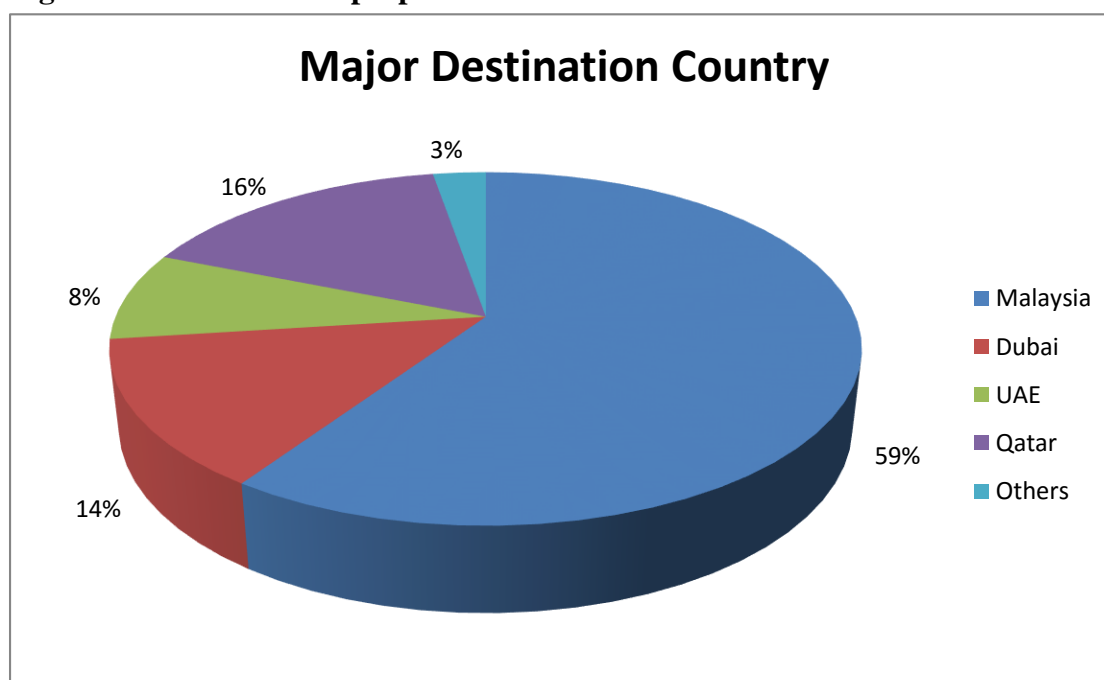


Table 18: Number of the people and their duration of work

Year	Frequency	Percent
1-2	3	20
2- 3	6	40
3 - 5	4	26.67
> 5	2	13.3.4
Total	15	100

Source: Field Survey 2019

4.12. Reason to engage in foreign employment

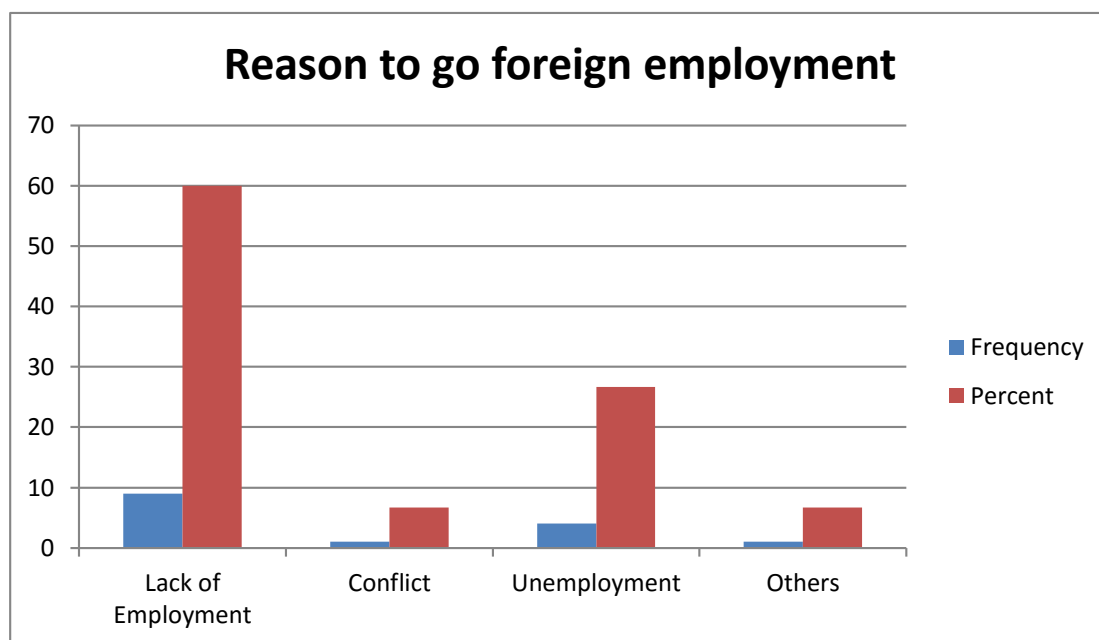
In the study, majority of the respondents opined that one of the main causes to engage to foreign employment was lack of employment and opportunities in native land. Likely, 6.67 percent of respondents voted for conflict which is followed by others 6.67 percent as major reasons going for foreign employment. The table 19 shows that respondent's reason to engage in foreign employment.

Table 19: Number of respondent reporting reason to engaged in foreign employment

Reason	Frequency	Percent
Lack of Employment	9	60
Conflict	1	6.67
Unemployment	4	26.67
Others	1	6.67
Total	15	100

Source: Field Survey 2019

Figure 4: Number of respondent reporting reason to engaged in foreign employment



4.13 Initial occupation before heading into the foreign employment

Before heading to the foreign employment 67.75 percent respondent have initial occupation was agriculture followed by 9.68 percent business and 22.59 percent respondent have other occupation like tailoring, ara lagaune, furnisher, traditional occupation (aaran or bista kamaune)". .Table 20 shows the number of respondent by initial occupation before heading to the foreign employment.

Table 20: Number of respondent by initial occupation before heading to the foreign employment.

Occupation	Frequency	Percent
Agriculture	21	67.75
Business	3	9.68
Services	0	0
Others	7	22.59
Total	31	100

Source: Field Survey 2019

4.14 Taken loan for going to foreign employment

The study shows 93.55 percent respondents have taken loan for. going to foreign employment and 6.46 percent of respondents were able to manage on their own. The data in this matter are presented below in table.

Table 21: Loan for going to foreign employment

Description	Respondents	Percent
Yes	29	93.55
No	2	6.46
Total	31	100

Source: Field Survey 2019

Taken loan amount in (Rs)

The data shows that only 3.23 percent respondents have taken loan between Rs. 20000 to Rs. 40000 for foreign employment. About 6.46 percent respondents have taken loan between Rs. 40000 to Rs.60000, 19.36 percent people taken loan between Rs. 60000 to Rs. 80000 and 70.97 percent people taken loan amount more than Rs. 80000 go for foreign employment.

Table 22: Taken loan amount in (Rs)

Loan Amount (Rs)	Respondents	Percent
20000 - 40000	1	3.23
40000 - 60000	2	6.46
60000 - 80000	6	19.36
> 80000	22	70.97
Total	31.	100

Source: Field Survey 2019

4.15 Paid to Loan

When respondents were asked about debt which was taken from lender for going to foreign employment, 70.97 percent respondents shared that they were able to pay debt but 29.10 percent respondents have not paid debt yet. The data tabulated below presented

status of payment of loan.

Table 23: Paid Debt

Paid Debt	Respondents	Percent
Yes	22	70.97
No	9	29.10
Total	31	100

Source: Field Survey 2019

4.16 Use of remittance in education

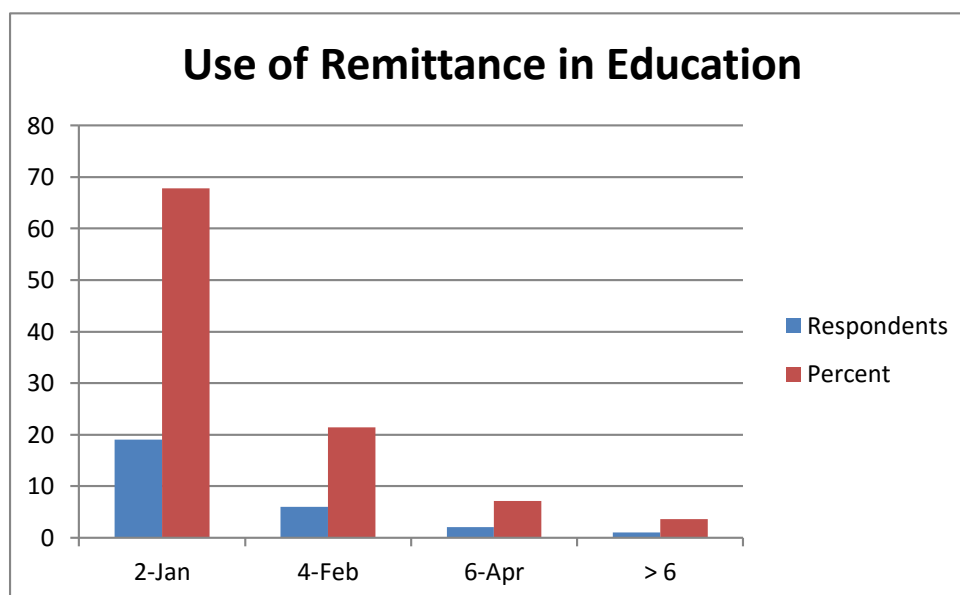
Education is one of the basic needs for the lucrative future of the human beings. In this regards, 67.86 percent of respondents provided education for their 2- 3 children from remittance income. Similarly, 21.43 percent respondents provided education for 2- 4 children, 7.15 percent respondents provided education for 4 -6 children and 3.56 percent respondents provided education more than 6 children from remittance amount. The data shows remittance has significantly contributed in education sector. If remittance is invested for education sector, it not only fulfills short term needs but it indirectly help for poverty reduction in long term.

Table 24: Use of remittance in education

Population	Respondents	Percent
1 - 2	19	67.86
2 - 4	6	21.43
4-6	2	7.15
> 6	1	3.56
Total	28	100

Source: Field Survey 2019

Figure 5: Education for children from remittance



Remittance use in Social sector

Data presented below shows the remittance amount is not used for daily needs but has also contribution in social sector. 4.77 percent respondents have invested remittance in road/transportation sector, 52.39 percent respondents have invested in school building, 4.77 percent respondents have donated and 38.10 percent respondents have remittance give to loan other people.

Table 25: Remittance use in social sector

Social Sector	Respondents	Percent
Road/Transportation	19	4.77
School Building	11	52.39
Donation	1	4.77
Loan to others people	8	38.10
Total	21	100

Source: Field Survey 2019

4.17 Change of lifestyle after and before joined to foreign employment

The impact of remittance in food, cloth and shelter is highly significant. 44.10 percent of respondents reported that there were lots of changes in fulfillment of daily basic needs after and before joining to foreign employment comparatively. 28.82 percent other respondents shared that they have got social prestige and economical support in their life after joined to foreign employment .13.56 percent respondents reported that there were no changes in their life, and 5.10 percent respondents have experienced negative impact in their life. The reasons for negative impacts were because of duplicate company, illness low salary scale, unskilled manpower etc. In this process, 8.48 percent respondents reported they have made new house after return from foreign employment's earning.

Table 26: Number .of respondent reporting changes life style after and before engaged to foreign employment

Description	Respondents' choice	Percent
No Change	8	13.56
Negative Change	3	5.10
Chang in food, cloth & shelter	26	44.10
House building	17	28.82
Others	5	8.48
Total	59	100

Source: Field Survey 2019

CHAPTER - V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of the Findings

Poverty is one of the major problems in Nepal and the country is trapped in vicious circle of poverty. Poverty in the country is due to less opportunity for employment, insufficient education, low skill and lack of appropriate technology for utilizing resource. Nepal has adopted different approaches to alleviation poverty. About 25.16 percent of the population in Nepal lives below the poverty line. Dalits bear a much higher burden of poverty compared to non-Dalits. The percentage of poor among Dalits is 42 percent compare to 23 percent of the non-Dalits. But, now a days Nepal has processed in poverty reduction. Undoubtedly, remittance income is one of the major sources for the poverty reduction.

Nepal has long history of foreign employment. The 1950 Nepal-India Treaty of Peace and Friendship formalized the free movement of people between the two countries without requirements of any formalities like passports and visas. During the 19th and 20th centuries, the Nepali migrant population dispersed to other countries as well, namely, Bhutan, Burma, Malaysia (then Malaya), Thailand, Bangladesh (then part of India) and Tibet. Now finally, the number of countries opened for foreign employment bound. Workers in an institutional way has reached 109. In Nepal about 450 thousand productive youths enter the .labor market annually. Many Nepali youths are going to foreign employment in every year. The total number of workers gone for foreign employment during the period between FY 1994/95 and FY 2011/12 has reached 2,437,111. Of the total number of 2,437,111 foreign employment bound Nepalese workers in FY 2011/12, Malaysia is the first destination with 773,940 workers followed by Qatar with 690,395, Saudi' Arabia with 492,896 and United

Arab Emirates with 313,461 workers. The remittance income has increased by 19.6 percent and reached Rs. 430 billion during this period as against its growth of 41.8 percent in previous fiscal year 2011/12. This income had remained at Rs. 359.60 billion last year.

The information and data for the study was collected from Himganga VDC of Ramechhap District by Census method. Most of the households in the study area are involved in agriculture and besides the foreign employment which is their main sources' of income. Out of the total 35 household surveyed, 31 households have one family member working; in the foreign employment. The information and data clearly demonstrate that remittance income helps to reduce poverty of the study area. The major findings of the study area are presented follows:

- The study has focused on migration of Dalit to foreign labor employment. In the study, 87.10% of the total respondents who have been to foreign labor migration were Bishwakarmas and 12.91% were Nepalis.
- Among the 31 household's respondents, 77.42 % were male and only 22.59 % were female.
- Regarding family size, 38.71% of respondents have less than 5 family members, 48.39% have 6 - 11 family members, 6.46% have 11 - 15 family members and 6.46 % have 16 and more family members. Both nuclear and joint families were found to be reported by respondents.
- In the study area 100 % respondent were from Hindu Religion.
- The main occupation of the respondent was agriculture 77.42 %, Service 3.23 % and Business 6.46 % another good occupation is study 12.91 % which can be taken as the good contribution of remittance money.

- Among the 31 respondents, 51.62 % respondents were illiterate, only 12.9 percent respondents have education up to 'SLC level and 3.23 percent respondents have education up to Bachelor level. The level of education in respondents was not found to be satisfactory.
- Majority of the respondents have sufficient food till 3 to 6 months by traditional occupation, which is 68.75 % followed by Less then 3 months, which is 21.88%. Among them, very less numbers of respondents have food sufficient up to 6 to 9 months and more than 1 year 3.13 % & 6.25 % respectively.
- Out of the 31 household surveyed, 80.65 % households have one family member working in the foreign countries, 9.86 % households have 1 -2 people, 6.46 % households have 2-3 people and remaining 3.23 % households have 3-4 people working mainly in foreign countries.
- The majority i.e. 45.17 % households received remittance between Rs 10000 to Rs. 20000, 32.26 % households received remittance between Rs. 20000 to Rs. 50000, 12.91 % households received Rs. 50000 to Rs. 100000 and 9.68 % household receives remittance more than Rs. 100000 annually.
- 43.67% of respondents spent remittance on food and cloth. Similarly, most encouraging fact found during the research was that the good amounts of money from remittances have been spent on education which is 18.31% as well as on Health which is again 18.31%. Nearly 8.46 percent of total remittance sent by emigrants is spent for energy sector. The investment on purchases of land was 4.23% and on Business was 2.82%. The other 4.23% of investments includes giving loan to other people, celebrating festival and ceremonies; house construction etc. The remittance amount has been used for

fulfilling basic needs. It was clearly noticed that no one has invested remittance in industry, trade and transport sectors as bulk amount is required for these sectors. It clearly indicates that it takes more time to invest remittance money in basic need fulfilled sector.

- The field survey shows that it was sufficient for 45.17% households to meet expenditure from remittance income whereas in contrast remittance was not sufficient for 38.71% households to fulfill expenditure.
- 51.62 % household earned less than 5000 monthly income earned before joining to the foreign employment, 29.10 % household earned Rs 5000 to Rs. 10000, 16.13 % household earned Rs. 10000 to Rs. 15000 and only 3.23 % household earned more than Rs. 15000 each month.
- Among 35 Dalit households surveyed, 31 people were found to be working in foreign countries. The main destinations of these emigrants were Malaysia 59.46 %, Dubai 13.52 %, UAE 8.11 %, Qatar 16.22 % and others 2.71 %.
- In the households surveyed, 60% respondents reported that one of the main cause of to get engage in. foreign employment is due to less employment and opportunity which was followed by unemployment 26.67 %, conflict 6.67 % and others 6.67%.
- Before heading to the foreign employment the initial occupation for 67.75 % respondent were agriculture followed by 9.68% business and 22.59 % respondent have other occupations like tailoring, Aara lagaune, and furnisher, traditional occupation (aaran or bista kamaune).
- The study shows that 93.55 % respondents have taken loan to go to foreign employment and only 6.46 % respondents have not taken loan. 3.23 % people taken loan between Rs. 20000 to Rs. 40000, 6.46 % people have taken loan

Rs. 40000 to Rs.60000, 19.36 % people have taken loan between Rs. 60000 to Rs. 80000 and 70.97 % people taken loan amount more than Rs. 80000 to go to foreign employment. When respondents were asked about debt which was taken from lender for going to foreign employment, 70.97 percent respondents shared that they were able to pay debt but 29.10 percent respondents have not paid debt yet.

5.2 Conclusion

The foreign labor migration has shown dynamism in recent years in terms of changes in destination, development of wide of service agencies to cater migrants and government's response in terms of policies and laws. This dynamism is certainly aimed to adapting to emerging situation within arid outside the country. The data of labor outflows shows that it has increased significantly in recent years except a slight decline in 2008 because of the global financial recession. Since then, it has recovered very fast. The other emerging facet of this migration is the growing participation of women and diversification in destination countries. As of now; about 1200 to 1500 Nepalese are leaving the country every day to work in foreign countries (not including India). The 2011 census even showed that over 7 percent of the population is working in foreign countries. This does indeed reveal a very high rate of out-migration. As with the migration rate, the volume of remittances and their contribution to household economy has increased significantly in recent times. In 2010/11, volume of remittances to Nepal was more than US\$ 3.5 billion, contributing as much as one quarter of Nepal's GDP. Living Standard Survey Reports reveal a significant increase in the proportion of households receiving remittances (23.4 percent in 1993/94 to 31.9 percent in 2003/04 has 55.8 percent in 2010/11) as well as. the volume of remittances

each household received (15,160 in 1993/94, Rs 34,698 in 2003/04, and Rs 80,436 in 2010/11) This household access to remittances has also been a main reason for a large-scale decline in poverty in Nepal. The rate of absolute poverty has for 2010/11 been estimated at 25.1 percent- down from 42 percent in 1995/96 and 31 percent in 2003/04. Given the growing importance of remittances in the economy and to meet the household expenditure, foreign labor migration is expected to grow continuously in future, at least for some decades. Even the remittance has not been effectively spent in productive sectors that could generate new opportunity. The field survey has clearly shows this, which states about around 18.31 percent of remittance have been invested in education. Most of the remittance is used in daily expensive like food and cloths. Large amount of remittances has remained idle since it has not yet been used in productive economic activities. In the study area increase in family income and improvement in the status of education, health, energy and overall living standard are some of the positive impacts of remittance whereas increasing shortage of labor force and dependency are some of the adverse impacts. Therefore, foreign labor migration will continue to be a major livelihood strategy for a large majority of Dalit households.

5.3.1 Recommendation.

- Maximizing the benefits and minimizing the costs associated with migration are central national and international policy challenges, and this is particularly the case at the time of the global crisis and the nascent recovery. Progress is needed at the national and international levels - bilateral, regional and multilateral- including between sending, transit and receiving countries, in promoting greater labor mobility that better manage migration flows and promote circular migration to help prevent brain drain and maximize the benefits of temporary migration.
- Promotion of financial literacy is essential to the migration people, so that they can use the best of their knowledge to send money home.
- A comprehensive policy on foreign employment is needed and the existing Act should be revised and enforced effectively.
- Try to get better technical knowledge and skill before going to the foreign countries, so that they can get better jobs and better money in the countries they work.
- Try to encourage your families to invest money in more productive sector, which may help you later when you will return back to the home.

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Annex -1

Questionnaire

Name of Respondent:

Sex : Male Fernale

Age :

Occupation:

Education:

Family Population:

Religious:

VDC:

Ward No

Household Questionnaire

1. What was the main occupation before heading abroad and at present?
 - a. Agriculture
 - b. services
 - c. Business
 - d. employment
 - e. others
2. Was that income sufficient to join hand and mouth from your traditional family occupation? If yes, how long month?
 - a. 3 month below
 - b. 3 to 6 month
 - c. 6 to 9 month
 - d. 1 year- above
3. Who has gone for foreign employment either male or female from your family?
 - a. Male
 - b. Female
4. How many members have gone for foreign employment from your family?
 - a. 1 to 2
 - b. 2 to 3
 - c. 3 to 4
 - d. 4 to above
5. How much income do you get from foreign employment in annual?
 - a. 10 to 20 thousand
 - b. 20 to 50 thousand
 - c. 50 to I lakh
 - d. 1 lakha above

6. In which field do you use the amount sent from foreign?
- a. Food and cloth b. Education
- c. Land Purchases d. Health
- e. Business f. Energy g. Other
- 7: Is the amount sent from foreign, sufficient for your household expenditure?
What other alternative option do you select to accomplish the expenditure of family?
- a. Yes b. No c. Other
8. How much is your annual income from other income resource?
- a. 10 to 20 thousand b. 20 to 40 thousand
- c. 50 thousand above
9. What was the monthly income before your family been to foreign employment?
- a. 5000 below b. 5 to 10 thousand
- c. 10 to 15 thousand d. 15 thousand above

Questionnaires for Person

10. What was your reason been to the foreign?
- a. Lack of job opportunity b. Conflict
- c. Unemployment d. others
11. Which country have you been for foreign employment?
- a. Malaysia b. Dubai
- c. UAE d. Qatar f. Others
12. How long you stayed there in foreign?
- a. 1 to 2 year b. 2 to 3 year
- c. 3 to 5 year d. 5 to above

13. What was your initial occupation before heading to foreign employment?
 a. Agriculture b. Business c. Service d. Other
14. How was the monthly income from your initial occupation before foreign employment?
 a. 5 to 10 thousand c. 10 to 15 thousand
 d. 15 to 20 thousand d. 20 thousand above
15. Have you taken loan for foreign employment?
 a. yes b. No
16. How much amount of loan have you taken for foreign employment?
 a. 20 to 40 thousand b. 40 60 thousand
 c. 60 to 80 thousand d. 80 thousand above
17. Have you paid the credit amount for foreign employment?
 a. yes b. No
18. In which field and area did you invest the amount earned from foreign employment?
20. How many children did you provide education from the amount of foreign employment?
 a)1to2 b.2to4 4to6 d. 6 above
21. Have you ever invested your earned money from foreign employment in social sector? If yes, in which field and how much?
 a. Road transportation b. School building c. Donation d. other
22. What was the reason return back to your own country?
 a. Expire of contract b. Disable c. Ill d. Others

23. What are you doing now a day after being back to Nepal?

.....
.....
.....

24. Are you again continuing your- previous occupation or utilizing the skills and knowledge whatever you have gained during foreign employment in Nepal?

.....
.....
.....

25. What do you think; will you again go to foreign?

.....
.....
.....

26. How far is it right to go for foreign employment in your opinion? Why? Why not?

.....
.....
.....

27. What sort of changes have you got in your life standard before and after from foreign employment? If yes, in which field you got changes?

.....
.....
.....