

**ROLE OF REMITTANCE TO COMMUNITIES
ECONOMIC SECURITY OF CHANDRAGIRI
MUNICIPALITY**



**APF Command and Staff College
Sanogaucharan, Kathmandu**

**A Thesis Submitted to
Department of Humanities and Social Sciences, Tribhuvan University
In Partial Fulfillment of Master Degree in Security
Development and Peace Studies**

Submitted by

Top Bahadur Khanal

February, 2019

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DECLARATION

I hereby declare that this research paper entitled “**Role of Remittance to Communities Economic Security of Chandragiri Municipality**” Submitted to the Department of Humanities and Social Sciences, Tribhuvan University is entirely my original work prepared under the guidance and supervision of Dr. Naresh N. Rimal. I have made due acknowledgements to all ideas and information cited/extracted from different source in course of preparing this research paper. The result of this research paper has not been presented or submitted anywhere else for the award of any degree or of any other purposes. I assured that no part of the content of this research paper has been published in any form before. I shall be solely responsible if any evidence is found against my research paper.

Signature

DSP Top Bahadur Khanal

APF Command and Staff College

February, 2019

LETTER OF RECOMMENDATION

This is to certify that Top Bahadur Khanal has completed this thesis “**Role of Remittance to Communities Economic Security of Chandragiri Municipality**” under my supervision in partial fulfillment of the requirements for the Master’s Degree in Security, Development and Peace Studies, Tribhuvan University.

I recommend this thesis for its final evaluation and acceptance.

.....

Dr. Naresh N. Rimal

Thesis Supervisor

APF Command and Staff College

Date: February, 2019

LETTER OF APPROVAL

This thesis entitled the Role of Remittance to Communities Economic Security of Chandragiri Municipality Submitted by Top Bahadur Khanal has been accepted in partial fulfillment of the requirements for Master's Degree in Security, Development and peace Studies.

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ABSTRACT

The substantial number of Nepali youths leaves the country seeking opportunities to overseas. Most of these migrant labors are in the Gulf countries, Malaysia, Korea and Japan totaling to 4.5 million. The remittance plays significant role in economic security of the developing countries like Nepal. The outcome of remittance increases the income level of the households as well as society at large. The social contribution of migration is encouraging in terms of improving health, children's education and food. Remittance has increased the living standard of the recipient households by reduced the poverty and providing the various economic opportunities in the nation. It contributes 25% of the GDP in the national economy at presently. There has been a rapid increase in remittance inflows in Nepal since the last decade however the numbers of migration people are slightly decreasing since 2015. The research is descriptive using quantitative and qualitative data in the analyses and interpretation in the present thesis report. The Interview is the primary source of information supported by secondary quantitative data sources.

The research finding indicates that the role of remittance in economic security of Nepal is significant. Even though major part of remittance is being used fueling "consumerism" and marketization of the society with in non-productive sectors such as investment in speculative real estate transaction. However, some positive impacts of remittance are in health education and livelihoods consequences at the community level. Heuristically, Nepal youths mobilized in the development of other countries is neither amenable at present nor positive when citizens fail to achieve intended goals and met by hostilities in the working environment and degradation of health and socio-psychological outcomes. Such realities cannot be addressed by the immediate remittance outcome for the holistic development of individual and their respective communities. The Government of Nepal has not been able to use remittance in productively nor have developed future plans creatively to address the concerns of the returnees. Limited understanding of migrant workers and increases national economy of the country does not justify the future needs and the wants of people and communities. Government of Nepal should bring appropriate plan and policy to make the foreign employment holistic with future goals relevant to the aspiration of the people for sustained development through "well-being" of labors seeking employment overseas to improve livelihoods in general.

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LIST OF ABBREVIATIONS AND ACRONYMS

ADB	Asian Development Bank
AIDS	Acquired Immune Deficiency Syndrome
APA	American Psychological Association
BCE	Before Common Era
CBS	Central Bureau of Statistics
FY	Fiscal Year
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
ICRC	International Committee of Red Cross
IEA	International Energy Agencies
IMF	International Monetary Fund
MoFA	Ministry of Foreign Affairs
MoLE	Ministry of Labor and Employment
PCI	Per Capita Income
SAARC	South Asian Association for Regional Cooperation
SDG	Sustainable Development Goals
TB	Tuberculosis
UAE	United Arab Emirates

UNDESA	United Nations Department of Economic and Social Affairs
USD	United States Dollar
WECS	Water and Energy Commission Secretariat
WHO	World Health Organization

CHAPTER I

INTRODUCTION

1.1 Background of the Study

People move from one place to another seeking better life and opportunities and such trend is increasing day by day locally and transnationally. The flow of the goods, services, people and investment across national border is increasing and labelled it as globalization. People migrate overseas countries especially from poor countries to the richer countries and some travel overseas seeking employment to send money back to their family at home country. The transfer of such money from host to the home country is called remittance.

The phenomenon of remittances is not a new in the world, the volumes of remittance increased only after 1995, when the civil conflict destroyed the local labour markets and people started looking for overseas employment. The political turmoil blocked the industrial expansion and halted plenty of small medium enterprises all over the country reducing job opportunities (Mullar & Thieme, 2007). Each year between 2 million and 3 million people emigrate, majority of them are going to four developed countries: the United States, Germany, Canada and Australia, in that order (World Bank, 2000). The worldwide number of international migrants (including refugees) rose to 258 million in 2017, from 172 million in 2000. The share of international migrants in the world's total population increased modestly, from 2.8 to 3.4 percent, in the same period. Three-quarters of the increased migration during 2000–2017 was to high income countries, where the share of international migrants among the population increased to 14 percent from 9.6 percent (UNDESA, 2017).

The history of remittance in Nepal began after the British East-India Company and Nepal war of 1814-1816. Since then, Nepali youths used were recruited in the British National Army (Thieme & Müller, 2004). While both the First and the Second World War created a huge demand for young army personnel from Nepal, in recent times the scope for out migration for military services has declined and more and more people have migrated for other types of job. It was only after the 1990s that policy makers and academic began to fully acknowledge the importance of remittances send by Nepali employed abroad

engage in enhancing the livelihoods of the households, including those in the rural area of the country. More than 4.5 million Nepali are working overseas in different sectors (MoLE, 2017). However most of Nepali work force still remains to possess low level of skills especially in Gulf countries.

The remittance from foreign employment is playing importance role in developing and under developed country like Nepal. Economy of those countries depends on either foreign aid or remittance. Employment abroad has not only helped Nepal in minimizing ever growing unemployment problem; it has also injected much needed foreign currency into Nepali economy to fill up foreign exchange and investment gap, thereby helping Nepal avoid a major balance of payment crises. Despite of common consensus within the government and development agencies that there is great potential of the overseas migration as a safety valve in view of gloomy economic scenario, 'the remittance economy of Nepal' has generally been either ignored or underestimated by economists, academics and policy makers (Srivastava & Chaudhary, 2007). In true sense, the contribution of remittance to the national economy is much larger than what is reflected by official data and information.

During the last few years, remittances have been an important means of support for family members remaining at home. As the number of workers going overseas for employment continues to rise, the corresponding growth of remittances has become a critical flow of foreign currency into Nepal. This has been partly the result of measures undertaken by the concerned officials to streamline financial systems, dismantling controls and creating incentives with the aim of attracting remittances particularly through the official channels. Economic growth, interest rate and exchange rate policies are crucial determinants of remittance inflows. In order to further encourage the inflow of remittances to the country through official channels and promote the tendency to exchange these remittances of foreign exchange into local currency, it is imperative that these policies be conducive to the inflow of remittances.

Economic security is composed of basic social security defined by access to basic needs infrastructure pertaining to health, education, dwelling, information, and social protection as well as work-related security. Remittance plays a vital role to establish the economic security in communities. Income security and voice representation security are essential for basic security. Basic security means limiting the impact of uncertainties and

risks people face daily while providing a social environment in which people can belong to a range of communities have a fair opportunity to pursue a chosen occupation and develop their capacities. Kautilya also focused the importance of the economic security of the country; he highlighted the national security of the country, law and order, protection of private property, provision of public physical infrastructure and enhancing the productivity. Policies formulated by the state enhance the economic development of the nation and nation's wealth provided the people with increased economic security (Tisdell, 2003).

Economic security is the condition of individuals, households or communities able to cover their essential needs and unavoidable expenditures in a sustainable manner, given physiological requirements, the environment and prevailing cultural standards. Food, basic shelter, clothing and hygiene qualify as essential needs; the related expenditures are regarded as unavoidable as are the costs including taxes associated with minimum livelihood supporting assets and activities, health care and education (ICRC, 2013).

This study has focused on the remittance trend in Nepal, flow of Nepali to migrate abroad and impacts of remittance in communities and economic security. This research helps to understand and realize the aspects of remittance in various aspects of society. This study helps to explore the major challenges and opportunities of remittance for communities' economic security. This research will be helpful to other researcher and reader to understand how remittance has supported the national economy and affect the community's economic security of Nepal.

1.2 Statement of the Problem

Nepali youth are seeking foreign employment due to the lack of opportunities and necessary income to maintain livelihood within the country. The history of foreign employment of Nepalese citizen started since 19th Century. Nepali served in the British and Indian Army after the Sugauli treaty between Nepal and British East -India Company. The Government of Nepal has signed instruments to regulate labour migration with five major destination countries, namely, Bahrain, Qatar, the United Arab Emirates (UAE), South Korea and Japan. During history of foreign employment, Nepal provided work permit to about 170 countries.

At present, nearly half of all households in Nepal have at least one member abroad. The number of labour migrants is increasing every year; about 4.5 million Nepali workers in different countries are sending money as remittance which is one of the prime sources of Nepali economy. The main destinations to which Nepali's migrate for work include the Gulf countries and Malaysia but their origin can be traced to each of the 77 districts of Nepal. Remittance has been playing crucial role in Nepali economy and it is also the backbone of the poor Nepali people. Most of the Nepali people's daily life depends on the remittance and their economic security also base on it. Nepali people are living peacefully in the community because of most of their necessities are fulfilled by the remittance. Communities Economic Security is also base on the remittance because youths and educate people are employed in foreign countries due to lack of job opportunity and other suitable options. Remittance has supported the relative family to secure their basic needs in different fields; i.e. health, education, dwelling, information, and social protection. Government of Nepal needs to consider the current status of youth's migration, brain drain problems and develop the appropriate policy which will be providing employment opportunities and ratio of foreign employment will be decreased. Even though remittance base economy is the hazardous for the country and it might be bring instability and conflict in the country in long term.

1.3 Research Questions

This research attempts to explore the role of remittance to communities' economic security of Chandragiri Municipality. More specially, the research has attempted to answer the following questions.

1.3.1 How does remittance socially and economically impact in Chandragiri Municipality?

1.3.2 How does the remittance ensure the Economic Security in Chandragiri Municipality?

1.4 Objectives of the Study

The Primary objective of this research is to analyze the role of remittance to communities' economic security of Chandragiri Municipality. Keeping in view of above

research questions, this research is focused on exploring analytical perspective of the topics. However, the specific objectives are:

1.4.1 To analyse the role of remittance in Nepali Economy.

1.4.2 To identify the social and economic impact of remittance in Chandragiri Municipality.

1.4.3 To find out the ensuring factors of economic security in Chandragiri Municipality.

1.5 Limitation of the Study

The present thesis research is focused in remittance economy of Nepal, global trend, social and economic impact of the societies and communities economic security. This research paper was prepared within limited time frame and based on both secondary and primary data. The study acknowledges factors of communities' economic security of Chandragiri Municipality and recommend for solution of the existing problems. This study is based on literature from available books, reports, bulletin, journal articles, thesis, presentations and interview with related households.

CHAPTER II

LITERATURE REVIEW

The intent of each literature is different with certain objectives. The present literature review covers particular aspects or areas of the national economy. Economic security is importance for all countries and they have focused to protect their people and national economy. Numerous authors have tried to highlight the role of remittance in different ways and subsequently. Researcher attempts to explore the topic based on the research question.

Pant (2008) states that remittances can generate a positive effect on the economy thorough various channels such as savings, investment, growth, consumption, and poverty and income distribution. At the national level, remittances contribute significantly to GDP. Remittances can also contribute to stability by lowering the probability of current account reversals. Since they are a cheap and stable source of foreign currencies, remittances are likely to stem investor panic when international reserves are taking a downward trend or external debt is rising.

Lucas and Stark (1985) discussed the determinants of remittances by looking at different motivations to remit. One determinant they consider is pure altruism where migrants send remittances because they obtain utility from improved household consumption by those back home. In other words, migrants send remittances because they care for their family members left behind. But Lucas and Stark question pure altruism alone as a determinant of remittance sending as they were unable to find evidence for remittances being greater to lower-income families.

Pant (2006) states that remittances has created multiplier effects in the domestic economy; producing employment opportunities, spurring new economic and social infrastructure and services, especially where effective structures and institutions have been set up to pool and direct remittances. Where these have been set up and encouraged where the state is cooperative, remittances can bring about a change, especially in remote rural areas where state resources have not been effective.

Pant (2011) focused that remittance is the key factor in harnessing the economic standard of the people of rural area. At the household level, remittance has helped to reduce poverty, improve standard of living and attain higher educational levels. He expressed his view to use remittance in the productive sector for development the economy of the country. In his view, at the macro level, remittances could be used for entrepreneurship and productive investment which in turn increases job opportunities and income of the people.

Chataut (2018) explained that there is no doubt, remittance has helped to keep Nepalese country's economy afloat with money sent from abroad contributing about 32 per cent in the country's gross domestic product. Remittance has also helped lift many in rural parts of the country's poverty. Remittance has strengthened Nepali people's purchasing power as well.

Javid, Arif and Qayyum (2012) analyzed an impact of remittances on economic growth and poverty. The study focused on the importance of remittances inflow and its implication for economic growth and poverty reduction. The empirical evidence showed that remittances affect economic growth positively and significantly. Furthermore, the study also found that remittances have a strong and statistically significant impact on poverty reduction. So, the importance of remittance inflows cannot be denied in terms of growth enhancement and poverty reduction that consequently improves the social and economic conditions of the recipient country.

Gaudel (2006) focused that remittance is major source of foreign currency to the developing nation and it has become a substantial component of making current account surplus in the balance of payments. Even though government is still not being to harness the remittance in productive sector and it is most necessary to formulate policies so that remittance can be utilized to have sustainable economy.

KC (2012) states that remittance has become an important source of revenue for government through taxes and fees. These fees include fees paid by manpower companies, passport fees, value added tax and other non-tax revenues. Similarly, remittance has become an important source of revenue for private sector as well. Various recruitment agencies, agents, medical institutes, orientation institutes, training institutes, advertisement, photograph shops, air-ticketing, local transports, hotels, restaurants etc

has been collecting significant amount of revenue Rs 107 million per day, since the foreign labor migration has become a common phenomenon.

Srivastava and Chaudhary (2007) explored the role of remittance in economic development of Nepal. The analysis has been carried out with linear and log-linear models under multiple regressions. The impact of remittance has been seen most remarkable in the GDP and GNP both in nominal and real terms. In the nominal GDP and GNP, the remittance shows 61 percent and 72 percent impact respectively while in real term it shows 48 percent and 55 percent respectively. It has also shown positive impact on the PCI but it is comparatively low (four percent in nominal and one percent in real terms). The findings are positive except for labour force, but they are marginal which show that remittance has not been used effectively so as to increase the real growth rates of the economy.

Pyakuryal (2013) focused the unemployment situation in Nepal from gender, ecological divisions, development regions and sectoral perspective. Vicious cycle of high remittance is presented which shows that migrants seek jobs abroad due to limited opportunities within their own country and send remittance home to recipients, who then become less eager to hold the government accountable for good economic policy if there had been no remittance income. As a result, the government does not feel pressed by public opinion to improve economic policy; growth and job creation suffer and more migrants need to leave the country for lack of domestic opportunities.

Upreti, Bhattarai and Wagle (2013) stated that remittance and its impact in human security has been highlighted as necessity of individual to exploit own efficiencies has forced to migrate as labour migrant in foreign countries which has made them vulnerable to different legal as well as other problems in foreign land. The insecurities start from the very beginning of process to the reaching and starting of job in host nation. The mental and physical pressure, that the labour migrant face may be fatal leading to the death. The author has also discussed about the different security problem that the female migrant has to face in migrant country.

Gautam (2005) mentioned in the research that increasing migration has not only positive implication but also many negative impacts. The number senior citizens living in the villages are increasing. They are facing many new problems they did not have in the

past. Major problems faced by the old couples are anxiety, helplessness and increasing social and cultural burdens including household ones. Their lives have become isolated.

Sharma (2009) illustrated that the relationship between remittances and aspects of economic insecurity is not always clear and often a function of specific characteristics of the recipient countries and migrant communities. He has focused mainly on the impact of migrant remittances on macroeconomic insecurity, effect in smoothing household consumption and on reducing poverty. The impact of remittances on economic security are useful only up to a certain point; beyond that their effect can be influenced by the interplay of various factors relating to the motivations and characteristics of migrants, economic, social, political conditions in the country of origin, immigration policies and conditions in the host country, size and concentrations of the remittances.

Shrestha (2008) analyzed the contribution of foreign employment and remittances to Nepalese economy. He concluded that remittances sent by the migrant workers are an effective tool for poverty reduction. Though foreign employment is a boon to the economy, the facilities are inadequate to back up the increasing trend of migration. The government should play a proactive role to promote foreign employment by inducting and adhering to the policy of economic diplomacy.

Regmi and Paudel (2017) stated that the current status of the food security in Nepal and the impact of remittance on it. The flow of remittance in the household has increased the status of food security which is moving Nepal towards a food-secured nation. The condition of food security is more stable in those households where the flow of remittance is high. Similarly, it has also affected the individual and children's food security status. In both cases, where there is a flow of remittance, the status of food security is high. The flow of remittance not only has increased the purchasing capacity of the household but it has also helped to utilize certain amounts in education and agriculture sectors. Nowadays, people are being able to modernize the agriculture sector with the money coming from remittance and people returning from abroad are also exploiting agriculture fields which is also supporting in making the country more food secure.

Kafle (2016) stated that the volume of remittances to developing countries has been growing significantly, particularly over the last twenty years. The total value of remittances flowing through official channels worldwide more than doubled between

1988 and 1999. Most of these remittances are channelled through unofficial means by undocumented migrants. While there is growing realization of its importance as a source of livelihood and development finance, there has not been much focus on remittances from undocumented migrants.

ICRC (2013) stated that economic security is intended to ensure that households and communities can cover their unavoidable expenditures and maintain or restore sustainable livelihoods. ICRC has been worked in the fields of emergency distributions of food and household items to establishing program for sustainable food production and micro economic initiatives.

Khatriwada (2014) expressed that Human security implies creating political, social, environmental, economic, cultural systems that give people building blocks for survival, livelihoods and dignity. Freedom from fear and freedom from want two pillars of human security. Cooperation between the people creates an environment for economic justice and empowerment along with poverty reduction and human development. High absolute poverty, exclusion, inequality, high unemployment and often conflict for same reason a result of overly dependence in either state or market to deliver basic development including those related to human security.

Economic security is only weakly correlated with economic growth, but is adversely affected by premature economic openness. Controlling for level of national income, economic openness can lead to more economic security but countries can be held back in that respect by premature opening of their capital account. Opening up the economy hastily may lead to social instability and economic outcomes that imperil whatever level of economic security has been achieved

Although many studies have been examined regarding the remittances inflows to Nepal, there are many gaps in analyzing the workers' remittances, micro economic level and economic security of the country. This research paper attempts to fill this gap by examining the impact of some specific macro and micro economic variables such as food security, condition of employment, social condition, GDP, exchange rate, economic activity in host countries, workers' outflow and inflows of workers' remittances until 2018.

Nepali youths are seeking job abroad. So, remittance inflows to country have been increasing in recent years. People are attracted in foreign employment due to the unemployment, domestic economy factors and Government economic policies. Nepal has been remaining in the top five positions among the countries in terms of the GDP contributing on the national economy for the last few years.

CHAPTER III

RESEARCH METHODOLOGY

The present study employs a descriptive and analytical approach. The data used in this research are based on both secondary and primary sources. The information obtained from newspapers, books, e-books, journals and internet web sites are also treated as secondary data. The present study is a qualitative study which thematically analyzed primary data received from respondents. Basically the study focused on the remittance, remittance economy and impact of remittance in economic security of Chandragiri Municipality specific to ward number 8 and 9 in Kathmandu.

3.1 Conceptual Framework

The conceptual framework provides the appropriate guidelines for the research work. Youths are migrated abroad due to the unemployment problems of developing and under develop countries likes Nepal. So, remittance plays the most direct, immediate and far reaching benefit for those emigrated households and nations as well. Remittance is a constant source of income to countries and lifeline of man rural people. It also provides food, shelter, education and business for those recipient households. The emergence of remittances as a new strategy for poverty alleviation in developing countries but remittance also brings many social and economic challenges. The research framework is limited and mentioned in the below figure.

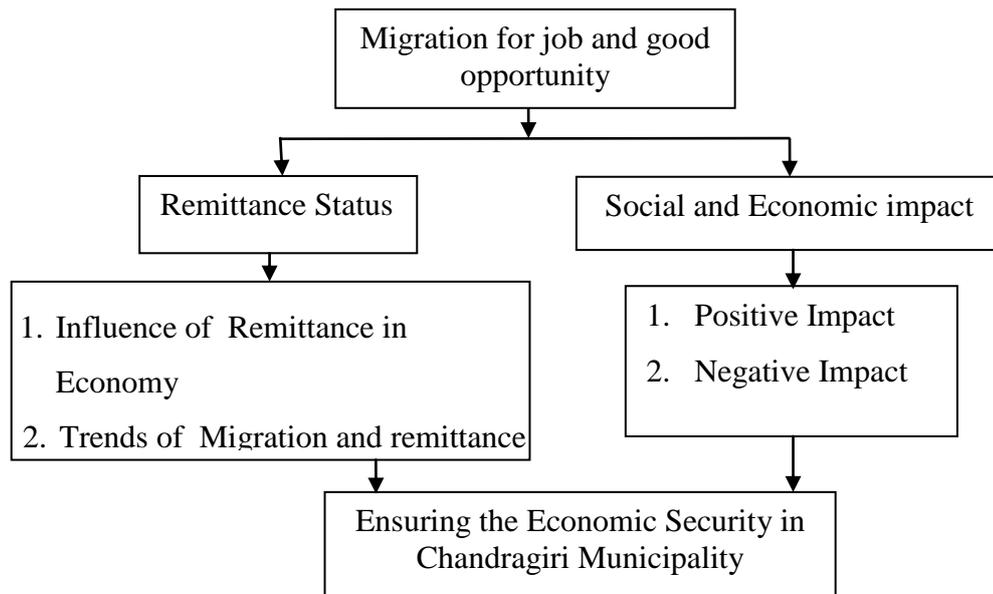


Figure 1: Conceptual Framework

Source: Designed by Researcher

3.2 Research Design

The researcher has chosen the survey design in this research as the researcher found it the most suitable approach for this research project. In this research the researcher has chosen the Chandragiri Municipality/Nepal as field where the aim is to explore and provide details analysis of the remittance receiving households and how the communities socially and economically impacted by the remittance and how the remittance ensure the economic security in the communities and country as well.

The researcher has used a qualitative approach as a research design. In term of the relationship between theory and research has not been a specific hypothesis, but rather a framework of theories. In addition the researcher has developed a model (Figure 4) which is used the analyzing the collected data from Chandragiri Municipality. The researcher's choice of using a qualitative dominated mixed methodology includes the use of interview and observation as the main research methods in addition to literature review. The questions presented in the interviews are mostly open ended. The figure 2 illustrates the research design.

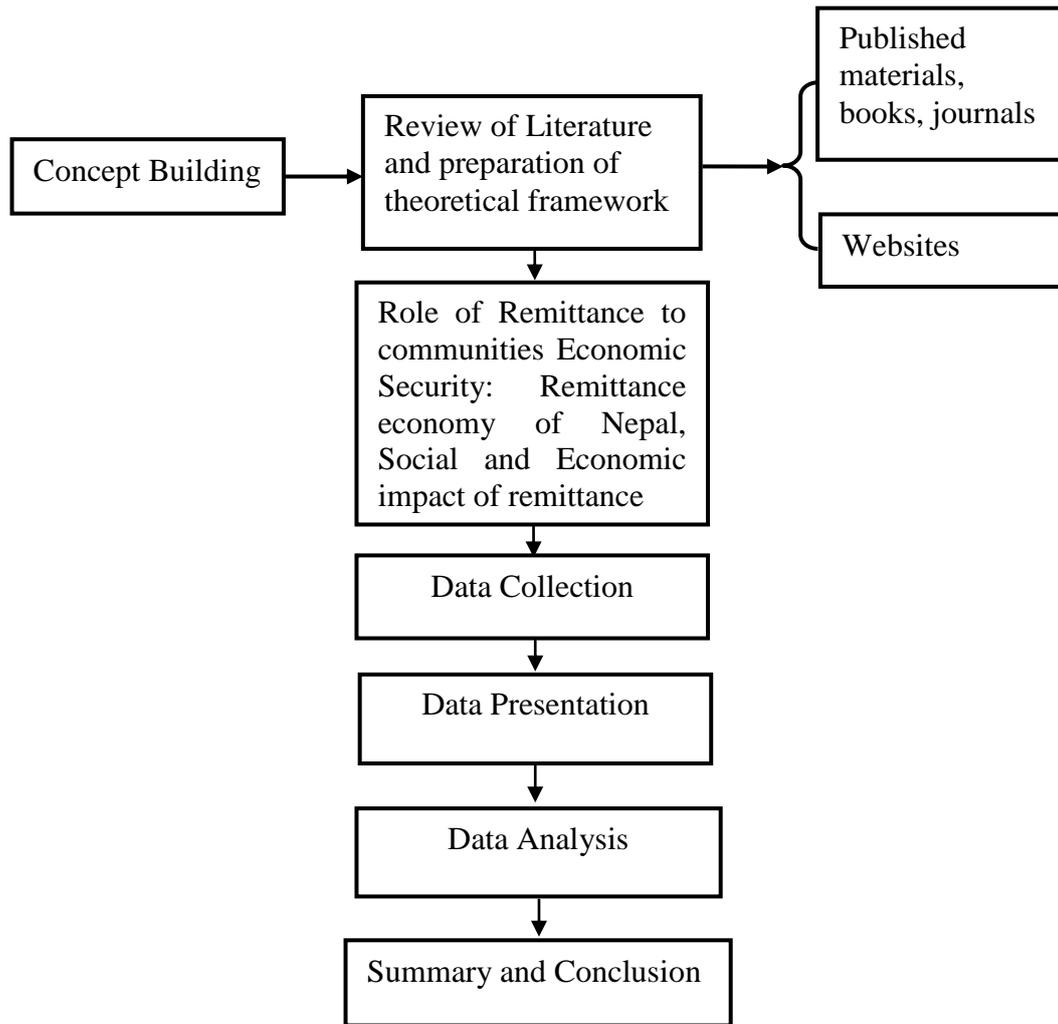


Figure 2: Research Design

Source: Designed by Researcher

3.3 Source of Data

The study is based on both secondary and primary data. Secondary data are taken from different available books, journals, articles, newspapers, government offices, scholars, staffs of Nepal Rastra Bank, Ministry of Finance, Office of Immigration, Ministry of Labour and Employment, Web sites and primary data are collected from the interviews with remittance receiving households.

3.4 Random Sampling

Probability samples are selected in such a way as to be representative of the population. It provides the most valid or credible results because they reflect the characteristics of

the population from which they are selected. There are two types of probability samples: random and stratified. The term random has a very precise meaning. Each individual in the population of the interest has an equal likelihood of selection. Altogether, 25 households from Chandragiri Municipality are randomly selected and interviewed (Appendix B) with member of those households.

3.5 Data Collection

The study is based on both primary and secondary data. The primary data are taken from Chandragiri Municipality, Kathmandu. Those households selected for the interview whose family members are working overseas and Interview (Appendix A) method is used to collect the data. The secondary data obtained from concerns books, journals, articles and newspapers. Google and Internet Web sites are searched to discover the data.

3.6 Data Processing, Analysis and Presentation

The collected data were rationally described and analyzed to reach the conclusion of the research. The American Psychological Association (APA) 6th Edition is utilized for the citation and referencing. The information was processed through analytical, explanation, classification and tabulation. The processed data obtained in different forms: figures and tables.

3.7 Ethical Consideration

Reliable and approved sources used for data collection. Copy of other research is avoided and well cited as well as references of all sources have been mentioned. Below followings are the major ethical considerations of my research.

3.7.1 Research participants were not be subjected to harm in any ways whatsoever.

3.7.2 I have respected for the dignity of research participants.

3.7.3 The protection of the privacy of research participants is ensured.

3.7.4 Adequate level of confidentiality of the research data is ensured.

3.7.5 Deception or exaggeration about the aims and objectives of the research has been avoided.

- 3.7.6 Full consent obtained from the participants prior to the study.
- 3.7.7 Communication is done with honesty and transparency.
- 3.7.8 Misleading information is avoided.

CHAPTER IV

FINDING AND DISCUSSION

In this chapter the empirical finding concerned with the inflows of remittance, present trends of migration, impact of remittance in the communities as well as the country and features of the economic security in Chandragir Municipality which is analyzed and presented in tables, figures and words as its suitability.

4.1 Current Situation of Foreign Employment

Nepali youth emigrated overseas because of the lack of employment opportunities for the labour force entering the labour market every year. The increased unemployment rate have led to millions of youth are leaving the country for overseas employment. Nepali youth are attracted to foreign employment due to dearth of adequate employment opportunity in the country. The large numbers of Nepali workers leave the country without obtaining the government permission. The migration trend of developing countries and under developed countries is increasing every year. The rate of female migration is also increasing recent years comparatively in previous years. People seek overseas employment link to internal conflicts and wars, better opportunities, safety and security. The migration trend of developing countries like Nepal is increasing steadily (Gautam, 2005). The table 1 illustrate the trend of overseas employment in Nepal.

Table 1
Foreign Employment Situation

Fiscal Year	Male	Female	Total
2007/08	2,44,366	4,685	2,49,051
2008/09	2,11,371	8,594	2,19,965
2009/10	2,84,038	10,056	2,94,094
2010/11	2,84,038	10,416	294454
2011/12	3,61,707	22,958	3,84,665
2012/13	4,25,830	27,713	4,53,543
2013/14	4,98,446	29,368	5,27,814
2014/15	4,98,848	28,966	5,27,814
2015/16	3,99,406	19,307	4,18,713
2016/17	3,63,304	20,189	3,83,493
2017/18	3,31,665	22,417	3,54,082
Total	3903019	204669	4107688

Source: Department of Foreign Employment

The above table shows that migration trend of Nepali workers in abroad is increasing every year until 2014/15 than after slightly decreasing. Remittance from the overseas impacted the national economy and community which contributes for GDP of the country and plays the vital role in the economic security of the country. The figure 3 illustrates the main destination countries of Nepali migrant workers.

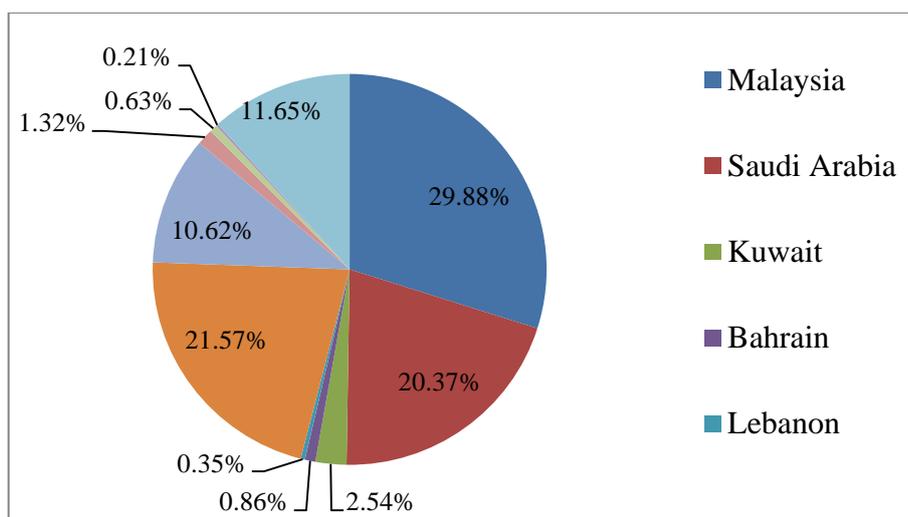


Figure 3: Top Destination Countries of Nepal Migrant Workers

Source: Government of Nepal Ministry of Labor and Employment

4.2 Current Status of Remittance

Remittance income is the household income from foreign economies arising mainly from the temporary or permanent movement of people. Remittances include cash and noncash items. They largely consist of funds and noncash times sent or given by individuals who have migrated to a new economy and become residents there, and the net compensation of border, seasonal, or other short-term workers who are employed in an economy in which they are not resident (IMF, 2006).

After the restoration of democracy in Nepal, Nepali started to migrate beyond India, particularly in the Gulf countries. The main reasons behind the foreign employment is due to lack of employment opportunities within the nation, political instability, the low salary structure, government liberal policy and higher demand for the labour in the industrialized Asian and middle east countries i.e. Saudi Arab, UAE, Qatar, Oman, South Korea, Bahrain and Kuwait. Besides these countries large numbers of Nepalese are working in Malaysia as labour. The entire worker is employed foreign land under the Foreign Employment Act, 1985 and Manpower companies have authority to take worker demanded from those countries. From 2008 to 2017, Nepal issued about 3.5 millions labors permits to migrant workers, predominantly for travel to Malaysia and nations of the Gulf Cooperation Council (GCC). In the last fiscal year alone, Nepal received remittances worth NPR 699 billion (USD 6.56 billion) from its citizens employed overseas (Baruah & Aryal, 2018).

The remittance is the main source of the lower class and middle class families of Nepal to carry out their daily activities. Remittance has increased drastically past recent decade for developing countries like Nepal. According to the Nepal Rastra Bank from 2010 to 2017 flow of remittance has been increased with NPR 231.73 billion in 2010 to NPR 755.06 in 2017/18. In fact, as of 2017/18, remittance accounts for 25.1% of the GDP and Nepal is one of the highest remittances receiving country in the world. The amount of remittance received by the Nepal from 2009 to 2018 is as shown in the following table.

Table 2
Remittance Income

Fiscal years	Rs. In Billion	Annual Percent chance	Ratio to GDP	Share of Remittance in Current Transfer
2009/10	231.73	10.50	19.40	81.50
2010/11	253.55	9.40	18.50	84.00
2011/12	359.55	41.80	23.10	86.00
2012/13	434.60	20.90	25.60	87.3
2013/14	543.3	25.0	27.7	85.6
2014/15	617.3	13.6	29	87.9
2015/16	665.1	7.7	29.6	85.5
2016/17	699	4.6	26.8	81.3
2017/18	755.06	8.6	25.1	-
2018/19	376.59*	31.9*	-	-

Note: * First five months

Source: Nepal Rastra Bank, 2018

Nepal was the fifth highest remittance recipient, as a share of GDP, among all countries and the top recipient among the South Asian Association for Regional Corporation (SAARC) countries in 2017. As a percentage share of GDP, there was an increase from 21.2% in FY 2008/9 to 25.1% in 2017/18. In other terms, Nepal received 209.7 billion NPR in 2008/9, which was increase to 755.06 billion NPR in 2017/18.

4.3 Impact of Remittance in Study Area

The Chandragiri Municipality is in the central development region of Kathmandu District in the Province Number 3 of Nepal. The Municipality is formed by merging eleven existing villages, namely, Baad Bhanjyang, Balambu, Dahachok, Mahadevsthan, Machhegaun, Matatritha, Naikap, Naya Bhanjyang, Naikap purano Bhanjyang, Satungal, Thankot and Tinthana in 2nd Dec, 2014.

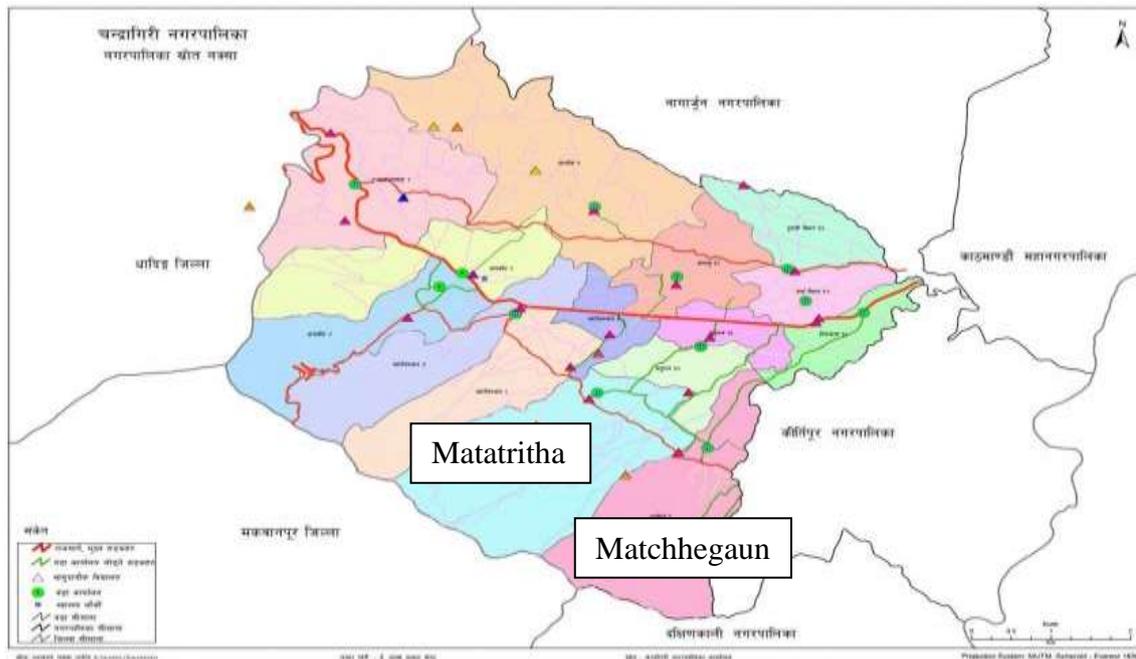


Figure 4: Map of Chandragiri Municipality

Source: Source: <http://www.chandragirimun.gov.np>

The Municipality includes 15 administrative wards covering total area. The total area of Chandragiri Municipality is 43.9 sq.km and spreads 9 km north to south and 8.5 km from east to west. The latitude is from 2730m the sea level. The study area of research is Chandragiri Municipality and its Wards. Youths have migrated from both wards to seek the good opportunity in overseas. They are working in Europe, America, Gulfs, Japan, Korea and other countries in the world. Many households are depending on the remittance for the daily activities and they have benefited from the remittance.

Table 3**Number of Households and Population in Chandragiri Municipality**

Ward Number	Household	Male	Female	Total	Population Per household
8	1413	1304	2978	5982	4
9	872	1884	1965	3849	4

Source: CBS 2011 & ECN 2017

4.3.1 Social Impact of Remittance

The remittance is continuously inflowing in the communities which directly and indirectly affected the communities. Basically, social impact of remittance can be focused in foreign employed households. Economic activities of those households became more active and family members are participated in the social activities. They spend remittance income in education, health services, food consumption and daily necessary things. Their living standard is changing before after getting of remittance. They have used remittance in multiple purposes such that eating nutrition food, buying land and using modern technology. Some of the negative impacts of remittance have observed in the societies which are really critical and inhuman nature. The social impacts of the remittance are as follows.

4.3.1.1 Participate in Social Works

The community members are key actors of the societies. They can play importance role for the societies as well as nation. Young members of the family are migrated for the earning and other members of the households are involving social works i.e. community forestry, school management committee, Aama Samuha and youth clubs. They are also involved in the social development programme. Those families are economically strong than other unemployed families. They have enthusiasm to participate in the social activities for good status in the societies. The research found that twenty percentages responders' of ward number eight and ten percentage of ward number nine are participated actively in different types of social works as mention above.

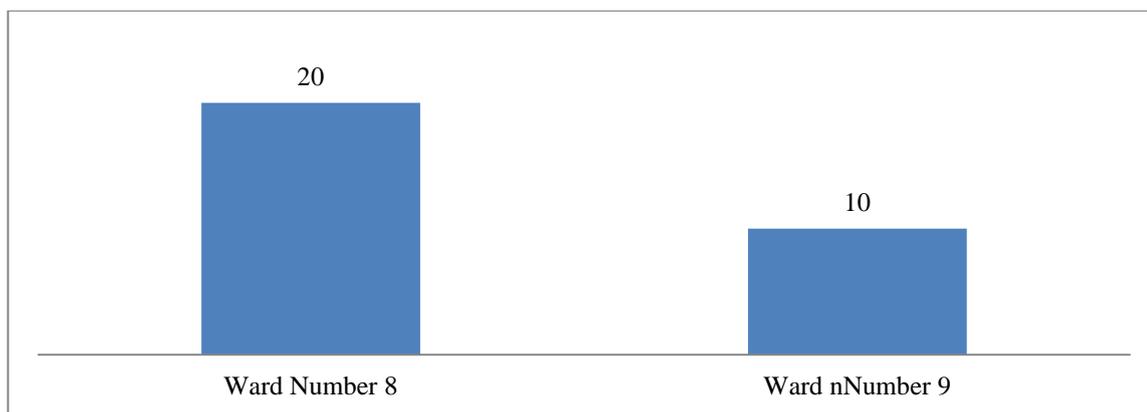


Figure 5: Households Participation in Social Work

Source: Field Survey, 2019

4.3.1.2 Access to Education

Education is one of the fundamental infrastructures of development. The importance of education is common to every country whether underdeveloped or developed. The accessibility of education in Nepal primarily depends upon affordability of the parents. If the economic condition of the family is well than children get opportunity for good education. Private education institutions are expensive and far away from the approach of poor family. Large amount of remittance is invested for education of their family members by household in the communities which is really fruitful for them in the future. Government of Nepal adopted the both public and private education system, public educational institutions are fully supported by the government but private are manage by the owner of the institutions. So, remittance supports the household to educate their children in the private school and technical education as well.

The government of Nepal has endorsed the Millennium Development Goals; including the achievement of universal primary education by 2015. Schooling system is one of the most important basic needs for the society. When the households of the societies have strong income, they can offer quality education for their children. Before receiving the remittance, fifty percentages of responders from both wards admitted their children in government school and remaining fifty percentages of responders educated their kids in private school. After receiving the remittance, all the responders from both wards educated their children in private school. Eighty percentages of the responders of ward

number eight and sixty percentages of responders of ward number nine spent thirty spent thirty percentages remittance in education for their children.

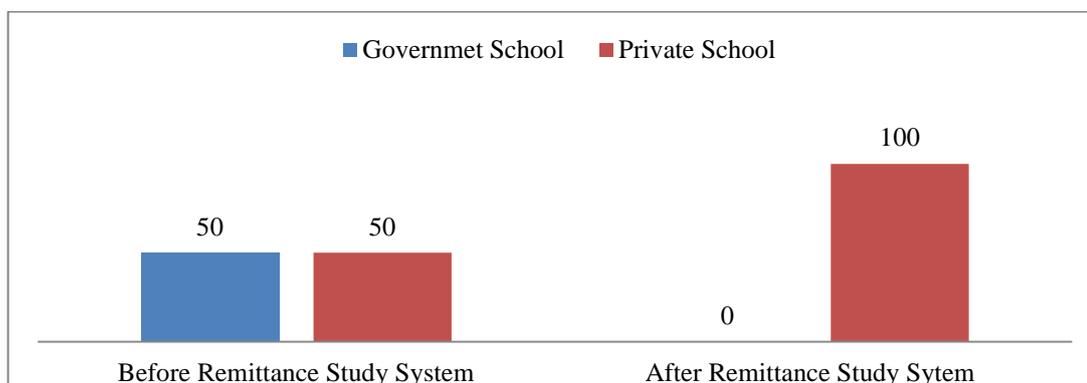


Figure 6: Remittance Effect in Education System

Source: Field Survey, 2019

4.3.1.3 Improves the Living Standard

The income of migrants from the foreign employment has not only increased their personal income but also their social status. The rural people lying below the poverty level have succeeded to uplift their economic standard receiving the opportunity of foreign employment (Gaudel, 2006). In the rural areas, many household are receiving remittance which upgrades their living standard and support them to educate children, consumption nutrition food, buying the land and accomplish the basic need of the household. Before the migration of family member fifty percentages of responders from both wards admitted their children in government school, ten percentages of responders treated their sick family members in Clinic; they didn't use washing machine and other modern electronic gazettes. After getting the remittance from abroad all the responders from both wards educated their children in private school. Thirty percentages of responders from both wards treated their sick family member in private clinic and hospitals. Ten percentage of responders from wards used modern gazettes and washing machine. This shows that economic status and living standard of remittance recipient households have been improved.

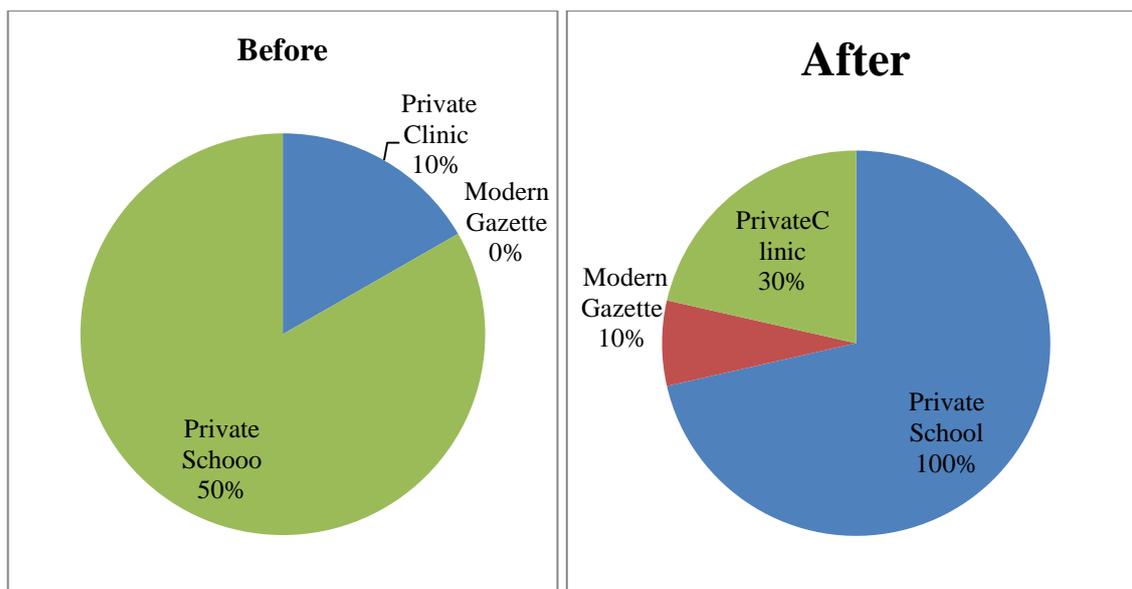


Figure 7: Impact of Remittance in Living Standard

Source: Field Survey, 2019

4.3.1.4 Access to Health

The health means the neat and right function of the physical and spiritual human body. The protection of health is the highest blessing human being need because human can function to meet expectations when having sound and good health. Remittance supports family members of foreign employees to improve the health status and enhanced the capacity to consume nutrition food. Particularly children need hygiene and qualitative food instead of buying those things household has to spend a lot of money which is possible through the remittance income. They used remittance to better health services in the case of suffering from the diseases. Geographic diversity is one of the major challenges for state to provide the health facility for the people. Before the migration of family members, ninety percentages of responders from both wards treated their sick family members in health post and remaining ten percentages responders followed the traditional method of treatment and also used local medicine. After receiving the remittance, thirty percentages of responders from both wards are treated their sick family member in private clinic and remaining in the local health posts. This shows that the all the responders family of both wards have capacity to buy nutrition food and ability to check their sick family members in private and government hospital as well.

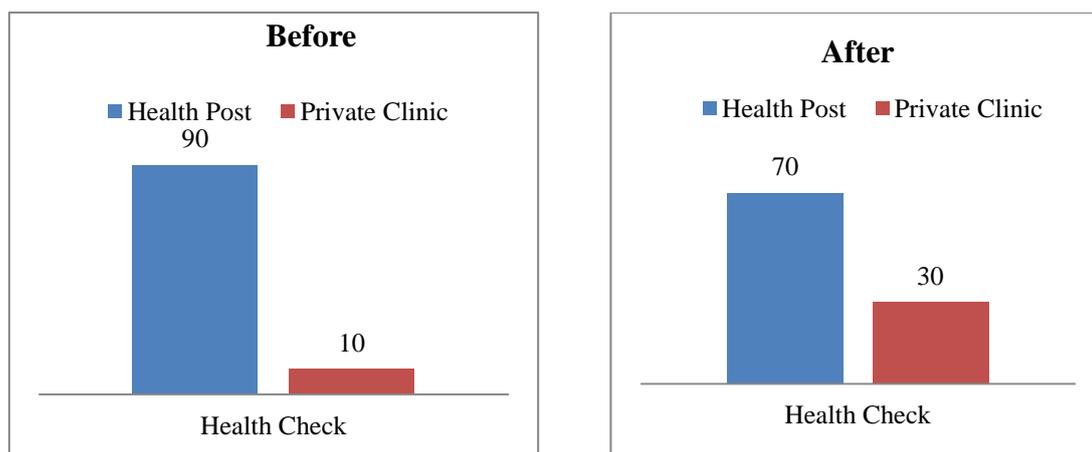


Figure 8: Effect of Remittance in Health Service

Source: Field Survey, 2019

4.3.2 Economic Impact of Remittance

Remittance generates a positive effect on the economy through various channels such as savings, investment, growth, consumption, poverty reduction and income distribution. Workers' remittances flow in as a component of foreign savings and as such complements national savings by increasing the total pool of resources available for investment. Remittances constitute an integral part of household livelihood strategies. They make a direct contribution to raising household income, while broadening the opportunities to increase income. They also permit households to increase their consumption of local goods and services. At the community level, remittances create multiplier effects in the domestic economy, producing employment opportunities and spurring new economic, social infrastructure and services, especially where effective structures and institutions have been set up to pool. Remittances bring about a change, especially in remote rural areas where state resources have not been effective. Economic status and social status of family members of foreign workers households have improved through the flow of remittances. The major economic impact of remittance is as follows.

4.3.2.1 Poverty Reduction

Remittance has played the significance role to reduce the poverty and distribution of income. People have received the remittance in the developing countries are often from the low income and middle income households. Remittance supports the households to increase the level of consumption food, health care, buying houses and education.

Contribution of remittances has been a key factor in increasing per capita income and poverty alleviation: remittances are the second largest source of income after agriculture. Nominal average amount of remittance per recipient household increased from NPR 15,160 in FY1996 to NPR 80,436 in FY2011, share of remittance in total household income among recipients increased from 26.6% in FY1996 to 30.9% in FY 2011, and nominal per capita remittance received for all Nepal increased from Rs 625 in FY 1996 to NPR 9,245 in FY 2011 (ADB, 2013). In this way nominal average amount of remittance of per recipient households, total households income among recipient and nominal per capita recipient also increased which reduced the poverty in the nation. Before the migration of family members, thirty percentages of responders of ward number eight and twenty percentage of responder of ward number nine had income sources. This shows that the economic status of the households is below the poverty line. After getting the remittance, all the households have capacity to fulfil the minimum living standard and remittance became the prime source for daily activities which plays the major role to reduce the poverty.

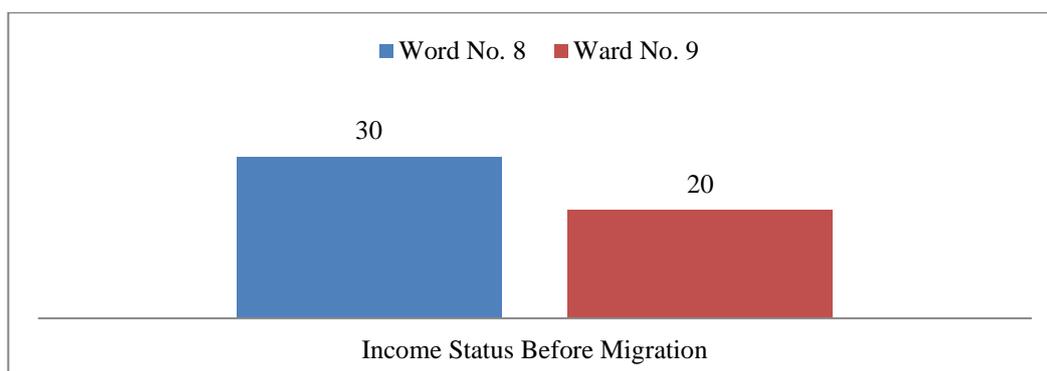


Figure 9: Income Status of Household before Migration

Source: Field Survey, 2019

4.3.2.2 Food Consumption

Agriculture is one of the major occupations of the Nepali households. But their own production is subsistence in nature and not enough for a year. So, majority of the households are buying foods from the market in Nepal. The total remittance received in a year by food sufficiency in production. The households had food sufficiency in their own production compared to the household have non sufficiency food production before and after migration. Higher food sufficiency is found among remittance received group as

compared to other groups. The inflow of remittance from different countries has helped to properly manage the supply of food to everyone. So due to outflow of migrants outside the country food consumption is somewhat adjustable maintaining balance in the food (Gaudel, 2006). Medium and poor Nepali families have received large amount of money as remittance which is used for daily food consumption purpose. However those families are changed their food consumption habit and used readymade and dry food instead of regular food patterns. These families are spent a lot of money for daily food consumption. The research found that thirty percentage of responders of ward number eight and twenty percentage of responders of ward number nine had income source before migrating the family members. After receiving the remittance, eighty percentages of responders from both wards have been spending thirty percentages of remittance for food consumption. This shows that remittance became the main source to buy food.

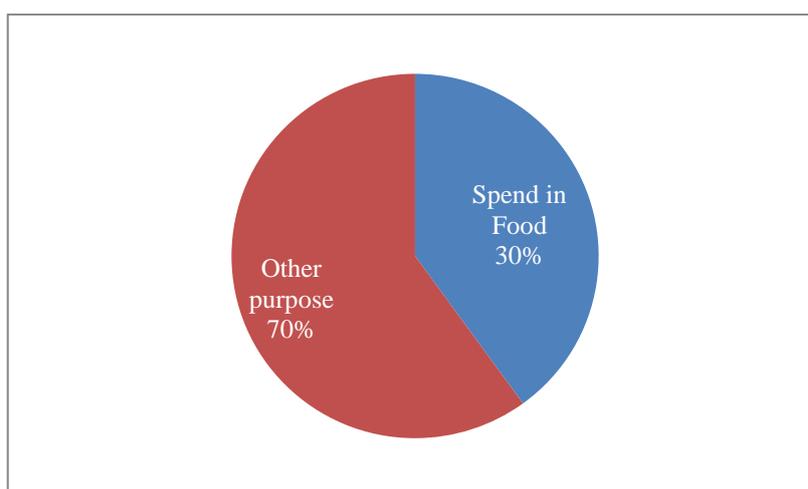


Figure 10: Remittance Spend for Food Consumption

Source: Field Survey, 2019

4.3.2.3 Increase the Revenues of Government

Remittance is one the revenue source of government. Government collects the revenue in terms of tax as value added tax and service charges. Foreign employees need passport to go abroad and they have paid money for passport. Remittance is also an important source of revenue for private sector. Manpower agencies, recruitment centers, orientation institute, training institute, medical institute, advertisement, photograph shop, travel and ticketing agencies, local transport, hotels and photocopy shops etc. are benefited from the foreign employment and received significant amount of revenue. Hundreds percentage of

the responders from both wards have been paid the tax for the government in the different ways.

4.3.2.4 Creates the Employment Opportunities

Foreign employees send money from the employed country through banks, finance companies and money transfer agencies. Total number of 153 banks and financial institutions are in operation including 28 commercial banks, 36 development banks, 25 finance companies, and 64 micro finance development banks. Besides, 14 co-operatives and 24 non-government organizations, which are provided banking service. Similarly, 39 insurance companies, Employees' Provident Fund, Citizen Investment Trust and Postal Saving Banks are also in operation (MoF, 2018. P.52). Commercial bank and money transfer agencies are established their offices and branches in the city and rural area as well. These agencies have employed workers in the office and thousands of people are benefited from remittance transfer agencies. Domestic financial market has opened vacancies for different senior and junior post through the different media. Employment opportunities are increased in hotel, recruitment agencies, medical centers, money transfer agencies, commercial banks and training institutes etc. Forty percentages responders of ward number eight and sixty percentage of responders of ward number nine constructed the house after the mega disaster and used twenty parentage of remittance to build the house. Thousands of labors are employed in the house construction for short period. This shows that remittance created the employment opportunity.

4.3.2.5 Increase Capacity of Investment

The transmitted funds are deposited in financial institutions in terms of savings, this raised the financial resources of these financial institutions, hence it encourages these institutions to expand its performance by granting more credit to the companies in their markets for short or long term loans, and granted by non banking financial institutions to companies or households; on the other hand, when the families of the emigrated workers encounter difficulties of credit rationing, the remittances facilitate them to get out of these difficulties and are able to finance their needs for consumption or their capital expenditures. All the responders of both wards said that remittance increased the capacity of investment in different sectors.

4.3.2.6 Increase the Facilities of Household

Economic status of the foreign employee households is better than the non migrant households because of regular source of income. Economic status should be measured as household facilities which they use in their families. Households are using radios, television, mobiles, computers, laptops and motors. Ratio of using modern facility has been increased after migration. The flow of remittance can provide a degree of social insurance to poorer households that lack access to insurance and credit markets and are therefore vulnerable to severe declines in income from negative shocks. The increment in the flow of remittance in Nepali society during the period of internal conflict also helped to absorb the shock in most of the households (Pant, 2011.P.31). The effect of remittances in diversifying risk and smoothening consumption is greater where the motive of people is primarily to support consumption of relatives back home. All the responders from both wards said that remittance increases the facility of households. Before getting remittance, forty percentages of both wards responders didn't have T.V., none of the responders had washing machines. Eighty percentage responders of both wards didn't have capacity to buy basic needs due to the lack of resources. After getting remittance, all the responders have T.V., ten parentages of responders of both wards have washing machine and ninety percentages responders of ward number eight and eighty percentages of responders of ward number nine used mobile phone before the migration of family member and after receiving the remittance, all responders of both wards used mobile phone, twenty percentages of responders household of both wards used lap top before and after the getting the remittance forty percentages of responders households of both wards used laptops etc. This shows that remittance increases the facility of household.

Table 4
Conditions of the Using Luxurious Goods

Particulars	Ward 8 (%)		Ward 9(%)	
	Before	After	Before	After
Television	60	100	60	100
Washing Machine	-	-	10	10
Mobile Phone	90	100	80	100
Laptop	20	40	20	40

Source: Field Survey, 2019

4.3.2.7 Use of New Technology

The foreign employment is one of the major livelihood strategies for Nepal. People are incorporated new technology in their daily works such as household's works and agriculture field. Remittance is a good source of recipient households which enhances the economic capacity of families. Family members are used Internet, washing machine, and electronic devices for multiple aspects because of the strong economic condition of the households. Modern technology was used in each and every households of Nepal because of its easy access and purchasing power people is increasing regularly because of the remittance income and other facilities. Before migration of family members, only twenty percentages of responders from both wards used the internet in home and electronic devices, none of responders used washing machine. After receiving the remittance, all the responders have been using internet through mobile and devices. Ten percentages of responders have washing machine and forty percentages of responders have electronic devices. They are using new technology day by day due to the remittance income.

4.3.2.8 Increase the Purchasing Power

The remittance increases the income of the households and enhances the purchasing power of the family members. The low level of income could not reach the basic needs of the households. After increase the income level of the households, purchasing power of luxury goods also increases. So, remittance increases the expenditure behaviour of the people which ultimately strengthens the overall economy of the country. Before the migration, thirty percentages of responders of ward number eight and twenty percentages of responders of ward numbers nine had capacity to purchase basic need goods because they had other income resources. After receiving remittance, all the responders of both wards have capacity to purchase the basic needs. The study shows that remittance has increased the purchasing power of family members of migration family.

4.3.2.9 Increase Level of Income

Income level of the common people has increased because they have received remittance from foreign countries. Specially, the rural area of Nepal, those households are strong in economic status whose family members are employed in the abroad and continuously received the remittance. They have invested that money to business or farming or small

shop. People are earning money from multiple ways and generating income through the capital investment. This type of activities enlarges the national economy and generates the option for the people. The research found that all the households of both wards have been increased level of income due to the remittance and used luxurious things which mentioned in the above table number four.

4.3.2.10 Productivity

Promotion of entrepreneurship, knowledge and skill transfer and manufacturing growth are considered as key factors affecting productivity. There is a positive relationship between remittances and these factors. Remittances encourage entrepreneurship at the household level by providing start up capital for small business (World Bank, 2006PP.124-126). This suggests that inflows of remittances can promote entrepreneurship and a transfer of knowledge and skills which can help foster economic growth of the recipient country. Twenty percentages of responders from both wards said that they have spent small amount of remittance in the businesses e.g. shop, farm and got the benefit from the business.

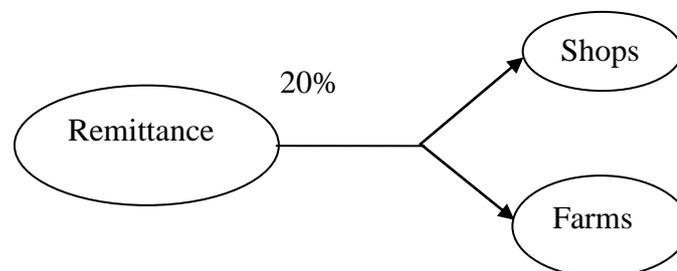


Figure 11: Remittances Invested in Productive Field

Source: Designed by Researcher

4.3.2.11 Support Government to Achieve Sustainable Development Goals

The Sustainable Development Goals (SDGs) are known as the global goals and universally call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. SDGs are an internationally agreed set of common development objectives. Nepal is committed to pursuing and achieving the Sustainable Development Goals (SDGs) by 2030. Nepal had suffered from one decade long conflict; huge disaster in 2015 and long time political instability. SDGs will be achieved by using

all the natural and human resources. Government should need to allocate essential budget for those specific areas and government organization, non government organizations, community sector and private sectors need to contribute for achieve those goals.

Nepal has been receiving billion rupees of remittance after 1995, it is necessary to motivate remittance recipient families and create the suitable environment to invest in the development activities than remittance income would support government to achieve the Sustainable Development Goals by 2030. After investing the difference productive sectors, all the economic indicators are uplifted which enhances the speed of the economic development of the nation.

4.3.3 Negative Impact of Remittance

Remittance is not always plays the positive role in the societies. Sometimes it brings social disorder and created many problems in the country. Many people are internally migrated due to the remittance income and shortage of labour in domestic labour markets, brain drain, increase the divorce incidents, increase in expenditure of households, family problems, spread the transmittable diseases i.e. HIV/AIDS. Some of the negative aspects in the communities and country from remittance are as follows.

4.3.3.1 Social Disorder

Foreign employment creates the problems in the family and societies as well. Labour migration is also troubling in the societies, particularly breakdown the family, increase number of divorces and the lack of parenting for the children. Female migration is created large number of challenges in the country because some of them backed with illegal kids and faced raped incident in the working place. Reintegration of these workers in the society is difficult. All the responders of both wards said that they have not any social disorder in their households due to the foreign employment but social disorder cases are occurred in the rural part of the country and cities as well. The total amount of remittance has spent by the wife or husband by creating the illegal relation with other man or woman. After the notice of such types of activities than employees has come to home and disputes occurred in the family, sometimes disputes bring big incidents i.e. killing of own family members and suicide. The violating activities are dangerous for the societies and nation as well.

4.3.3.2 Increase the Value of Land

Many household are internally migrated from remote parts of the country to the city for achieving the good facilities. Large amount of remittance spent to buy land for construct the house. So, large area of fertile land is alienated into the small pieces. The value of land is increasing day by day due to the high demand. The value of the land is quite different before and after inflow of remittance which directly affect the society's especially low income holders in the country. Twenty percentages responders of ward number eight spent remaining collected remittance to buy the land but none of the responders of ward number nine spent remittance to buy land. All the responders from both agreed that the value of land is quite high due to the purchasing power of the people and shortage of the empty land due to plotting.

4.3.3.3 Human Trafficking

Nepal was a source country for trafficking of children and women to prostitution to India in the past. Nowadays, Nepal has emerged as source transit destination country of trafficking. It is not only trafficking of women and children are subjected trafficking but increasingly men are also subjected to trafficking for forced labor (Chataut, 2018). Government of Nepal banned Nepali women going to Gulf countries as domestic servants and some of the human traffickers involved to take them in those countries by using the Indian airport. Many young girls and women are attracting into good job and life outside the country, but in reality they end up in the clutches of human traffickers. However, some of rural people are looking the economic status of the remittance recipient families and attracted from the job in abroad for the remittance income. Unfortunately, some of them are used illegal ways to go abroad and faced many challenges. None of the human trafficking incident occurred within the migration family in Chandragiri Municipality.

4.3.3.4 Resigning from the Government Job

Skilled and trained manpower's are backbone of the nation for developing country like Nepal. Government of Nepal declared twenty one national pride projects. To complete those projects within the given time, government needs expert manpower in the related field. Youths of the country are flying and exploring their brain in foreign land due to the lack of opportunities and the availability of beneficial offers from the foreign countries.

Few government service holders are leaving the jobs and searching good opportunities in the abroad. Basically, security personnel and technical manpower are going abroad. These types of activities directly affected administrative functions of the government and national security. Resignation from job enlarges the extra burden for the national economy. None of the migrated worker resigned from the government within the interviewed household in ward number eight and nine.

4.3.3.5 Increase Dependency

Remittances were seen to increase dependency. Remittance inflows are quite unstable in the sense that countries that rely too much on them may encounter economic shocks when the flow is disrupted. Rural people are depending on the remittance because most of the households received remittance and at least one member of family is working in abroad. After the migration of family members, few farmers kept the fertile land barren and decreased the domestic animals. Most of the rural villages are observed youth less due to migration. Women, children and elders person are not actively participating in agriculture. Hence dependency is increasing in the different field day by day. Seventy percentages of responder's household of ward number eight and eighty percentages responder's household of ward number nine are depending on the remittance for their daily activities which shows that remittance is the only one income source. As result, remittance increases the dependency of family members.

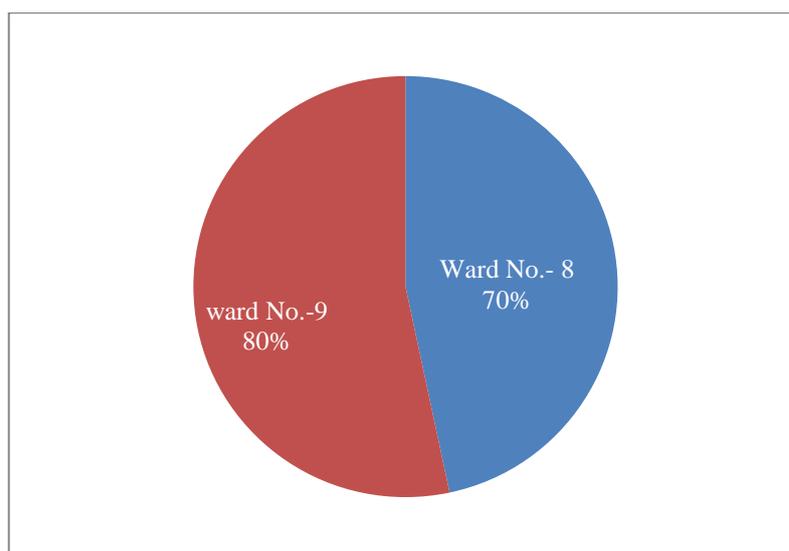


Figure 12: Household Dependence on Remittance

Source: Field Survey, 2019

4.3.3.6 Loss of Life in Foreign Land

Nepal has been receiving two dead migrant workers every day on an average for the past seven years (Sapkota, 2018). Some of the migrant workers lost their life in abroad because of lack of the knowledge about the traffic rules and national rules of employed countries. Besides these reasons some of employees are died by suicides. Foreign Employment Company's contract workers must be between eighteen to forty five years and must pass a medical test to be considered fit to work abroad. This is why public health experts find the high mortality rate surprising, especially considering that most are dying not from work related accidents but sudden heart attacks at night. 1,002 Nepali migrant workers had died in 2014/15, out of them 245 have died in their sleep of sudden Unexpected Death Syndrome (Rai, 2016). Migrant workers are not aware of the extreme conditions in which they have to work, the need to drink enough water and about traffic rules. The rate of death in abroad from 2008/9 to 2017/18 is mentioning in the below.

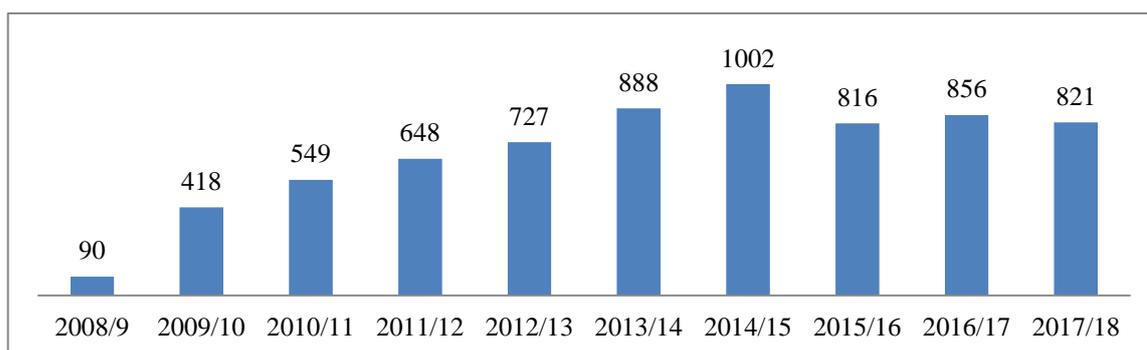


Figure 13: Death Rates FY 2008/9 to 2017/2018

Source: Department of Foreign Employment

None of the migrated members of the within the ward number eight and nine lost lives and injured in the abroad. Even though thousands of Nepali migrate worker lost their lives in the abroad due to the various causes.

4.3.3.7 Health Vulnerabilities and Safety hazards

Some of the Nepali migration workers are suffered from health and safety problems due to the lack of knowledge about the work place, weather and safety instruments etc. 31% of the total migrants are unskilled, 29% are semi-skilled and 34% skilled (World Bank, 2013.p.29). Insurance of the foreign is needed before the migration but lower level

migrants are not confined by the insurance due to the lack of knowledge. Key health vulnerabilities of migrants include HIV, Tuberculosis (TB) and mental health issues (Rijal, 2013.P. 23). Migrants are also suffered from heart diseases, illegal and unwanted pregnancy, sexually transmitted diseases including HIV/AIDS etc. None of the migrated persons are suffered from transmitted diseases and other big health problems. Twenty percentages of responders said that their migrated member has the pressure problems.

4.3.3.8 Dutch Disease

Dutch disease is the condition of depending on the one source of income in the nation there by weakening other economic aspect of the nation normally a negative consequences arising from large increases in a country's income (Sapkota, 2014.P.45). Remittance has increased in Nepal since last few years and its non refundable income has continued to rise as well. The consumption power of the people has been rising and national economy becoming consumption oriented due to remittance income. Consumption oriented economy naturally leads to dependency resulting in the scarcity of resource for investment. The potential onset of “Dutch disease” is the result of remittance in Nepal, which has created adverse impacts on the rest of economy. There is a risk that the symptoms of Dutch disease may take root without the government fully perceiving the urgent need to take policy action to move the country forward by improving the investment climate and sustaining domestic growth and job creation. This is because of mitigate provided by remittance and also since there can be short term political consequences when policies are made to improve the business climate. This situation can also be called “vicious policy cycle of high remittance,” where migrants first leave the country because job opportunities are limited and send remittance home. The remittance recipients have less incentive to hold the government accountable for good policy than when there was no remittance income because they can buy better socio economic services with remitted income. The government then does not feel the need to improve economic policy and both growth and job creation suffer and more migrants need to leave the country for lack of domestic opportunities.

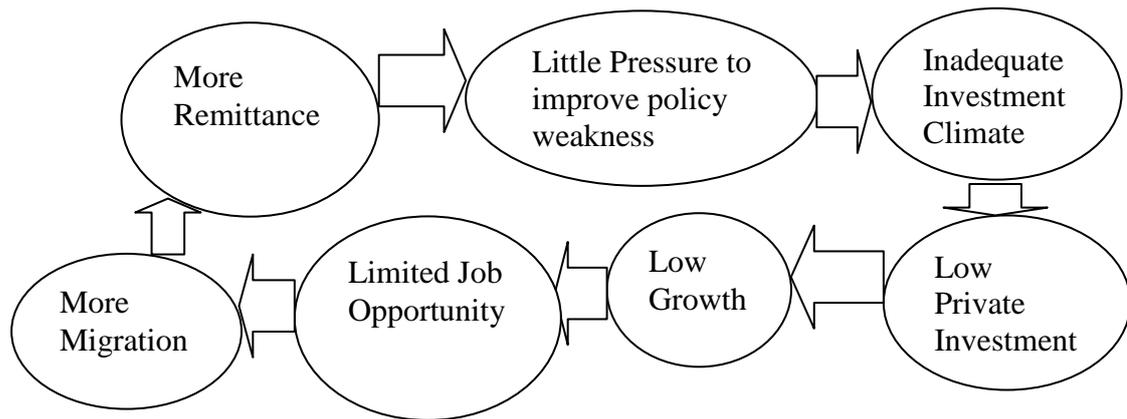


Figure 14: Vicious Policy Cycle of High Remittance

Source: Designed by Researcher

4.3.3.9 Bring Economic Crisis

People have to pay tax for Government instead of using the goods. Remittance recipient household also paid tax. Government spends that tax and revenue on infrastructure development such as roads and electricity. Government of Nepal has not developed clear policy and plan in order to tackle the situation whenever the flow of remittance is decrease. As present situation, Nepali economy is being sustained with the help of remittance sent from migrant workers abroad. Nepal is facing critical problems due to the decrease of production from industrial and agricultural sector. The productive age groups of Nepal are mostly exploiting their energies in foreign nation which is not fruitful for demand of the future. If economic crisis occurs in the Gulf countries and Malaysia than the pull factors of workers will be decreased or stopped. After economic crisis, foreign employees loose the job and how will be sustained the Nepali economy. Hence these types of situation bring big economic crisis in the national economy of developing countries likes Nepal.

4.3.3.10 Children are Parentless

Children need more care, guide and love. Whose parents (father/mother) are working in the overseas for work, they don't get such opportunity. Comparatively, children are more parentless in rural area than city. Generally, children kept in father in law houses or hostels where children don't get essential care and love which must need in the childhood. Sometimes children have come to touch with the drug addict and begin to take drugs. These types of activities are dangerous for the society and created many

problems in the family, society and nation. All the responders of both wards agreed that children are missing their parent due to the foreign employment.

4.3.3.11 Shortage of Labors

The ratio of migration has been increasing since last few years which directly affected the Nepali labour market. During the cultivation and storage time of agriculture product, farmers are facing problems due to the scarcity of labours. Nepal has been facing the labour problem for reconstruction houses after the mega earthquake in 2015. So, scarcity of labours creates big problems to achieve the goal of government in the field of construction and development. Forty percentages of responders of ward number eight and sixty percentages of responders of ward number nine reconstructed houses after the mega disaster by spending remittance and faced labour problem in the market. Development projects are suffered from the labour problems due to the migration of Nepali youths.

4.3.3.12 Barren of Land

Large area of fertile land is barren due to the foreign employment. Farmers cultivated all the fertile land till 1990 but now day's large areas of those land is barren due to the shortage of labors. None of the responders cultivated their land by themselves besides garden. Twenty percentages of responders from both wards said that they have rented their land. Most of the land of Chandragiri Municipality is divided into the small portions due to the land plotting. The large area of land becomes barren in the rural area of Nepal due to the lack of labor and remittance flows. Government lost large amount of money to buy agriculture product from abroad.

4.3.3.13 Unproductive utilization

The remittance is usually spent to buy land, food and houses construction. These are safe investment areas for remittance recipient households but in macroeconomic terms, they are non productive assets with no lasting impact on the country's real income. Large amount of remittance used to buy the land, Television, Bicycle, Mobile phones, Camera, Motor bike, gold, silver and others necessary things by the recipient household which are really unproductive for national economy. They also spend remittance for daily food consumption, buying luxurious items, marriage for the family members and other

activities. All the responders from the both wards said that they spent sixty percentages of the remittance in unproductive fields which are mentioned in the above.

4.3.3.14 Low Participation in Cultural Activities and Festivals

Foreign employees are not participated in all religious and cultural activities because of the lack of leave and expensive to come every occasion from abroad. Most of the foreign employee's are not participated in the funeral ceremony of family members or relatives. They missed the religious and marriage ceremonies of the family members and relatives as well. They missed the share the happiness with their family members and relatives in the occasion of the festivals. All the responders from both wards are said that foreign employees of their family members are missing the cultural, religious and festivals programs. They involved rarely at those activities mostly every two or three years.

4.4 Economic Security

Economic security is the condition of having stable income or other resources to support standard of living now and foreseeable future. Ability of individuals, households or communities to cover their essential needs sustainably and with dignity. Food, basic shelter, clothing and hygiene qualify as essential needs for every human being. The essential assets needed to earn a living, and the costs associated with health care and education.

It is very importance to know that how remittance promotes economic security and political stability in the developing countries like Nepal. Remittance makes people in developing countries feel more economically secure and less economically aggrieved. Economic security effect makes remittance recipients more optimistic enhance their assessments of government performance. Remittance contributes to the political and social stability in Nepal during the time of decade long conflict and mega natural disaster in 2015.

Economic condition is critical in political and social stability. Public approval of government plummets when the economy is bad. High unemployment, rising prices, stagnant wages, economic volatility and natural disasters creates the problems in the country. However rich countries are spent a large amount of money to cope such types of incidents but developing countries like Nepal could not invest the large sum of money to

the natural and manmade disasters as well. During the economic crisis period, remittance might play the importance role to reintegrate the societies and reconstruct the nations. Remittance recipients are not completely approve of how their government is managing the economy, they are more forgiving the government performance and more willing to wait for better times.

The remittance recipients have a less demand for government provided welfare because they find more effective to resolve the economic problems by other means. In this way remittance act as safety valves that reduces some of the political and social tension that arises when markets are fail and state are slow or inadequate in their response. Remittance fills the welfare gap which also reduces the economic grievances and leave people feeling more optimistic about the national economy. The role of remittance in political stability and economic security is shown in the following figure.

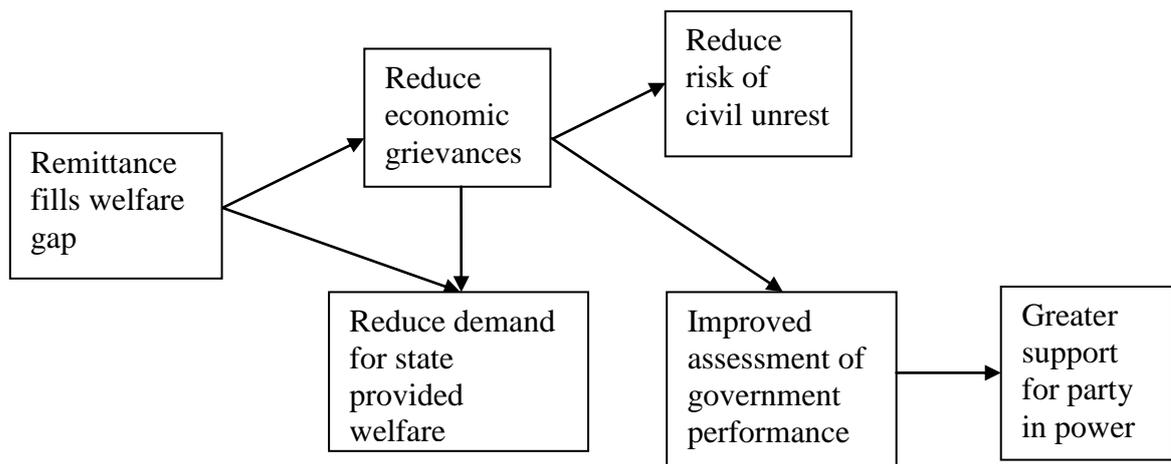


Figure 15: Remittance Economic Security and Political Stability

Source: Designed by Researcher

Economic security is the resilience of the systems that provide a nation, region, community, individual or family with a basic standard of living. This implies management of risk and the design of systems to endure stress. The ensuring factors of the communities economic security of Chandragiri Municipality and country by utilizing remittance income is mentioning in the below.

4.4.1 Water Security

Water is essential for living things. People don't have good access to water in developing countries because of the lack of resources. The unfortunate problem with these countries is that they feel the greatest symptoms of the water security issues yet have the least funding and lowest priority to do anything about the causal factors. According to the World Health Organization, of those affected by water scarcity and sanitation issues in the world, the majority live in developing nations. In this way, the countries that have the means to fix the problem often have little need to; those who lack the means to fix the problem often have the greatest need. To quantify this problem, of the 3.4 million people who die every year from water-related causes, 99 percent live in the developing world (WHO, 2013).

Developing countries like Nepal have huge problems with access to water. Those societies are concerned the water security where majority of the household recipient remittance and involved in the community water supply projects. They invested small amount of money for the drinking water. In the Terai area of Nepal, most of the rural people used the Tube well and deep boring for the drinking purpose and irrigation in their filed. In order for people outside of major cities in Nepal, it is very difficult to access water because of the lack of roads, pipes, treatment plants and wells to bring clean. Water security is a major issue in developing countries because eighty percent of people globally who lack access to water live in rural areas. Twenty percentages responders of both wards used remittance to dig the well and none of the family members spent remittance for buying drinking water except paying the monthly minimum charge in terms of using personal tape water. They used well water for the cleaning and other purpose expects the drinking.

4.4.2 Food Security

Food is the most basic need for sustenance of life and large quantities of food is consumed by a single person in a year. Food security is a basic factor for development of human capital and starter for overall development of the society. Nepal is an agriculture country which plays the vital role in the national economy.

Household's access to food depends on household income, assets, remittances, gifts, borrowing, income transfers and food aid. Increased income of household can improve

household food security in terms of improved access to food. Increased food prices also results in transitory food insecurity of the low income households by lowering their real income which eroding their purchasing power. Poverty is the key driving force for food insecurity. Average income, income inequality, number of people living below the poverty line and human development index (HDI) is commonly used measures of determining poverty within a country. Remittances help improve the livelihoods of households in many low income countries (Regmi, 2013). Particularly, the role of remittances in improving the poverty situation of a household is important from the food security viewpoint. In developing countries 10% increase in per capita official international remittances reduces the share of people living in poverty by 3.5% (Adams & Page, 2005). Remittances have a huge potential to improve the household food security of poor rural people since they use a substantial share of the remittance income to purchase food.

Table 5

Aggregate Food Groups for Consumption

Food Groups	Justification
Main staples	Energy dense, usually eaten in large quantities, Protein content lower and poorer quality than legumes, micronutrients.
Pulse	Energy dense, high amounts of protein but of lower quality than meats, micronutrients, low fat
Vegetable	Low energy, low protein, no fat, micronutrients
Fruit	Low energy, low protein, no fat, micronutrients
Meat and Fish	Highest quality protein, easily absorbable micronutrients, energy dense, fat. Even when consumed in small quantities, improvements to the quality of diet are large.
Milk	Highest quality protein, micronutrients, vitamin A, energy. However, milk could be consumed only in very small amounts and should then be treated as condiment and therefore classification in such cases is needed.
Sugar	Empty calories. Usually consumed in small quantities
Oil	Energy dense but usually no other micronutrients. Usually consumed in small quantities.
Condiment	These foods are by definition eaten in very small quantities and not considered to have an important impact on diet.

Source: <http://www.ifpri.org/sites/default/files/publications/ifpridp00870.pdf>

Large amount of remittance is spent for buying hygienic and nutrition food in Nepal. Seventy percentages of responders of both wards have spent thirty percentages of remittance to buy food items which shows that large amount of remittance have been spending for food consumption in the study area. Rural areas of Nepali people change their food consumption habit and use dry and readymade food. Remittance helps the family members of migration workers in term of food security by enhancing the purchase power.

4.4.3 Energy Security

The International Energy Agencies defines energy security as the uninterrupted availability of energy sources at an affordable price. Energy security has many dimensions: long term energy security mainly deals with timely investments to supply energy in line with economic developments and sustainable environmental needs. Short-term energy security focuses on the ability of the energy system to react promptly to sudden changes within the supply and demand balance.

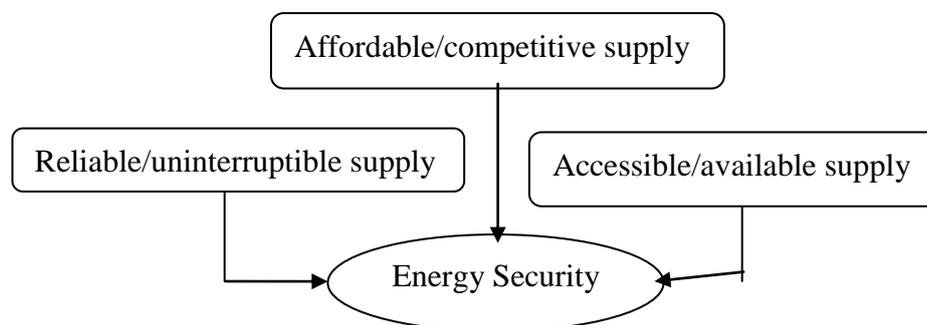


Figure 16: Defining Energy Security

Source: International Energy Agency, 2014

Energy consumption is a requirement for social and economic development. High living standards are associated with high per capita energy consumption and access to modern energy services electricity and clean fuels and technologies for cooking is essential for poverty reduction (Pachauri, Scott, & Shepherd, 2013). The services that energy can provide lighting, cooking, and heating, cooling, communications, mobility and motive power allow people to meet essential consumption needs and to be productive. It is these energy services that contribute to social and economic development rather than the

consumption of energy itself. However, the consumption of energy can have detrimental effects on human development, through pollution and the degradation of natural resources.

Government of Nepal has adopted the sustainable development goals seventeen to ensure access to affordable, reliable, sustainable and modern energy for all. But based on current trends, this universal access target will not be achieved: by 2030, 674 million people are expected to be living without electricity and 2.3 billion without clean fuels and technologies for cooking (IEA, 2018).

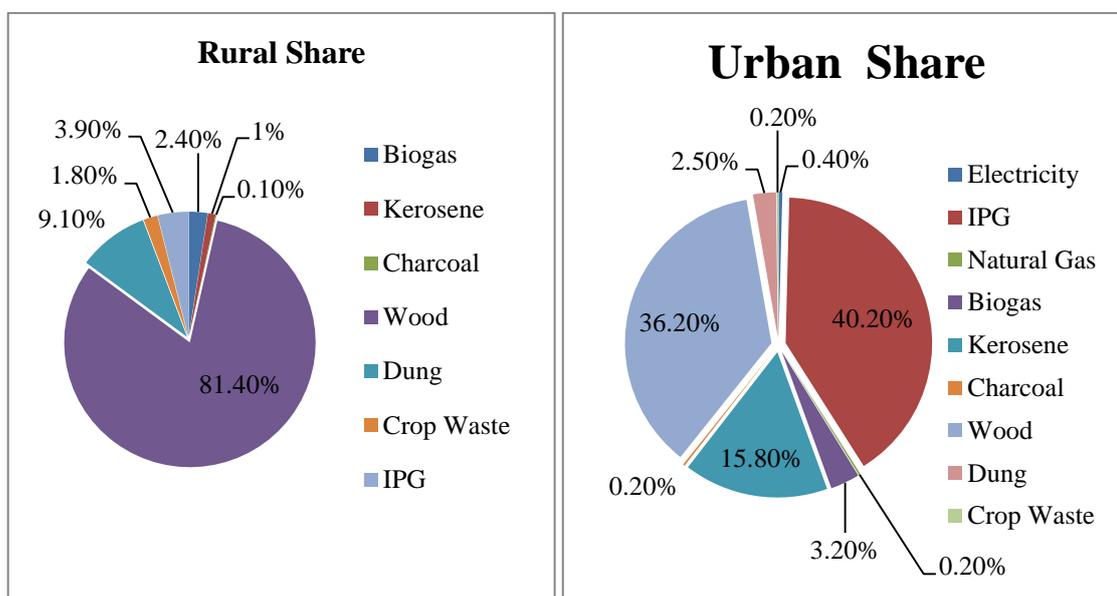


Figure 17: Energy Consumption on Household Level

Source: WHO Household Energy Database, 2010

In Nepal, the biomass energy source contributes the largest, with 87.7 per cent to the total energy supply, whereas the share of alternate energy supply is negligible with mere 0.5 per cent (WECS, 2006). Other sources such as fossil fuels share 10 per cent and electricity shares only 1.8 per cent. In urban areas, imported fossil fuels account around 90 per cent of the total energy use. Access to electricity is only about 39 per cent of the country population, mostly in urban areas and nearly 20 per cent of rural population has access to electricity (CBS, 2002). Records indicate that there is a gradual shift from traditional source to commercial source in the consumption pattern. However, if the energy consumption from the commercial sources other than hydropower continues to raise, foreign currency to be spent for procuring coal and petroleum will increase.

Commercial energy consumption is crucial factor in the process of economic abundance and societal development, whereas development of domestic sources of energy appears to be positive for the developing countries (Upadhyaya, 1979).

Remittance also supports the household to use the other energy instead of wood as a source of fuel. Rural area of people enlarged the purchasing power because of the remittance income. Their standard of living also raises and used the gas, electricity and other source of energy. Before the migration of the family members, forty percentages of responders used wood and kerosene as the means of energy for cooking. After getting the remittance, eighty percentages of the responders of both wards used gas as a main source of energy and spent two percentage of remittance to buy gas and other source of energy.

4.4.4 Shelter

In Nepal, remittances are an important contributor to the achievement of land and housing construction. Larger number of remittance receivers uses their fund to purchase land or buildings in town areas over and above any other investment. According to Nepal Living Standard Survey 2011, approximately 79% of remittances in Nepal are used for daily consumption needs with another 7% utilized for loan repayments. Additional uses include acquisition of land, education, construction and establishing businesses. Similarly, household budget survey 2006 found that remittances in urban centers were used largely to buy land and a house (52%). In the aftermath of earthquake in April 2015, large amount of remittance is used to reconstruct the shelter in the disaster affected areas. Besides this most of the households used their large sum of remittance income to buy land and build house in the rural area as well as the city area. Forty percentages responders of ward number eight said that they have used twenty percentage of remittance for paying loan which they took from the bank after the disaster to reconstruct the house and sixty percentages responders of ward number nine used fifteen percentage of remittance for paying the bank loan, they took the loan for construction the house.

4.4.5 Hygiene

Hygiene is a set of practices performed for the preservation of health. According to the World Health Organization, Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases. Personal hygiene is a concept that is commonly used in medical and public health practices. It is also widely practiced at the

individual level and at home. Generally, the practice of personal hygiene is employed to prevent or minimize the incidence and spread of communicable diseases. However remittance is used to maintain the personal hygiene. Family members of the foreign employers have spent little amount of remittance income for sanitation, personal hygiene and safety of the health. All the responder from both wards has been spending small amount of remittance to maintain the personal hygiene.

4.4.6 Employment

Remittance creates the job opportunity in rural part as well as urban area of Nepal. Banking institutions, money transfer office and financial institution were established due to the inflows of remittance. Many Nepali citizens got opportunity to join the job at that institution and got regular income from the public service. Government of Nepal also gets benefit from the remittance through the taxes and revenue and created new job in different fields. Forty percentages of responders of ward number eight and sixty percentages of responders of ward number nine reconstructed house after the disaster and temporary employment opportunities created for people at construction work which is possible through the inflows of remittance. Twenty percentages of responders of both wards spent remittance in small business: shop and farm which created the employment opportunity for the family members.

4.4.7 Transport Security

Transportation is a basic infrastructure of the nation from which government supply necessary goods and things to the people and linked with people to people. Every country's economy depends on the condition of the road. If government constructs the good road than people will be achieved the transportation facility and they can sell their product in anywhere. Remittance is the milestone for the nation because it contributes 25 percentages GDP in the national economy and government should use in developing works. Many households invested the remittance income in the field of transport; they established the transport company and conduct the service as a business which provides the facility for the people. All the responders from both wards are agreed that remittance income provided them transport facility. Before the migration of family member, they don't have the capacity to hire the taxi at the special work. After migration, they have capacity to hire the taxi for emergency and other importance works. Ten percentages of

responders of ward number nine buy the transportation vehicle by spending the remittance.

4.4.8 Economic Stability

Remittances contribute substantially to maintain macroeconomic stability. It is one of the six pillars of economy, the others being investment, trade, agriculture, water and tourism. At the household level, it helps to smoothes consumption and investment in human and physical capital. Remittances also generate benefits to the community, if they are spent on locally produced goods and services, and helps poverty reduction since the money is utilized for rural development. In Nepal's case, the penetration of the remittances into the remote villages has helped in poverty alleviation. The IMF country report states that in the absence of remittance, the present level of poverty would be 36 to 37 percent (IMF, 2006). Remittance also supports to stable the financial situation in the country. Nepali people have faced ten years conflict and mega disaster in 2015. During the conflict and disaster, Nepal's other economic indicators were not in good condition but continuously inflows of remittance support to maintain the stable of national economy. All the responders from both wards said that they didn't face the problems in the disaster and conflict period due to the lack of money because they have got remittance and spent in different necessary purpose which makes the stable economic condition of migration families.

4.4.9 Physical Security

Physical security is the protection of personnel, hardware, software, networks and data from physical actions and events that could cause serious loss or damage to an enterprise, agency or institution. This includes protection from fire, flood, natural disasters, burglary, theft, vandalism and terrorism. Physical security is provided by the government and mobilizes the security forces and bureaucracy to maintain the peace and security in the society and country. However the remittance plays the vital role to maintain the physical security. If any disaster or conflict occurred in the country, family members of migrate persons are not involved in the illegal activities. They support the government to maintain peace and prosperity. All the responders from both wards said that remittance support them to physically secure their life.

4.4.10 Information Security

Information Security is basically the practice of preventing unauthorized access, use, disclosure, disruption, modification, inspection, recording or destruction of information. Information can be physical or electrical one. Information security's primary focus is the balanced protection of the confidentiality, integrity and availability of data while maintaining a focus on efficient policy implementation, all without hampering organization productivity. Information is key tools for the organization and nation as well.

Information security is a part of economic security of the nation because people of the country have right to know the information. Constitution of Nepal 2072 has mentioned the right to information for people in article 27. Remittance is a backbone of the rural people; most of them used internet, mobile data, radio and TV to acknowledge the information. In this way, remittance supports recipient households to secure the information. All the responders from both wards said that remittance supports them to acknowledge the information via internet, T.V. and used internet through mobile and other devices which connected their family member through chat, mail and video call.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

Nepali youths are not absorbed in labour market because of the opportunities within the country. More than three hundred fifty thousand youths are leaving for overseas seeking employment opportunities and better life. The foreign employees send remittance his/her family. In Nepal, the history of remittance began with the entry of Nepali youths in the British East- Indian Army during the World War I. After the independence of India 1947, thousands of Nepali youths joined Indian Army and remittance inflow were increased. After the Peace and Friendship Treaty between India and Nepal, millions of Nepali is working in India to present day because of open border system. This initial phase of foreign employment came to a large scale change in 1990s, when a large number of Nepali sought jobs in Malaysia and Gulf countries. Nepal is the fifth the largest country in the world in terms of contributing the GDP of the national economy by remittance. Remittance contributes 25% at Gross Domestic Product of the national economy in 2017-18 as major source.

The Government of Nepal took initiative to manage the foreign employment and signed instruments to regulate labour migration with five major destination countries, namely, Bahrain, Qatar, the United Arab Emirates (UAE), South Korea and Japan. Nepal provided work permit for foreign employment about 170 countries. Total numbers of migrated Nepali youths since 2007-08 to 2017-18 is 1451023 which indicating the trend of foreign employment increased until 2014-15 than slightly decrease. The sum of remittance income of the country was NPR 755.06 billion in 2017-18 and first five of the 2018-19 is NPR 376.59 billion which is 31.9 percent more than the last same period, so inflow of remittance is increasing day by day.

The study found that there are so many positive impacts of remittance to the economy of Nepal. Remittance has increased the social and economic status of the recipient households and improved the living standards. It enhances the purchasing capacity of the households and creates the opportunity for the people which also increase the level of income of recipient households. The large amount of remittance spent for food

consumption, education, health and other fields which fulfilled the basic requirement of the recipient families. So, foreign employment is an opportunities for the nation because after returning from the abroad, some of the youths have used their skilled in Nepal whatever they specialized in the overseas.

There are many negative impact of the remittance and it changes the behaviour and habit of household members. It also carried the social disorder by increasing the divorce and suicides cases. Remittance brought the psychological effect of the family members and touches the sentiment of that family especially whose family members lost the lives in overseas. The total numbers of 6815 Nepali lost lives overseas since 2008-9 to 2017-18 painful to family and communities in the nation.

Remittance has played vital role in the economic security of Nepal. The important aspect of economic security like physical, water, shelter Hygiene, energy and food are amply addressed by the continuous flow of remittance. The flow of remittance through foreign employment plays an important role in national economy and economic security as well. If there is a not continuous flow of remittance than Nepali economy will be directly affected. However, the remittance is supported the Nepali economy to enhance the gross domestic product and established the peaceful situation within the country. Remittances can contribute to achieve sustainable development goals which adopted by government of Nepal by 2030. Government of Nepal can takes a lot of benefit from the remittance to accomplish the economic goals specially the poverty reduction, health, education, tourism and gender equality.

5.2 Conclusion

Remittances emerged as one of the premier sources of foreign exchange and in recent years is an important tool to support family members at home. Foreign employment is an opportunity for the Nepali youth to learn about the abroad and used the skilled in own country. Nepali foreign employees are faced many challenges due to the lack of inadequate information on jobs, skill, pre_departure preparation, assurance of safe working environment, knowledge of the law and right of the workers in host countries.

More than three hundred fifty thousand Nepali youths are out- migrated every year because million of youth come to the labor market each year but job opportunities are limited. Hence, unemployed youth are seeking the good opportunity for the good future.

Youths are out-migrating overseas to earn money to family members at home. Remittance is the main source of income of households in the rural area of Nepal, most of the basic need of those household are fulfilled by the remittance. Most of the households used remittance in the unproductive sectors such that food consumption, education, health, buying land, construction house and general consumption a disposal income. As the numbers of migrant workers increased, gradual growth in remittances are likely to grow in future. But migrant workers and their families have used remittances primarily for consumption purposes. If the current trend of higher consumption that is led and dominated by remittances continues, the hard earned money sent by migrants abroad will not be used productively, and cannot contribute to economic growth and development. The productive use of remittances calls for a systematic effort to divert remittances, and requires initiatives from the government to encourage investments, generate employment, and expedite national economic growth.

The government should play proactive role to promote foreign employment by inducting and adhering to the policy of economic diplomacy. It is necessary to indorse the best foreign employment policy in Nepal for promotion and regularization of foreign employment. Government should adopt suitable policy of transfer remittance through the legal way and need to encourage returnees for rationalize the benefit of the skills which is really milestone for the economic development of the country. The related government authorities have ignored the potential uses of remittance and directing remittances holders to productive investments will be a challenge. The families of migrant workers should be encouraged and supported to undertake self-employment, creating micro, small, and medium sized enterprises for generating income and employment to eventually support an improvement in the domestic economy. In the long term, migrant workers should be supported in reintegrating into the national development initiative, while ensuring proper use of the social remittances they bring.

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APPENDICES

Appendix 'A'

Interview Questions

Researcher Name:

Interview Date and Time:

Namaste,

My name is Top Bahadur Khanal. I am conducting an academic research on **Role of Remittance to Communities Economic Security of Chandragiri Municipality**. I would like to request you to cooperate in answering some questions. I assure you that whatever we discuss here will be kept secret. I would be highly obliged for your kind cooperation.

Section A: Remittance and Social Impact

1. How many family members are working in abroad?
2. Do you get remittance income? If yes? Specific time.
3. How much remittance income do you get each month?
4. Do you get remittance permanently or temporarily?
5. Did you participate in social work? If yes, which?
6. Do you spend remittance income for education?
7. What types of living standard is change after getting the remittance?
8. Does remittance support to access the health service?
9. How does government of Nepal facilitate the foreign employee?
10. Can remittance support the national economy? If Yes, How?

Section B: Remittance and Economic Impact

1. Does remittance change your economic status? If yes, how?
2. Do you spend remittance income for food consumption? If yes, How much per month?
3. Do you invest remittance income for buying household use goods? If yes, what types?
4. Does remittance increase the household facilities?
5. Do you use computer, laptop, mobile phone or other technology? If yes, how did you buy?
6. Do you have other sources of income except remittance?
7. How did you receive remittance?
 - a. Bank
 - b. Money transforms office
 - c. financial institutions
8. Do you invest remittance for any productive area?
9. After the move out of the family member, does there any change in consumption per person?
 - a. Increase
 - b. Constant
 - C. Decreased
10. Do you have any household member who wants to migrate abroad currently? If yes, why?
11. Do you think that migration of your family member is adding in your household income? Yes... No...

Section C: Remittance and Negative Impact

1. Do you have any family problems due to the foreign migration? If yes, what types?
 - a. Divorce
 - b. Suicide
 - c. Disputes
2. What types of manpower has working in the abroad?
 - a. Skilled
 - b. Unskilled
 - c. Educated
3. Is there any family member in your household who resign from the government job for foreign employment?
4. How do you manage for daily use things?
5. Can your family member suffering from injure or any disease due to the migration? If yes, what types?
6. How your children feel after their father/ mother migrate?
7. Do you cultivate your land?
8. Do you get labour for work?
9. Does your husband/wife with you at religious programs and festivals?
10. Do you invest remittance income for long time income?

Section D: Remittance and Economic Security

1. Do you pressure the government after suffering from any natural disasters?
2. Do you have water facility in your village/city?
3. How do you manage drinking water for your family?
4. How do you get food for your family?
5. What types of energy you use before and after your family member migration?
 - a. Gas
 - b. Electricity
 - c. Wood
 - d. Kerosene
 - e. all
6. Can you build new house after migration your family members?
7. Do you have means of transportation in your family? If yes, how did you buy?
8. What types of food do you feed your child?
9. How do you communicate with your husband/ wife?
10. Do you save remittance income for future?

Appendix 'B'**Key Informants Interviews**

S.N.	Number of Households	Location	Remarks
1.	15	Chandragiri-8, Matatritha	
2.	10	Chandragiri-9, Matchhegaun	

Appendix 'C'

Photograph of site

