

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Epidemics are recurring events that significantly affects societies or sometimes even threaten their existence (Zinn, 2021). Coronavirus is spreading around the world that challenges governments and triggers unprecedented social responses. Worldwide people have had to manage the experience of an uncertain new threat under very different condition (Zinn, 2021). Remittance in Nepal is running since 200 years. Initially, remittance in Nepal was introduced with Gurkha remittances. The Gurkhas were renowned for good qualities of soldiers. That is why British India formally recruited Nepalese youth as regular army which later divided into British army. Nowadays, Nepalese are going in foreign land not only in military sector but also for labor work as specific all over the world. According to Nepal Rastra Bank (NRB) 2019, Nepal received remittances from 110 nations. Likewise, 30 percent of GDP of Nepal is remittance. In December 2019, the speedy spread Coronavirus (Covid-19) had appeared for the first time in Wohan China, then by the March 2020 this virus spread to the whole world. World Health Organization (WHO) declared this Covid-19 as a Pandemic.

Nepal also got affected by this virus Covid-19, after confirming cases, Nepal shutdown the whole nation completely. Remittance is the act of transferring certain amount of money by one party to the other. Migrant workers send money to their home country as remittance. Besides that, Remittances can help to promote economic development by providing a mechanism to share risks, reduce poverty and improve equality (Wiley online Liberty, 2009), remittances play vital role in the economy development of the country. Similarly, remittance upgrades the economy of households, i.e., society change into positive development. According to Nepal Rastra Bank, Nepal received USD 7.8 billion of remittance in the fiscal year (FY) 2019. Likewise, about 30 percent of Nepal's GDP comes in the form of remittance money. Moreover, most of the households of Nepal run by the remittance.

COVID-19 has affected day to day life and is slowing down the global economy. This pandemic has affected millions of peoples, who are either sick or being killed due to spread of this disease. The Covid-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food system and the world of work. According to World Health Organization (2020), the economic and social disruption caused by the pandemic is devastating: millions of people are at risk of falling into extreme poverty, while the number of undernourished people, currently estimated at nearly 690million. Nearly half of the world's 3.3 billion global workforce are at risk of losing their livelihoods. Informal economy workers are particularly vulnerable because majority lack social protection and access to quality health care and have lost access to productive assets.

In 2020 when Nepal shut down completely for months, it directly affected on economy of Nepal and mostly remittance dependent households. So, this research is focused impact of Covid-19 on the remittance receiving households in Arthar,village of Parbat,Nepal.

1.2 Statement of the Problem

Pandemics cause a short term fiscal impact and long-term economic impact on the nations around the world. Pandemic also result in declined tax revenues and increased expenditure, which cause fiscal stress, especially in lower-middle income countries where fiscal constraints are higher, and tax systems still need improvement (frontiers in public health economics, 2021). Yet the impact of the crisis and its mitigation measures have exerted disproportionate influence on different population groups.

Covid-19 presented the world with a severe loss of life and impact, which has no geographical bounds or expected time to when its effects will subside. It has affected countries across the globe, disrupting economic levels and businesses in every industry while also altering individuals' everyday life.

Nepal is primarily agriculture country, still almost 68percent of population follow agriculture as their main job. However, this ratio was high before 2000s and remittance. Initially, remittance in Nepal was introduced with Gurkha remittance, the Gurkhas were renowned as good qualities qualified soldiers. This is why British and India recruit Nepalese youth Nepalese youth as Army. So this was the first initiate of

remittance in Nepal. In early, 2000s there were seen increased number of Nepalese migrant workers going to Gulf Corporation Council (GCC) and Malaysia for temporarily. After 1995/96 to early 2000s the number of Nepalese working in abroad started to increase because Maoist insurgency was started in 1996 was at its peak. Meanwhile, remittance has significantly contributed to the economic development of the country and raised the living standard of the people. Byanjankar, 2018 stated that 38percentage of Nepalese rural household receive remittance. So, Remittance ease to get better education and educated households less likely to fall into poverty. According to Sah, Badri Narayan (Phd) in Remittance and Economic Development of Nepal “Poverty in Nepal reduced from 42percent (1995/96) to 25.2 percent (2010/11)”. Remittance is major source of income in the nation.

The income of migrants from the foreign employment has not only increased their personal income but also their social prestige. The rural people lying below the poverty line have succeeded to uplift their economic standard receiving the opportunity of foreign employment (Gaudel,2006). Moreover, the downside of remittance reflects the views that the shortage of labor due to emigration has not only compelled to keep barren land in rural areas but also hamper agriculture productivity and ultimately the country would be liable to impact the large quantity of food grains.

The number of applicants to work in foreign country increased rapidly, especially after the restoration of democracy. The labor act, 1985 came as a benefit for facilitating foreign employment. Foreign Employment act, 2042 (1985) of Nepal allow to Nepalese for working in foreign as labor migrants and there should be a contract to sign according to their preference and own consent. After this Labor Act, 1985 Nepalese started to go beyond India as employment: especially in Gulf countries. The total number of migrant workers (excluding those employments in India) increased to 940,824 in 2006/07 from 1926 in 1992/93. By the end of 2007, the total number crossed one million, (Gurung, 200). This figure shows only those workers passing through formal procedure. The number of workers going foreign for employment has been increasing every year as per the data provided by Department of Labor and Employment Promotion.

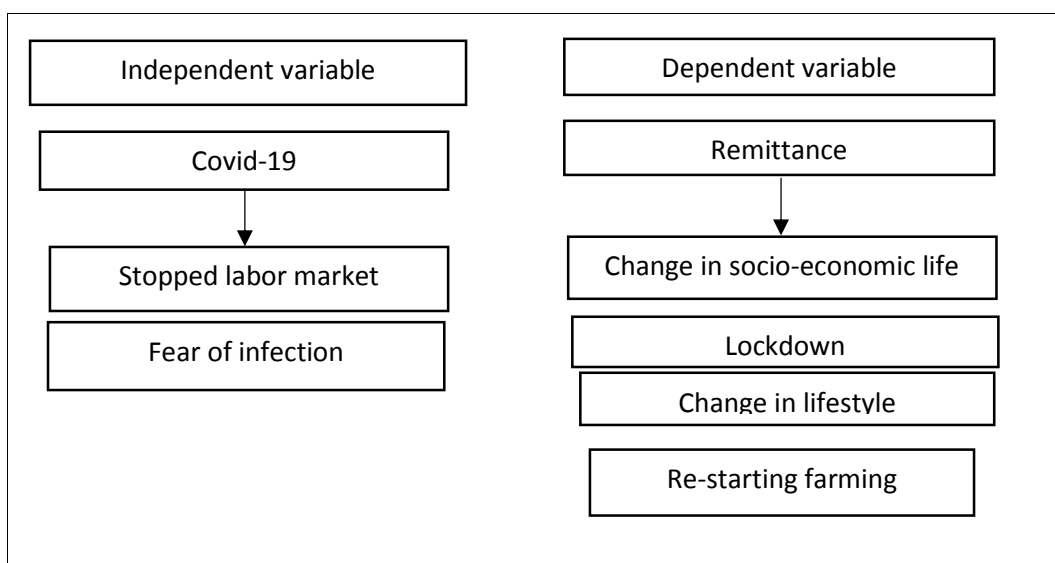
Remittance is the major source of income of Nepalese households. According to the World Bank, Nepal is among the top five countries in the world with remitted income

amounting 30percent of the national GDP. Nepal received USD 7.8billion remittance in the (FY) 2019. World Bank mentioned that remittance has reduced the poverty in the country. According to the World Bank 2020, the per capita income of Nepalese people are 4,060PPP dollars. Nepal has large rural population, with 2015 data showing that 81percent of residents live in rural areas (World Population Review, 2022). There is at least one individual from each households are engaged in foreign employment. Hence, remittance has become the main source of income for Nepalese Households.

Labor migration is the process of moving to other countries for better job and prosperity of their life by the human is called labor migration. The increased global integration and the enhancement in communication and technology have influenced to people moving from one country another and as result the flow of remittance grow higher. Nepal has long tradition of overseas employment which started particularly after the people started migrating neighbor country India and its main cities. Now the trend has shifted and the overseas employment has become one of the attractive options for many leaving the country to work foreign. Huge number of Nepalese people migrant to foreign country to earn foreign currencies, and not only that even young generation also migrating from Nepal for a better life and sending certain amount to their home country as remittance. As per the Foreign Employment Information Management System (FEIMs) records labor approval to 110 countries out of 132 from Nepal. We can see that labor migration increased rapidly after 2000s, according to the Nepal Migration Report 2020 “since 2008/09 department of foreign employment has issued over 4million labor approvals”, which does not include the labor who worked in India. Likewise, population who are in foreign as labor are productive age group between 20 to50. Similarly, there is no exact number of people who work in India because to work over there Nepalese workers do not need visa, passport and work-permit from DOFE. That is why the data of Nepalese employers in India are not estimated. According to the Nepal migration report 2020 the female workers in abroad stand 20percent from 100percent of Nepalese migrant workers numbers. Most of the male Nepalese migrant male workers are employed in low-skilled sectors, such as construction and manufacturing. Whereas the majority of female migrants work in the informal sectors, either caregiver or housemaids. Main

destination places for Nepalese migrants are under GCC (Gulf Cooperation Council) and Malaysia and Kuwait.

From the view of market angle Covid-19 had been a factor of creating hierarchy in society. It differentiated people by haves and have not. After finding Covid-19 patient the government of Nepal announced nationwide lockdown. Which effected in so many aspect of society.



Pandemic has been affecting in health, economy and social life for not allowing people to go out freely. Likewise, the effect of pandemic and low income made people to search new options for fulfill their daily basic needs. Since Nepal had been receiving high amount of money, it had affected to all the households who receive remittance after Coronavirus raised. During the lockdown phase they did daily wage work, farming and took loans to help manage family economy. The effect of remittance is high in every household due to the fully dependency in remittance which shows the clear impact of remittance in the country.

Remittance is one of the most affected economic field by Covid-19. Some of the immediate negative impacts on households saving and borrowing may persist and potentially have longer term adverse effects on household welfare (Gupta, 2021). People could not go out for work and as in the result migrant workers become jobless and the remittance decreased in low. Similarly, the potential inflow of remittance after Covid-19 decreased massively and it has an unprecedented adverse effect on the

overall Nepalese economy, downsizing from national level income to everyday living patterns of rural Nepal (Kafle, 2021).

People who are dependent on remittance started doing work through which they could survived. Remittance dependent household from Arthar began their new survival struggles from pandemic time, and eventually they found work as farming, daily wage works, borrowing money, less spending, eat only minimal foods and most importantly they did their work by themselves.

In the present context, there are different sorts of studies at different levels on the issues of remittance and its impact. However, this study is based on impact of Covid-19 on remittance dependent households during lockdown. Most of the households are totally dependent on remittance since years, and during the pandemic they changed their livelihood because of unemployment, low income and nationwide shutdown.

Now we can ask and find out the answer of these questions.

-) How the pandemic had affected their livelihood?
-) What were their struggles in low income during pandemic?

1.3 Objective of the Study

General objectives

The main objective of the study is to discover the "Impact of Covid-19 on remittance receiving households" mainly in Arthar village, Parbat. So, the objectives of the study are given below.

Specific objectives

-) To assess the impact of Covid-19 on the socio-economic life of remittance receiving households.
-) To explore the livelihood strategies adopted by remittance receiving households of Arthar village.

1.4 Importance of the Study

Nepal is 19th largest remittance recipient in the world, with the amount USD 7.8 billion. "International labor organization (ILO)" mentioned that 40 lakhs Nepali labor permits are registered till 2020 and it doesnot include migrants working in India.

Nepal is hugely dependent upon remittance's money. On the other hand, in 2020 Novel corona virus hit harshly in the economy of whole world, it affected the remittance as well as economy of Nepal. The GDP growth rate of Nepal likely moderate to 5.3 percent in fiscal year (FY) 2020, down from 7.1 percent year earlier (Asian Development Bank, 2020). The economy like Nepal, which is based on remittance, is mostly affected now. The role of remittance in Nepal is so immense on the micro as well as macro-level. (Chaudhary,2020).

1.5 Limitation of the Study

This study is an academic research conducted for a partial fulfillment of the degree in MA Sociology. The study is based on the fieldwork of purposively sampled area. Similarly, the sample size has its limitation due to fund and time. It is limited for the study impact of Covid-19 on remittance receiving household. The study has also not included every aspects effected by corona virus.

Finding in the field study may not be generalized for others societies. Representation of the situation of the respondents may not match with that of other people. Conclusion of the study may be applicable only to similar conditions, not all the state affairs. However, constant efforts have been made to ensure the authenticity and accuracy of that collected and validity of conclusion reached in the study.

1.6 Organization of the Study

There are all together six chapter. The first introductory chapter deals with the background of the study. The background of the study of remittance and Covid-1, statement of the problem, objectives of the study, importance of the study and limitation of the study.

The second chapter is about the review of literature and dividing others sub contents such as concept review. Theoretical linkage, and review of previous study and awareness and government support. The third chapter deals with deals with methodology, which was adopted during the fieldwork. It describes about the rational of the study, research design population and sample size, nature and sources of data as well.

The fourth chapter elaborate the data of demographic distribution and impact of Covid-19 they had faced during pandemic. Chapter five elaborate their strategies to

cope with the impact of Covid-19. And lastly, the six summons the summery, findings and conclusion of the study.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Conceptual Review

There are various kinds of studies, journals, documents and articles have written and published, about the impact of remittance on Nepalese households, society and economy from long time. Developing countries and under developed countries are mainly rely on remittance as their survival income. Nepalese society is the mixture of various type of caste, ethnicity and religion. Some of them have occupation based on their caste, qualification and religion. However, they are changing their pattern of income with changing society, situation and education. And since late 1990s to early 2000s there were started a huge trend of going foreign for job. It compete them in global market. Huge number of remittance receives Nepal every year and this remittance change social recognition, living pattern, education of Nepalese households.

This chapter includes conceptual and theoretical review that are integrated in Covid-19 and remittance receiving households of Artharvillage. Likewise, we argue about covid-19 and its impact on remittance receiving household their struggles and dealing strategies without remittance during pandemic.

2.2 Review of Previous Studies

Remittance is definitely not a new topic for Nepalese people, we have been receiving remittance since many years. Already, many writers and researcher have written about remittance. Similarly, remittance contributes 30percent GDP of Nepal. Before pandemic to during pandemic there have been many studies about remittance, its effect and impact. LMI countries like Nepal, remittance is their main source of income for living, such a pandemic time they seek for new strategies to live a life.

So, here World Bank noted that there will be huge economy decrease during pandemic and it directly affect to the countries who has low middle income.

Similarly, the negative effect will be seen in Asian economy too because most of the Asian and South Asian countries are lower middle income as well as dependent on remittance. As in the result, it will lead most of the people into poverty. The major factor of contributing to large number of migration of Nepal is higher, low salary structures in the economy, insecurity in the rural areas are the major factors of migration of workers.

Remittance contribute to maintain the stability of macro economy substantially, it one of the six pillars of economy. The others are investment, trade, agriculture, water and tourism. But, the massive Corona virus brutally impact on LMI countries like Nepal which depend more than quarter of their GDP comes from remittance. (Bhadra, 2007) in his research article entitled “International Labor Migration of Nepalese Women: The Impact of their remittance on poverty reduction” The objectives were to assess impact of remittance on poverty reduction and to assess impact of remittances by women migrant workers on poverty. The research findings of the study were Nepalese Women’s international labor migration is mainly prompted by poverty at home and the significant impact of the remittances on overall poverty reduction at the household level. The most prioritized use of remittance is for education of children followed by food consumption. International migration and remittances have increased migrate women’s self-esteem and have brought about a positive change in their roles.

(Subedi, 2009) mentions in his research that “Impact of Labor migrating and Remittance on Household income and welfare in Nepal”. This study shows that the labor migration to India is main destination for more than two third of international labor migrants means for livelihood of many households from poor and unprivileged castes and ethnic groups, but due to its small size, the increase in households income by the remittance from India is not significantly greater than the increase induced.

Coronavirus (Covid-19) infected human and there was no specific medicines to cure this virus that is why to prevent and to stop this virus lockdown nationwide happened. Lockdown and shutting down whole world lead economic crisis and especially those countries with LMI are effected badly during pandemic. Those countries were highly depend on core countries for the remittance. For instance, Nepal receive high amount of remittance every year through remittance. Studies have done about remittances its importance and how it has helped in the Nepali society for uplifting their socio-

economic status. Covid-19 is new term for studies till now and my research about Arthar village is to find out that how it impact on those remittance receiving households during pandemic. How did it effect their socio-economic life? And how they dealt with the difficult time without remittance?As well as what were their strategies for fulfilling their basic needs during pandemic.

Remittance and Covid-19

The covid-19 outbreak impacts all sectors of the economy, remittance is one of them. Remittance is a transfer of money by a foreign worker to an individual in his or her home. But, when covid-19 affected the whole world, then there are started all kinds of crisis, it compelled people to stay home that's why people could not go for work and couldn't able to earn that's why a country like Nepal which 30 percent of GDP is dependent on remittance influenced harshly by Covid-19 (Acharya, 2020) noted that country substantially dependent on remittance flow so impact can be seen till next 5 years. This clears out that countries LMI are very much dependent in workers as migrants i.e., they have to face this crisis till many years. As being the migrant workers they are contributing for their countries high GDP through remittance. World Bank report 2020 shows that Nepal drop the remittance 145 billion in 2020 based on the exchange rate 120rs. Nepali migrant workers sent home \$8.64 billion in 2019, making the country one of the biggest beneficiaries of remittance in the world.

Individuals migrate when the expected gain from migrating to destination is greater than that from staying in the origin. The most likely migrants are individuals whose education or occupation permit higher earnings in destination compared to origin and who live in sufficiently poor households to find migration attractive. The neoclassical and new economics view provides different expectation about the position of migrants in the wealth distribution of the community and also differ in their prediction about remittance. Individual's migration reflects a household strategy to increase income or to diversify risks of which remittances are an essential components. Models of remittances as altruism embed the utility of other household member in the migrant's utility function and suggest that migrants remit to improve their household welfare (Johnson and Whitelaw, 1974). Remittances as a part of enforcing, cooperative contact between the migrants and households. The contact may involves remittance as apart of current future exchange offavors in a households. In return of remittance,

household members may provide household chores or child care (Lee, Paris, and Willis 1994). Remittance may also represent a premium paid by migrants for future insurance against employment or low wages (Stark and Levhari, 1982).

Remittance and development literature positions remittance as a potential yet problematic source of economic development. Debates in this field revolve around two themes: (1) how remittances are invested in migrant's place of origin and (2) whether remittances reduce or exacerbate inequality. Most researchers observe that remittances are spent primarily on consumption on day-to-day needs while only a small portion is invested.

Developing and underdeveloped countries have a direct relation with Covid-19 and remittance, this pandemic questions them about their survival and made them think to have savings, other secure jobs so that they do not have to fear during another wave of dangerous disease. Many developing countries rely on remittances as a source of external financing that now eclipses overseas development assistance and even foreign direct investment (FDI). For poor countries, a significant drop in remittance represents bad news on top of an already challenging economic and social situation. Notably, it risks further delaying their economic recovery, increasing the likelihood of balance-of-payment issues and placing new pressures on their currencies at the greatest risk are countries with structural current account imbalances that rely heavily on remittances. (The EIU Update, 2020).

Studies have found that the impact of Covid-19 on remittance is massive. It has affected severely on every part of the world. The economic sector is one of those affected parts by Covid-19 and countries like Nepal who received a large number of remittances is affected by it harshly. The World Bank revised remittance expectations to lower figures for 2020 in low middle income countries (LMI) projecting that LMI countries would fall by about 20 percent to USD 445 billion from the initially projected USD 574 billion (World Bank, 2020) with many households depending on international remittances in developing Asia—particularly and was Asian economies—a sudden stop in remittance flow to those regions could push people into poverty (Asian economies letters, 2020).

Covid-19 and its secondary impacts are causing suffering and disruption around the world, especially in developing countries. According to ReliefWeb 2021, poor, marginalized groups generally consider the pandemic a crisis on top of other, existing

crises while donors and NGOs are warning that Covid-19 and the responses to it could undo the progress towards achieving the UN sustainable development.

Furthermore, a large proportion of the estimated 164 million migrant workers are impacted by Covid-19 related restrictions, both in term if immediate loss of job but also their capacity to engage in economic activity abroad even once these restrictions are start loosening up. Strict lockdown measures have disproportionately impacted sectors with high reliance migrant labor. In this crisis, many migrant workers face unemployment or reduced income, are stranded in their host countries with little or no support their families at home. Migrant's families in their home countries depend on incoming remittances for basic necessities such as purchasing food, and paying for housing, education and healthcare. Without remittances, families face the risks and acute consequences of not being able to afford these basic needs.

2.3 Theoretical Linkage

Remittance income in developing countries has become a lifeline for economic development. (Gaudel, 2006) Remittance holds a significant economy of Nepal and involvement in foreign employment has changed the status of family economically and socially. Remittance connects two countries by giving work and sending workers which helps to fill their necessity.

Sociologist Emmanuel Wallenstein The world System theory is a multidisciplinary approach to world history and social change which emphasizes the world-system as a primary unit of social analysis. (Chirot& et al, 1982) World-system refers to the inter-regional and transnational division of labor, which divides the world into Core countries, Semi-periphery countries and the periphery countries. Core countries focus on higher skill, capital-intensive production, and rest of the world focuses on low skill, labor-intensive production and extraction of raw materials. This constantly reinforce the dominance of the core countries. The system has dynamic characteristics in part as a result of revolution in transport technology, and individual states can gain or lose their core (semi-periphery, periphery) status over time. This structure is unified by the division of labor. For a time, certain countries become the world hegemon, during the last few countries as the world system has extended geographically and intensified economically.(Wallerstein,1974) said that a world-

system is a “multicultural territorial division of labor in which the production and exchange of basic goods and raw material is necessary for the everyday life of its inhabitant. The division of labor refers to the forces and relations of production of the world economy as a whole and it leads to the existence of two independent regions core and periphery. For Wallerstein, nation-states are variables, elements within system. States are used by class forces to pursue their interest, in the case of core countries imperialism refers to the domination of weak peripheral regions by strong core states. Hegemony refers to the existences of one core state temporarily outstripping the rest. Hegemonic power maintain a stable balance of power and enforce free trade as long as it is to their advance. However, hegemony is temporary due to class struggle and the diffusion of technical advantages. Finally, there is a global class struggle.

The world-system theory of Immanuel Wallenstein concept is adopted to find out the study of the Covid-19 impact on remittance receiving households. Wallenstein divided present world system into three parts, core, semi periphery and periphery. The core denotes the highly developed countries of the world that have technologies but there is lack of labors. The semi-periphery and periphery denote the developing and under developing countries where no opportunity of employment available. The core countries buy raw material and labors from peripheral countries in cheap price and produce the goods with the help of technologies, labors and then sell in high price to peripheral countries (Goldfrank, 2000). According to the Wallenstein concept Nepal is periphery country and Gulf countries, Europe, USA, Korea and India are core countries. Nepal has a lot of manpower and those countries have technologies and import the manpower in low rate for working. Covid-19 started from core country China, after a month it affect whole world by in infected people’s health. During the period the effect of Covid-19 seen every aspect of nations. World had to shut down completely to not infect by it. After lockdown its direct impact has seen clearly in developing and under developed countries as they were economically rely on those core countries. As we know that 30 percent of GDP of Nepal comes from remittance and it doesn’t include those who sends money from unofficial channel (India). So, the large number of economy of Nepal affected by Covid-19 in Nepal and we can connect Immanuel Wallenstein’s theory The World System to find the impact of Covid-19 on remittance receiving households of Arthar village, Parbat.

The Coronavirus (Covid-19) pandemic has had an enormous impact on international flows of remittances, which represent a significant source of economic support for many poor countries. Global remittances fell by 7 percent in 2020, surpassing the 5% decline seen during the global financial crisis in 2009 (World Bank, 2020). Globalization is such a process which interaction and integration between people, companies, government, and societies, through the medium of transportation, communication, trade and so on. International Monetary Fund has defined Globalization as a system of economic integration of goods and services and capital market which is not automatically gained. In this way, the flow of goods and services, information and capital into the global market without any obstacle is globalization.

Nepal is a dependent country. It is dependent on many countries for the subsistence of the people. Many people in the host community are rely on latest technologies like TV, mobile, laptops, computers, construction materials, production items etc. Many people are dependent on them for their survival in the present situation of advancement. It has created a vast gap between haves and have not. People who don't have modern equipment in their home feel inferior then those who has. They have high social respect. Due to dependency on other nations the poorer countries like Nepal is becoming poorer and the richer countries are becoming richer.

Modernization and development have been in the forefront of the social sciences for at least the last three decades, and many of their assumptions have guided much of the research in economics, sociology, political science, and social anthropology. It is true that the concern with modernization and development is the narrow sense of the words, is relatively recent, having emerged mainly after world-war II as a part of interest in problem of development in new nations or The Third world. This central concern with tradition as contrasted with modernization contribute to the development of the major typologies of classical sociology as based on the dichotomous conception of traditional as against modern societies. The best illustration of this can be seen in Tonnies' distinction between *Gemeinschaft* and *Gesellschaft*, in Main's distinction between status and contract or, even in Durkheim's early discussion between societies based on mechanical as against organic solidarity.

In this view, traditional societies was depicted as static, with but little differentiation or specialization, a predominance of mechanical division of labor and a low level of

urbanization and literacy. In contrast, modern society was seen as possessing a very high level of differentiation, a high degree of organic division of labor, specialization, urbanization and literacy and exposure to mass media; modern society was viewed as imbued with a continuous drive towards progress (Eisenstadt,1974).

Modernization theory says to follow the theory of developed country “indirectly colonized or imperialism not on territory or geographically as history but open liberal market as globalization. So, that is why countries like (LMI) Nepal tend to follow developed countries lifestyle in the name of modernization, and it made them dependent in every aspect(culturally, socially, and economically). In the context of Nepal, following Christmas, labor work, food habit, and lifethe examples of modernization. They follow or imitate other’s culture, lifestyle and education system and so many other things in the name of modern is called modernization.

Migration and Remittance

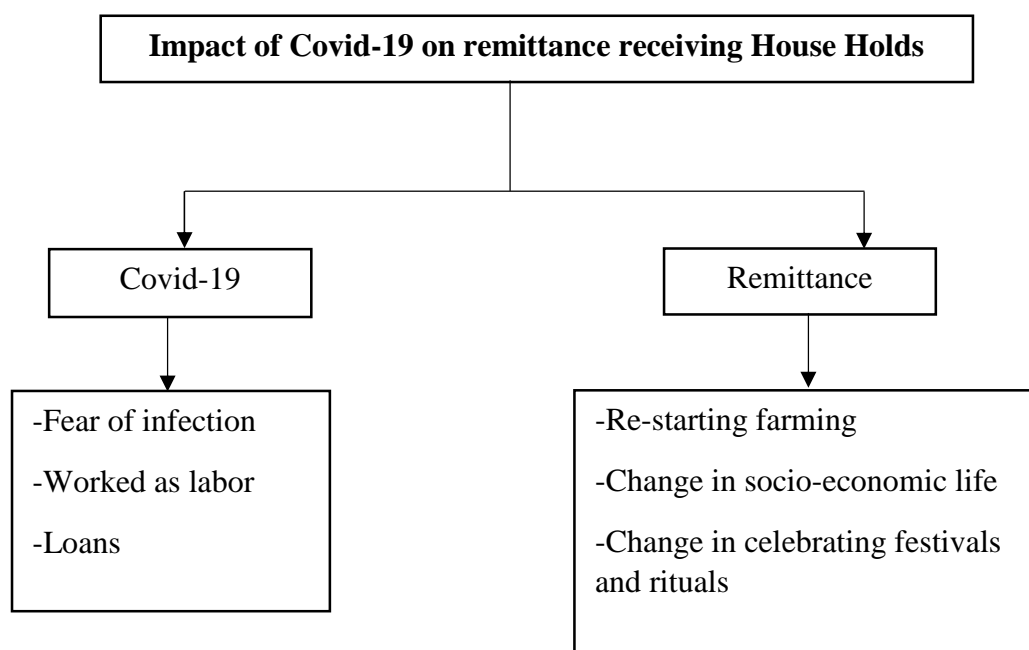
Foreign labor migration is now an intrinsic part of everyday life for a majority of Nepalese with its impact clearly visible in every sphere of society-social economic, cultural and even political. It has also become a source of lucrative business for those involved in sending workers abroad. Foreign labor migration, hence, has multi-dimensional implications and is of significance to all concerned, including, but not limited to migrant workers and their families; foreign employment entrepreneurs; government agencies; and employers in destination countries. Nepal’s foreign migration is part of the transnational movement of people; that has become a prominent feature of today’s modern world. More importantly, globalization has created conditions for the emergence of a global labor market, and allowed for easier mobility, including that of labor. Labor migration has thus emerged as an important issue for policy makers worldwide as well as a matter of concern for international human rights bodies.

Labor migration from Nepal to foreign lands has a long history, initially the government was slow to recognize the potential value of foreign labor migration. It enacted the first foreign Employment act only in 1985, and took nearly a decade and a half to introduce the first foreign Employment rules in 1999, prior to the 1985 act, the government did not have any policies on foreign employment and had only provisioned for sending individuals abroad to gain technical skills, mainly in the

fields of agriculture and engineering. In terms of documenting the number of Nepali labor migrant workers, it was only as late as 1993 that the government of Nepal first began keeping official records of Nepalese migrating abroad for employment. Since then, as many as two million labor permits have been issued by the department of foreign employment to individuals who migrate to countries beyond India for employment. In the fiscal year 2010/11 alone, more than 300,000 Nepalese migrated for employment to destinations beyond India. Today, about 29percent of the total households in Nepal have at least one member living abroad.

The unprecedented increase in foreign labor migration from Nepal has had an impact on various aspects of the economy and society. The national economy is increasingly becoming dependent on remittances, and while the inflow of money is helping reduce poverty and has become a means of sustenance for hundreds of families. It has brought with it central questions for policy makers regarding its long-term impacts. Foreign labor migration has also seemed to create an imbalance in local labor market. For instance, it has been reported that 30000 Bangladesh workers today fulfill the labor shortage in the brick industry in the eastern tarai. Amidst the dynamic socio-economic and political scenarios, it has become necessary for the government to become alert and gain foresight in order to avoid unwanted risk and consequences for the Nepali labor migrant population.

Conceptual Framework



2.4 Awareness and Government Support

When WHO declared the outbreak a public health emergency of international concern on 30 January 2020 and a pandemic on 11 March 2020, the first awareness for Covid-19 was wear mask, wash hand and apply sanitizer (Government of Nepal, 2021). After that, many countries had declared restrictive measures, such as lockdown, shelter in place, or stay home orders, to contain the pandemic at a local level. However, widely differing responses timelines have left people wondering if authorities failed to take the situation seriously early on when they could have done more to slow down the spread of the Coronavirus.

(Khatiwada, 2020), the Coronavirus disease (COVID-19) had an enormous impact on Nepali migrant workers. By 15 September 2020, altogether 63,347 people returned Home via rescue flights coordinated by the government of Nepal. It was estimated that about 200,000 Nepalese are waiting to be repatriated. In response to the safety and security of migrant workers, the government of Nepal had developed guidelines for the repatriation of the returnee migrants. These have also been highlighted as government priorities in the periodic plan. (2019/20-2023/24) had aimed at making foreign employment safe, respectable, free from exploitation at every stage of migration and resulting into maximum benefits. Furthermore, government started compulsory vaccination program. It was available from old aged to youth.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Study Site

This study was conducted on Arthar village, Parbat district. In this area there is settlement of people and family members from most of the community have gone foreign countries. There are 41 households in Arthar village. The population of ward comprises different ethnic groups like Gurung, biswokarma and Darji. From the community 35 households are chosen.

The proposed settlement has been selected due to following reasons:

- a) This ward represents entirely the settlement of people and community of diverse economic characteristics.
- b) Family members from most of the families have gone foreign countries
- c) This settlement is easily accessible. Therefore, it is easy to collect actual information from the concerned persons.

3.2 Research Design

Research design means an overall framework or plan for the collection and analysis of data. Research design is a plan, structure and strategy of investigation conceived so as to obtain answer to research questions and control variances. This study aims to expose the status of influence of remittance receiving people during Covid-19 situation,

This research is basically designed to investigate the impact of covid-19 on remittance receiving households of Arthar village. The overall research design of this study consists of a combination of field work, questionnaire and case study and secondary data sources.

This research design is descriptive and analytical in nature particularly based on qualitative information although qualitative data was used to support to research finding.

3.3 Rational of the Study

Arthar is a remittance recipient village. This village lies on the eastern part of Parbat district. It is just 43.3 KM far from Pokhara and we can reach there in 1hours 45 min by vehicle. Likewise, the houses of this village are fully depend on remittance and Covid-19 hit hardly in their economic life. Geographically, it lies in the latitude of 28.21° N and longitude 83.78° E. I chose this place because it is accessible from me.

3.4 Universe and Sample Size

This research has done in Arthar village, Parbat. In Arthar village there are total number of 285 people living with 35 households. Among 35 households 28 houses are owned by Gurung people, 5 houses are owned by Bishwokarma, people and 3 houses belong to Darji. Similarly, 35 out of 35 houses are depend on remittance.

The sample data are collected from the people engaged in remittance receiving of Arthar. And, the universe samples for my study were 35 people each households' of Arthar village, Parbat.

3.5 Unit of Analysis

Units of analysis have been made at group levels. It means household level. The respondent for the study were the family members aged 20 to 60 years from each households because from this age they receiving remittance by their family members.

3.6 Nature and Sources of Data

This study is based on the consideration of primary as well as secondary data collected through field survey.

3.6.1 Primary Data

The primary data has been include a large amount of assorted information items collected from the study area. The sources of primary data are remittance receiving holders, local residents and field observations. The primary data are collected by using following methods.

a. Household survey

b. Case study

a. Household Survey

Household surveys are one of the most important sources of social and demographic statistics. Household surveys help us understand the basic needs and the daily challenge faced by every household in the population. In this research, the survey questionnaire includes household livelihood impact by Covid-19, how they faced challenges during pandemic, and what were their socio-economic life without remittance. The target group of questionnaire survey was the household heads of the family who could be the well informer for the data collection.

b. Case study

Case study method probably is one of the most efficient technique of data collection in all social science. From the community, some of the individuals from the different households are selected to say about the topic which is considered as an essential tool for data collection. The intensive examination of single unit helps to determine themselves about the present situation, background information which helps formulating, testing and analysis of collected information.

3.6.2 Secondary Data

Secondary research approach has been also adopted. This study accomplished the analysis by reviewing different reports and records, articles, newspaper, journals and etc.

3.7 Reliability and Validity of Data

After all, the general data has been checked for their authenticity. Whether they are reliable or valid have been checked. The primary data has been checked by putting the cross question and rearranging them. The questions have been changes if the sound data won't be drawn. With the collection of primary data, the information is expected to be more reliable and valid than any existing secondary data similarly, the feedback will also be accepted. I had used the following tools to measure the validity and reliability

i) Editing

ii) Coding

iii) Tabulation of the data

With the collection of primary data the information is more reliable and valid than any existing secondary data.

3.8 Analysis and Presentation of the Result

Qualitative and quantitative data were analyzed, categorized and tabulated according to the objectives of the research study. The software SPSS program was used for the further process. Simple statistical techniques were applied for analyzing data such as percentage, rank, figures, charts, diagrams. So, the proposed study employs a broad framework to achieve the objectives.

3.9 Ethical Consideration

A researcher cannot be independent during the process of research. In this phenomenon researcher has to focus at some specific rule and behavior. A researcher should be always answerable to the society. Some of the ethical considerations which need to be focused are:

Confidentiality: there shouldn't be leakage of personal information, their history, language, cultural causes for hurting their emotions.

Anonymity: a researcher should take permission of the person from which he/she get answer before disseminating the information outside.

Social responsibility: every society have different types of cultures, values, system etc which should be understand by the researcher while doing research.

Time: the researcher should take appropriate to meet the people from which he gets the answer.

Plagiarism: a researcher shouldn't copy from others while conducting a research.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Geographical Setting

Nepal is surrounded by the giant communist country China to the north and democratic India to the east, west and south. Nepal is dependent upon China and India in most of the goods and products. Not only that, also depend on employment. Similarly, most of Nepalese people follow agriculture as a main source of income. Agriculture provides livelihood for 68 percent of Nepal's population, accounting for 34 percent of the GDP. Nepal struggles to produce an adequate supply of food for citizens. With the change of time large number of people are attracted into migrating for better life and career. In the same way, now we can see the practice of going to Gulf countries or abroad for earning in large extension. The growing number of going to foreign countries and accumulation of remittance has seen some significant changes in the livelihood pattern of the people. In the year 2020 when Covid-19 pandemic had started it affected the worldwide economy as well remittance and the people and households who are dependent on remittance. The study area of my topic is Arthar the village of Parbat is located in the southern part of Kushma Municipality at the distance of 20 km. Arthar village is rich in natural beauty with the famous religious place Panchase and old Buddha's Gumba. Most of the households in Arthar are Gurung with bishwokarma and darji. However, with the current trend almost the whole village depends on remittance from different countries and amounts. Though their main source of income is remittance they still follow agriculture to fulfill their basic daily needs.

4.2 Age of Respondents

The period of human life cycle from birth to adulthood and then to old age is vital and differs according to culture and society. The duration of childhood also varies from one culture to another. In some cultures childhood is considered to end at puberty, in others at marriage, in still others at some arbitrary age.

Remittance was started almost 200 years ago in the world. Remittance gives countries the ability to fund development their own way. To develop their lifestyle and secure future from young to middle age people go to foreign countries too. However, Covid-19 harshly effect to these households from depriving their monthly income, which directly connected to their everyday life.

Table 4.1 :Age of Respondents

Age	Frequency	Percent
20-30	7	20.0
30-40	3	8.6
40-50	15	42.9
50-60	10	28.6
Total	35	100.0

Source: Field Survey, 2020

From the above data it is shows that from 40 to 50 aged people get remittance in higher number than other age group of people in the households of Arthar village, it takes 42.9 percent of remittance receiving. Similarly, 50 to 60 aged people of households receive remittance 28.6 percent. And, 30 to 40 aged people receive remittance only 8.6 percent which is very less in comparison to other age group. It clears out that the age group who has the authority power as well as education receive the remittance and these age group are from 40 to 50. Likewise, the age group who has the power of authority at home and receive remittance are from 30 to 40 age group.

4.3 Gender of Respondents

The term sex and gender in general thinking, means to be familiar but these are quite different terms. Sex refers to biological make up of an individual (which is fixed expect in medical science) and established whether an individual is male or female whereas gender refers to social, psychological and cultural attributes associated with being male or female in specific society. Gender sets up different kinds of duties and responsibilities for people of various age group. Gender is totally constructed on biological characteristics of an individual.

Covid-19 effected the economy of world because of lockdown and shutdown of countries and its border which directly affected to the remittance and remittance

dependent countries. Nepal is one of the highest remittance receiving country in the world, in the FY2019/20 Nepal received remittance amounting Rs.875 billion. Which is translates into a remittance to GDP ratio of 30 percent (Nepal Rastra Bank 2020). To bring high amount of remittance to the country there is a huge involvement of women too.

Table 4.2 : Classification of Gender of Respondents

Gender	Frequency	Percent
Male	17	48.6
Female	18	51.4
Total	35	100.0

Source: Field Survey,2020

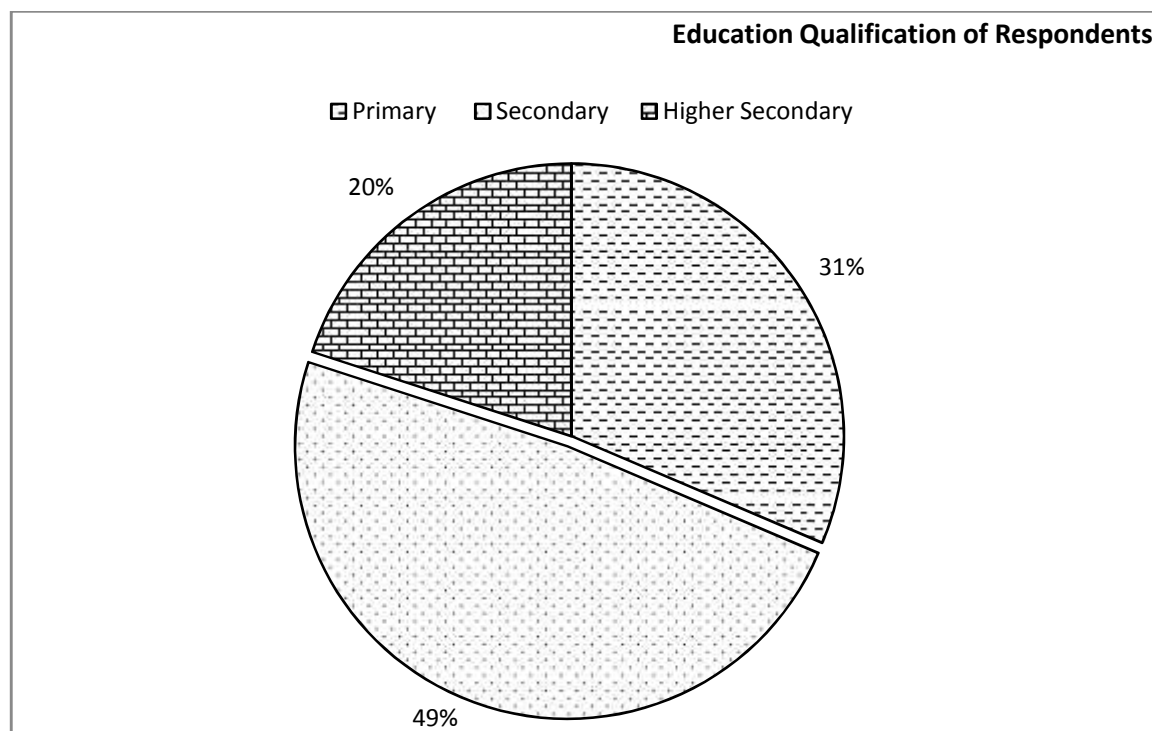
From the above table shows that remittance receivers Women with 51.4 percent. But, almost half of the respondents are male with 48.6 percent. It is because the head of the house and the main person who runs houses are both men and women. In the current situation more than 80percent labor workers from Nepal are men and only around 20percent labor workers are women. In this table it clearly shows that the head of the houses are both men and women and the high number of heads are women due to the male are working in foreign.

4.4 Educational Status

Education is most important thing in our life. The concept of socialization and learning are related to in fact often inseparable from the concept of education. The main function of educative process is to pass down knowledge from generation to generation-a process that is essential to the development of culture. It is believed that the person with good education have good earning with good social status. Education is an important attribute for the development of human personality and the leadership skill so that to work in any kind of development and management works. Education is one of the most important factors that strengthens the social, economic and educational status. It is clear that investment in education is the sustainable investment that helps to maintain livelihood sustainability. To achieve our dreams and to conquer goals education is very first important. According to the UNESCO

website, Nepal has a literacy of 67percent for adults.The education qualification of respondents are shown in the table below.

Figure4.1: Education Qualification of Respondents



Source: Field Survey,2020

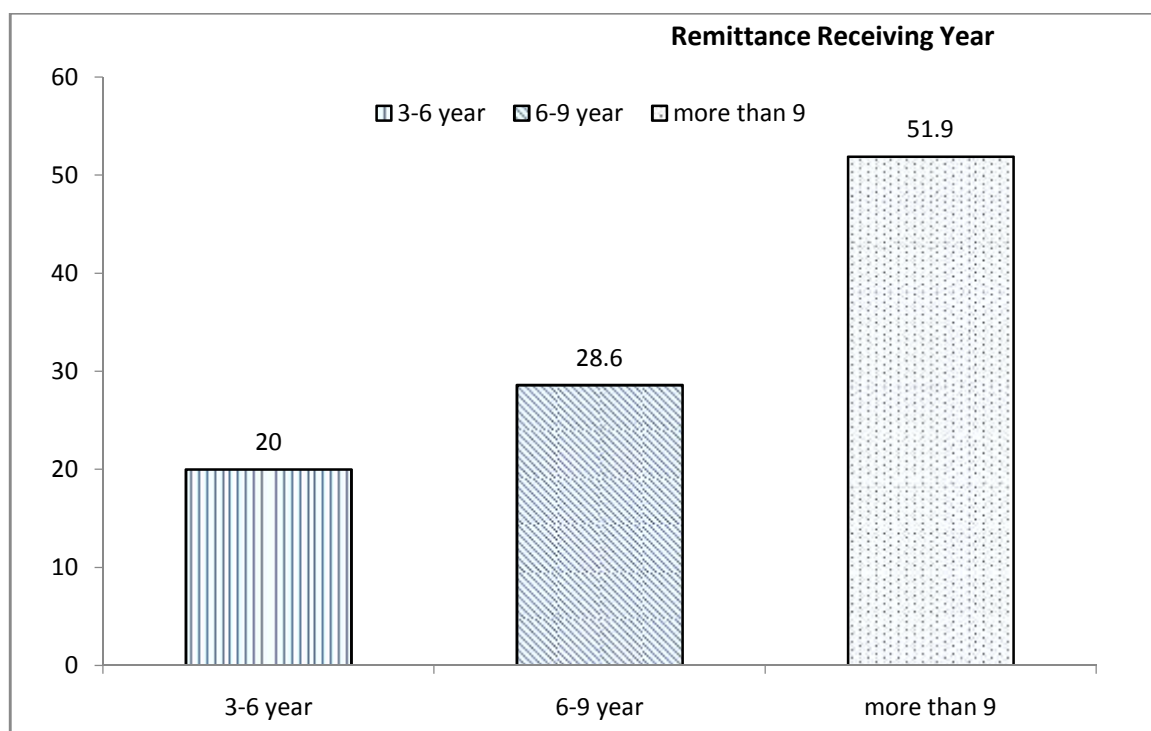
This pie chart illustrates that the household who are receiving remittance are literate and 48.6 percent of them have completed secondary level. And, 31.4 percent people are studied till primary level. Similarly, 7 out of 35 of the people from these households studied till higher secondary level. It clear out that remittance receivers and head of the household's people are well educated.

4.5 Remittance Receiving

Remittances are typically transfers of money from one person to another person or households. Nepal has a long history of remittance receiving and it contributes huge role in GDP of Nepal. However,Covid-19 virus has shaken the whole earth with full of fear by its infection. It stopped people from going outside for any purpose which straightly impact people who are depend only in remittance. Even though, Nepal has

almost 200years history of remittance and after 1995 to early 2000s the trend of migrant workers were started. Since then, remittance was evolved highly.

Figure4.2: Remittance Receiving Years



Source: Field Survey, 2020

This bar chart shows that the years since they're receiving remittance. Since, the early 2000s the main source of income has become remittance to most of the households. In the bar graph, it has shown clearly that 51.4percent of households receiving remittance by 9years. Similarly, 28.6percent of houses getting remittance since 6years. Although, remaining 20percent households started being depend on remittance before 3years. Likewise, respondents have clearly mentioned that when they started getting remittance they slowly left traditional agriculture. According to respondents, remittance made them passive so the foreign currencies made them leave their habit of traditional occupations.

4.6 Dependent on Remittance

Remittances are funds transferred from migrants to their home country. They are the private savings of workers and families that are spent in the home country for food, clothing and other expenditure, and which drive the home economy.

Table 4.3 :Dependent on Remittance

Fully depend on remittance	Frequency	Percent
Yes	35	100
No	0	100

Source: Field Survey, 2020

This table clearly shows that the households 35 out of 35 all are fully dependent on remittance and they don't have other jobs to support them financially. Remittance has become the main source of income. People attracting to migrant working as in foreign due to the lack of jobs and opportunity. When opportunities are less and worker are in high numbers they move to another countries labors as demanded. So, this table represent that remittance is the only source of income and they are dependent on it since years.

4.7 Difficulties Faced by Respondents During Pandemic

As the world suffers the socio-economic repercussions of Covid-19 pandemic, the flow of global remittances to low-and middle income countries (LMICs) is projected to decline sharply by about 20percent in 2020 (knomad.org). Human health and economy are something that affect brutally by Covid-19 and the country like Nepal which is highly rely on remittance is definitely affected by the crisis of economy brought by Covid-19.

Table 4.4: Difficulties Faced by Respondents

Difficulties faced by respondents	Frequency	Percent
Economic related	35	100
Loan related	0	0
Mental health	0	0

Total	35	100
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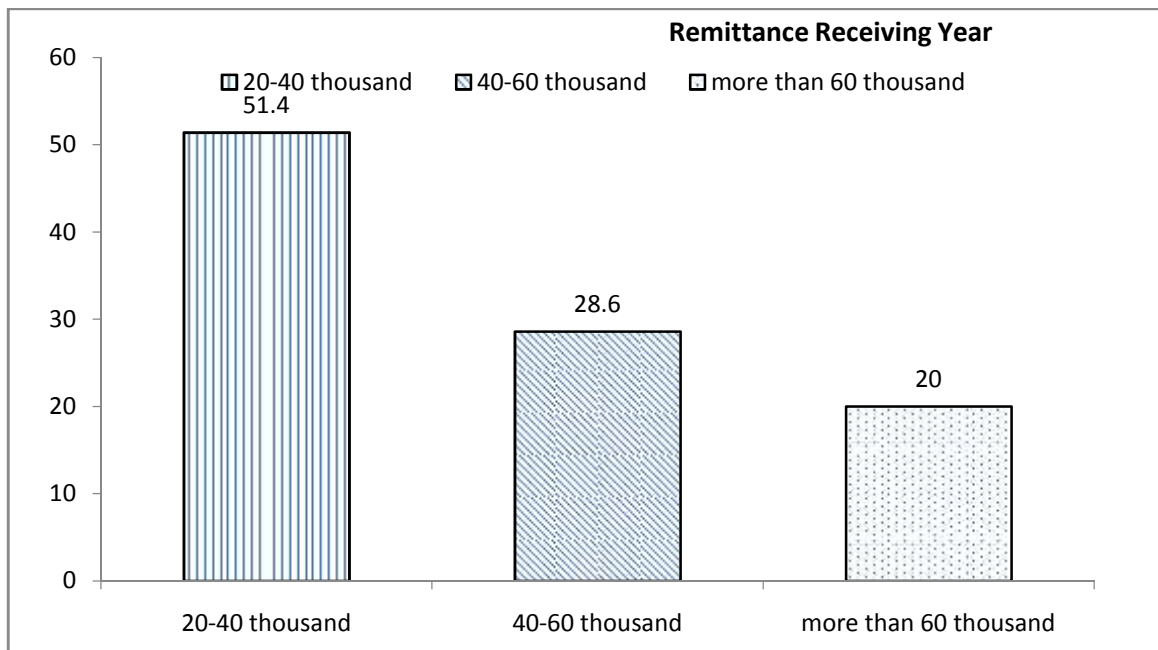
Source: Field Survey, 2020

This table broadly presents that during pandemic situation all of houses faced obstacles and challenges in their economic life. Covid-19 came as unexpectedly and affected the life of everybody through health, wealth and career. Households of Arthar also faced the problem of financial during pandemic as they were dependent on remittance and they couldn't receive money because of lockdown in nationwide. In the table all of the people selected the option of economic problem they faced during pandemic. They have ignored other options and agreed with the problem of economic with 100percent.

4.8 Amount of Remittance Receive Monthly

Remittance contributes 30percent of GDP in Nepal, it means most of households run by the income of foreign countries. They migrant in foreign country just to earn 30 40thousand every month to feed their family to drive house and secure future. Arthar village inhabitants are rely on remittance because mostly one member of the house are in foreign countries like GCC and Malaysia and many other countries. It used to be agricultural and government job holder's place but after early 2000s they slowly stopped to follow their traditional agriculture and expect to remittance. Remittance been a easy way of earning money and live life according to choices.

Figure 4.3: Amount of Remittance Receive



Source: Field Survey, 2020

The figure above shows that more than half of the inhabitants of Arthar village receive 20 to 40 thousand monthly through remittance. 51.4 percent of household receive almost 40 thousand monthly. Likewise there are some households or 20 percent people receive more than 60 thousand every month which is comparatively good amount than 51.4 percent people. Lastly 28.6 percent household receive 40 to 60 thousand monthly. There are variation between sending money from remittance because they work different countries and it depend upon their qualification and skill. Some of the labor are migrant in GCC countries and Malaysia and some them are in Korea and Japan. Remittances are varying according to country and work.

4.9 Sources of Income

Income refers to money received by a person or household over some period of time. Income includes wages, salaries, profit and cash. The remittance from foreign employment has been playing an important role in the living standard of the households of the Arthar village. In the past, people normally depend on agriculture and animal husbandry for income sources. But around 2000s international migration plays an important for earning foreign currencies. Remittance income made people depend and slowly leave their other work. Some of the people still follow agriculture just to time pass not for fulfilling their needs. In the question of other job they have

replied that they are completely depend on remittance and they don't have other job for living.

Table 4.5: Source of Income

Source of income	Frequency	percent
Yes, completely depend on remittance	35	100
No	0	0
Total	35	100

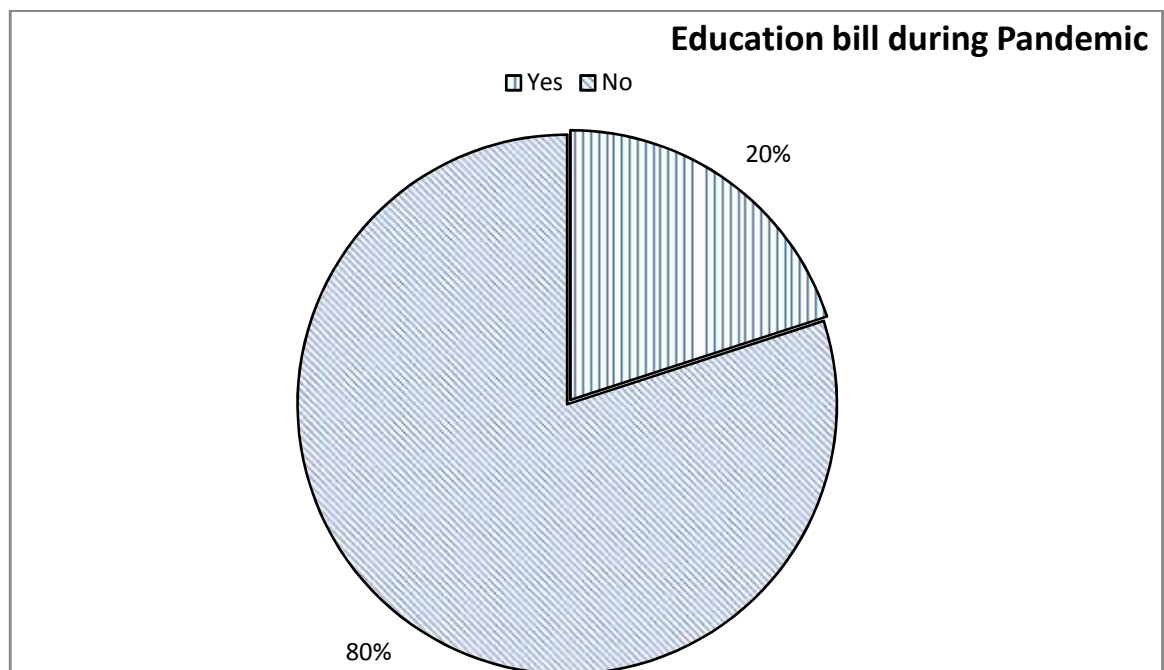
Source: Field Survey, 2020

In the above data 100percent of people replied same answered saying they are fully dependent on remittance, and they do not have other income to fulfill their financial issues. They answered that since the remittance started getting they leave other works that helping them to complete basic needs. After that, remittance has become their main and only source of income to drive their house. Hence, remittance is only the income source they are depending on.

4.10 Education Bill During Pandemic

Education is like food and air for us, without education there is no good life. Even Covid-19 taught us that how important education for today's life. Even the Covid-19 had taught that no matter what the situations are education is important. When we were quarantining ourselves our classes was happening through online and when we were free from lockdown but we were at school collage wearing masks and sanitizer. Similarly, we had to pay bills of education during pandemic and in this tough time people from Arthar handled by their access level.

Figure4.4 :Education Bill during Pandemic



Source: Field Survey, 2020

In the pie chart upon there, shows a high difference of paying bill and not able to pay. When school and colleges were running through online it was compulsory to pay bills of education. In that difficult situation some of households were able to pay the bill and some of them were not. Because of pandemic and online payment was not accessible for everyone. That is why, 80percent of household people couldn't pay the bill of education. Similarly, lack of income and access were the main reason behind that. Even though, 20percent of them were paying bill through relatives and their personal access.

4.11 Management of Medical Bill During Covid-19 Situation

In the beginning of 2020 when Covid-19 hit to the whole world, human beings were the most affected by it. Covid-19 attacked on humans rapidly and health of humans being been in danger. Almost 12 thousands people die due to infected by Covid-19 in Nepal and 9 lakhs 78 thousand people got infected by Covid-19 till now. At that time lockdown was announce and everybody were freaked out. During this time managing medicines was very difficult and it was more difficult to buy medicines without any income.

Table 4.6: Management of Medical Bill

Manage of medical bill	Frequency	Percent
using saving	17	48.6
loan	7	20.0
labor work	11	31.4
Total	35	100.0

Source: Field Survey, 2020

From table above shows that their strategies of managing money for medicines during pandemic. The table clears that 48.6 percent of people had used their savings for paying bill. Daily paying jobs have played 31.4 percent to arrange the medicine bill. Similarly, 20 percent of respondents have used loan to pay their medicine bill.

4.12 New Sources of Income During Pandemic

The term income generally refers to the amount of money, property, and other transfers of value received over a set period of time by individuals or entities as for services, payment for products return in investments, gifts and other transfer of value. Income quantity can be different per person as their skill and position and experiences. People adopt different techniques of income according to their situations. The Covid-19 has continued to negatively impact livelihoods of Nepalese households, with 11 percent of household reporting job loss and 31.2 percent reduction in income., the findings show that loss of income source and reduction in income was more prevalent in certain types of livelihood, namely for small businesses, households receiving remittances and daily wage laborers (Relief Web, 2020).

Table 4.7: New Sources of Income

Sources of income	Frequency	Percent
investment of saved money	25	71.4
farming	10	28.6
Total	35	100.0

Source: Field Survey, 2020

In the data over here shows that respondents from Arthar village had done different kinds of strategies to face the economic crisis during pandemic. They don't find new things for their as their new sources due to being a small village. However, they have done some different work to run their house in that difficult time. We can see on the table that 71.4 percent of people used their savings in that time. Likewise, 28.6 people have done farming as they left farming years ago and continued it during corona to fulfill their needs at that time. These two things had been their source of fulfilling their everyday needs.

In chapter four we have included the impact of coronavirus in economic life of respondents. Mainly how was the impact of Covid-19 in their socio-economic life and was the most affected part of their life. Similarly, what they did to reduce the impact during pandemic. It is found that restarting farming had been big relaxation for them during pandemic.

CHAPTER FIVE

IMPACT OF COVID ON REMITTANCE RECEIVING GROUP

Covid-19 has been a brutal effect to every aspects of human related. Mostly it effect on health, economic, daily wage workers, and so on which is directed connected to the livelihood of people. Because of this situation millions of people lifestyle has changed. Remittance is one of the most affected aspects of LMI countries and it effect can see significantly in Nepal too. So, during this difficult time the household of Arthar village cope up with some ideas and overcome from that situation.

A: LIVELIHOOD STRATEGIES ADOPTED DURING COVID-19

There are huge trend of going foreign land for employment, large amount of remittance has been entered in the country through legal and illegal channels. It has played significant role in national income. Similarly, remittance played a big role in the population of Nepal for making their lifestyle better. Remittance has changed in micro level of the country, it helped people to get education, good food, access of media and good health. In 2020, when Coronavirus hit whole world, health and economy were the most effected part. Countries like Nepal (under developed, which 30percent of GDP comes as remittance) was highly affected by Covid-19 and it direct impact can notice in every household of Nepal. Those households changed their daily expenses, way of celebrating big festival and lifestyle during pandemic.

Case Study: 1

He is lakhan Darji from Arthar village, Parbat district. He is 44years old. Lakhan is the head of the family, he lives with wife (Shanti Darji, 40), three sons (Gopi, Pradip and Manoj) and one daughter named Sushma Darji. Lakhan's parents passed away many years ago. He has studied till primary level in Panchakoshi Secondary School Arthar. His elder son Gopi Darji is in Saudi Arabia since 5years. Similarly, Pradip works in India.

As Lakhan said he lives with his family and his income source only comes by his son's remittances. Lakhan's elder son Gopi used to send money regularly from abroad and Pradip also used to send him money occasionally. It's been almost 5years that they have been fully depend on remittance. Covid-19 brought a lot of changes in his life during lockdown as we all should remain stay at inside home and income sources was stopped. They are living in village and after announcing lockdown, there was movement of people but nobody got infected by Coronavirus.

Lockdown remained for months and months, due to the strict policy of pandemic his sons were not able to work in foreign. Because of that, he faced different types of financial problems, he had loans in some local organizations and they were in crisis because they don't have excessive land to fulfill our food consumption. After one and half month of lockdown there started economic crisis at home because of zero income and fully dependent in remittance. At that time there was construction of building in high school in village, most of workers had returned home back and they needed workers to build that building. Rather than youth they were hiring some aged and experienced people for the work of mixing cement and sand. Lakhan worked there till the building was built (8months). During whole lockdown his elder son didn't do work due to the coronavirus epidemic a lot of companies shut down completely, and his son used work in hotel of Saudi Arabia. Hotel industry was the most effected business by Covid-19, so after 9months of quarantine he came back Nepal.

After lockdown they worked as labor in construction and they got remittance by his son (Pradip) from India but very less in compare to before pandemic. Moreover, They reduced in their daily expenses and use minimal necessity only. They stopped spending money unnecessarily in festivals and started growing vegetables in their own field. Inaddition, they all did daily work in village if anyone called and that's how they run

From this case study, we can conclude that during Covid-19 pandemic when world stop people to go out, it directly impacted on the people of remittance receiver. Meanwhile, they had to do daily wage job according to their skill and interest. Pandemic made them working instead of sitting home.

5.1 Economic Condition During Covid-19 Lockdown

Covid-19 came as a shocked into the world, and it threatened people by not to contacting physically, not go out without mask and etc. locking people inside, it brought a kind of crisis in remittance dependent household as they had only income source it was remittance. After 2000s when huge number of people started to go Gulf countries and Malaysia and other countries as labor worker those household been depend on remittance only. During coronavirus situation it deeply affect in their economic life. Later on, they started doing work, farming and a lot as strategies of living in that situation.

Arthar is a village which is far from big city like Pokhara and 6hr far by foot from its headquarter Kushma. As we can assume that it is quite hard to get remittance during pandemic easily. In that situation they adopted the easy access to get money for their needs. So, some of them had taken accesses of way of taking money from different type of sources. We can see their techniques of fulfilling their need of money.

Table 5.1: Economic Condition during Covid-19 Situation

Economic condition during lockdown	Frequency	Percent
Worked as labor	7	20.0
Taking loan	10	28.6
Farming	18	51.4
Total	35	100.0

Source: Field Survey, 2020

In the table above shows that 51.4 percent of households choose to go back their traditional farming during Covid-19 lockdown. Instead of waiting to for ease the situation and remittance they had started agriculture in their land. They have done different kinds of work to fulfill their needs. So, 28.6percentof people took loan to run their household's expenses. Although, whoever have young age members in the

family have choose to do daily paying job that is why 20 percent of respondents have done work as labor. They already have land which was abandon before so, during the quarantine time they utilized the time to complete their basic needs through farming. It was a really good initiative.

5.2 Spend Money During Pandemic

Money undergird market exchange, but the social significance of money goes well beyond the obvious importance of its highly uneven distribution in modern market (Bruce G. Carruthers* 2010). During pandemic migrant worker's families in their home countries depend on incoming remittances for basic necessities such as purchasing food, paying for education and healthcare. Without remittances, families face the risks and acute consequences of not being able to afford these basic needs. So, in that situation they have done different kinds of strategies to push those difficult days.

Table 5.2: Spend Money during Pandemic

Spend money during lockdown	Frequency	Percent
yes	0	0
No	35	100
Total	35	100

Source: Field Survey, 2020

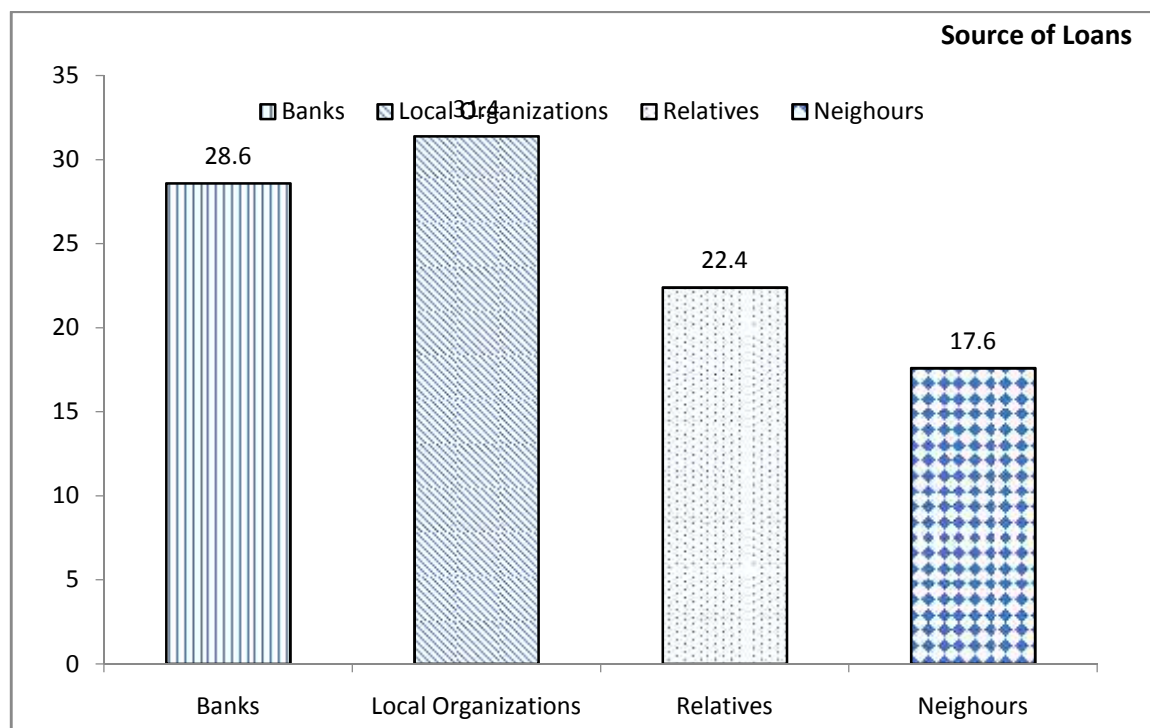
This above figure shows that during the pandemic they manage to spend money less. Respondents 35 out 35 have answered same. 100 percent of respondents answered that they managed to spend less amount of money for everyday life. The table clears out that during Covid-19 situation nobody live a life before the lockdown.

5.3 Source of Loans in Lockdown

When world stopped by the Covid-19 and its lockdown, everything changes with it. Economy and health was most affected things from this. Remittance carries the high amount of GDP of Nepal and it brought crisis in the remittance receiving households. Covid-19 has changed the socio-economic life of societies through economy and income. Socio-economic is such phenomenon which shaped society differently, but when Covid-19 brought economic crisis it combined people in one row where health

was only important for them. Without remittance life of people have been difficult because they did not have other job or income source for living. They had to take other options to run their livelihood, and the other sources of their loans are within their community or near their village. It was the easy access at that time for taking loans and borrow their needs.

Figure 5.1: Source of Loans during Covid-19 situation



Source: Field Survey, 2020

In the bar chart above clarifies that local organization was the only rescue for them during pandemic instead of remittance. Local organization had been their rescue during pandemic, 31.4 percent of respondents had taken loan from local organization. During pandemic Arthar village people took loans from local organizations (like, Aamasamuha, Tamusamaj, yuth clubs and so on). Similarly, 28.6percent of respondents took loans from Bank after ease the situation. Likewise, they borrow money from relatives and neighbors too.

B: IMPACT OF COVID-19 ON SOCIO-ECONOMIC LIFE

Social economics is a branch of economics and social science that focused on the relationship between social behavior and economics. Covid-19 has been a global challenge ever since its emergence, with reports suggesting negative effects on mental

health and well-being of people. Sudden change in income brought differences in their daily life. Wanberg et al.2020 have stated that income had a curvilinear relationship with changes in well-being, such that individuals at the highest levels of income experienced a greater decrease in life satisfaction from before to during Covid-19 than individuals with lower levels of income.

Covid-19 impact drastically during pandemic to those people who were depend on remittance.

Case Study: 2

He is Ram Bahadur Gurung who is 52years old and lives in Arthar village Parbat. There are six members in his family.His wife (Ganga Gurung), elder son Nabin with his wife Maya and her 3years old son (sachin).His son Nabin was in Malaysia for past 3years. They all were dependent on his income and didn't have other income sources.

Lockdown had been very hard for them as Ram is a patient of high Blood Pressure and was afraid to get infected by Covid-19 at that time. He Thank to God, that nobody infected by this virus in his family. Due to the shutdown in worldwide his son also got quarantined himself. Ram's son was living without job in foreign which affected them here in Nepal. They had not enough money to run house which increased their loans and they had to borrow money from neighbor and relatives.

Ram had to take all the financial responsibilities of his family as the head, there wasn't any opportunity of job and work. He could not do any work because of his health issue. It was a tough time for him economically because he had not any income sources. During that time, he restarted farming that they left back many years ago. It really helped them for living.

They were dependent on remittance since past 8years, his son was in Kuwait before going to Malaysia. They were fully dependent only on remittance and had already left farming and animal husbandry. The life without remittance had been very tough to survive and after lockdown. Nabin had to come Nepal. Loans and unpaid bills really disturbing them and this issues would not go away till the next time his son going to foreign.

Ram couldn't do much to overcome from this financial crisis due to the lack of opportunity and new options. He tried to spend less money in daily life and most of the necessities of foods fulfill from home grown foods. It was and still is a very difficult time

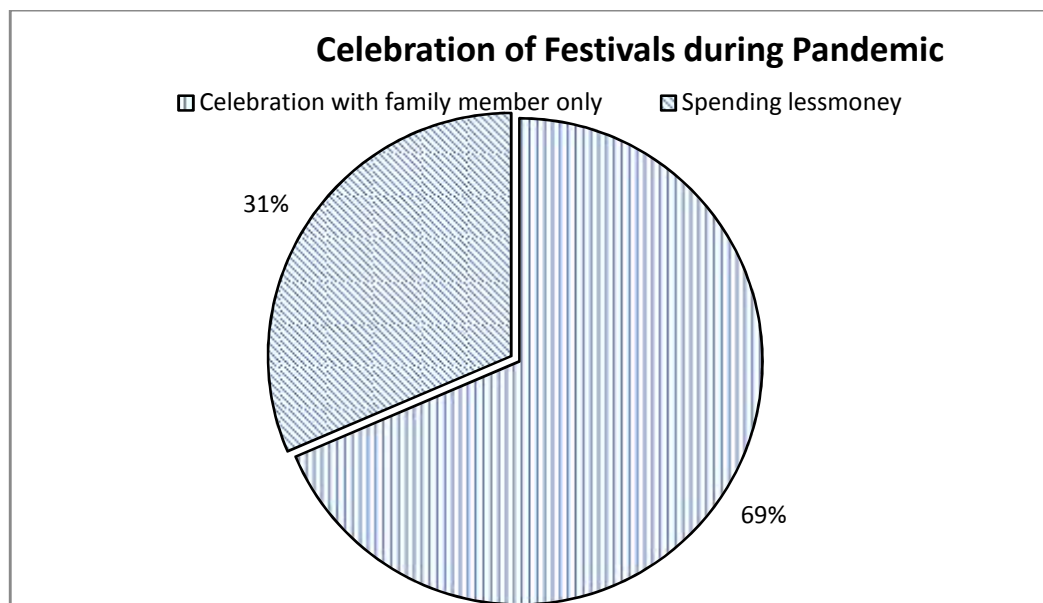
for them so they were not happy. Financial problems really hitting us badly.

From this case study, we can state that after announcing lockdown they restart their ancestral farming to run their immediate needs. At that tough time they mainly focused to reduce their unnecessary needs to maintain household expenses. Even without remittance they manage their economic life through farming, borrowing from neighbors.

5.4 Celebrating festivals

Nepal is a small country with population 29.14 million, according to the 2068 data, where 121 casts are living. The interim constitution of January 2007 declared Nepal as a secular state, while the first constituent assembly (CA) abolished the monarchy at its very first meeting in May 2008. It clears that every Nepalese citizen has the right of follow the religion according to their choices. According to the world population review: 81.3percent of Nepalese follow Hinduism, 9percent of population follow Buddhism and 3.1percent of population follow kirant. It shows that every religion has their own believe, customs and festivals they celebrate. Every year Nepal government allow holiday on the occasion of every religion's main festivals day. It shows that every religion are equally important, and Nepalese people have the right of secularism. However Covid-19 impact on human life and it directly affect in the lifestyle of people. They hardly manage to celebrate festival during pandemic.

Figure 5.2 : Celebration of Festivals during Pandemic



Source: Field Survey, 2020

The pie chart above illustrates that how the inhabitants of Arthar village celebrate festival during pandemic. In Coronavirus situation gathering people together was impossible, that's why 68.6percent of houses celebrate festival within family members only. Due to the Covid-19 situations and economic reason they choose to celebrate all the festivals that year with their family members only. Besides of that, 31.4percent of households celebrate festivals spending less money because of

economy situations. In such a difficult situation they had managed to celebrate festivals with family and near people.

Case Study: 3

This is Sagar Gurung from Arthar, Parbat. He is 32 years old and he has studied till secondary level. He lives with his parents, mother Narmaya Gurung and father Gagan Bahadur Gurung and his wife Sunita with 5 years old daughter. He was in UAE for 7 years and got back to Nepal during lockdown. Remittance was the only income of their till Coronavirus come. He was working in UAE past seven years and it was the only income of their home for living.

After the starting of Covid-19 there was multiple test of Covid-19 before and after coming in Nepal, fortunately Sagar didn't infect by Covid-19. Coming to the Nepal it was hard to survive without job and income. Being the main person of the house it was his responsibility to feed his family, but Sagar didn't have any job and income.

Before coming to Nepal remittance was our only source of income, he was thinking to do something to run his house but there was nothing because of lockdown everything was stopped. It hardly effected on his economic as well as mental health badly. Meanwhile, Sagar made a decision to start farming of vegetables which would improve his financial issues.

During that difficult time, Sagar started vegetables farming. His whole family did hard work to make that happened and farming really helped them to fulfill their daily needs of veggies and as well as we sell plants of vegetable too. The effect of monthly income like in foreign land is not here and that effect will remain for years till he build it bigger income source. Sagar's income is not that much as he used to earn in UAE. However, his farming is doing fine and did it during that most difficult time. Sagar earns from farming with family. At present Sagar is happy with his decision.

In this case study we can find that, during the Covid-19 situation when economic life was stopped Sagar found his interest and new job in farming to earn and run life. Farming gave him new hope and helped him to keep busy during the tough time.

In chapter five, we have included the strategies adopted by the respondent to cope with Covid-19 pandemic. The main strategies adopted by the respondents immediately to reducing needs and restarting farming. However, labor work was also

the main strategies to cope with situation as well and farming for business purpose was also the main strategies by them.

CHAPTER SIX

SUMMARY, MAJOR FINDINGS AND CONCLUSION

6.1 Summary

The research has been conducted on “Impact of Covid-19 on remittance receiving household (A study of Arthar village, Parbat)”. The general objective of the study is to discover the impact of Covid-19 on remittance receiving household, and the specific objectives are to assess the impact of Covid-19 on the socio-economic life of remittance receiving households and to explore the livelihood strategies adopted by remittance receiving households of Arthar village. The study is based on qualitative and quantitative approaches with both exploratory, descriptive research design. Both primary as well as secondary data has been used as a raw material for the research. Since, there are 41 households in Arthar and among 41 house 33 houses are owned by Gurung people, 5 houses belongs to Biswokarma and 3 houses belongs to Darji family. Among 41 households the 35 houses are depend on remittance. That is why 35 out of 35 households have been chosen for the process of study. The data collection techniques are household survey, case study and observation. The general information like age and gender are obtained from household survey. The schedule questionnaire with different types of questions to fulfill the objectives of research are asked with the head of the households. The case study is conducted with 3 people of the community to have the intensive examination of the persons.

The distribution of family members are five to eleven members in the study area. Among 41 households. Majority of the people are literate and rest of those old are only illiterate. Each of the households are facilitated with clean home and environment. In addition to it, there are from only one to more than three manpower from one households are working in foreign. More than 50 percent have only one members working in abroad. Most of the household's family members are housewife, social workers and students. They don't have other jobs over there. But, some of them follow agriculture as their second occupation and Its not for the purpose of earning money but to fulfill their some needs.

Among 35 households most of the household's workers are in Gulf countries, Malaysia, Japan, Korea and other countries. Similarly, they are depending on remittance since years, most of them receiving since 7 years and few of them receiving remittance from 4, 5 years ago. During the lockdown, they have faced difficulties of economic more than mental and health issues and they were highly effected by Covid-19. Remittance is their main source of income, so the income are high and low according to country and qualifications to types of work. Very few households receive more than 60 thousand per month and high majority of households receive 20 to 40 thousand remittance per month.

In the Covid-19 situation when they couldn't receive remittance, they managed their economic issues doing accessible work possibly. Some of them done daily paying work to farming. Likewise, they had taken loans from local organizations to relatives during the pandemic. The pattern of celebrating festivals have been different during that year, they mentioned that it was a difficult time by situations and economic. So they choose to spend less money and celebrate within the family members only.

They agreed that the changes Covid-19 has brought was unbelievable. Household's member who take medicines regularly were affected by the pandemic. And without monthly income it was difficult to buy medicines for them, that is why 48.6 percent of people used saving to buy medicines and 31.4 percent of people worked as a daily paying job to manage money for medicines. Moreover, households who have saving used saving during that difficult time. And they agreed that, they are still not economically stable and Covid-19 pandemic has been a life lesson for them.

6.2 Major Findings

In the context of Nepal, the foreign employment is seen as important economic source. In this regard, international migration has seen as a livelihood strategy in Arthar village of Parbat. But, after the Covid-19 situation and immediate announcing lockdown to worldwide the effect of Covid-19 can see clearly in economic life of people in Arthar. During the survey the major finding of the study are listed below.

1. The popular destination for the foreign employment from this area are Gulf countries, Malaysia and Korea and some other countries.

2. When Covid-19 hit on their remittance and economic life they bounce back with their own agriculture pattern with 51.4 percent.
3. During the lockdown situation they have faced economic as well as loan and mental issues. To overcome from the situation 20percents of respondents had worked in a construction side and28.6percent of them took loans to overcome from the situation.
4. Due to the low incomethey faced bad impact in their daily lifestyle, rituals and food habits, social status in the society, health, child education and other expenses because of pandemic. Big festivals of Nepalese like Dashain and Tihar were celebrated within family members only by 31%. Similarly, 69% of them celebrated festivals spending less money due to low income.
5. Strategies they adopted for that situations were to minimize their needs, work outside for wage, to spend less money on festivals and did agriculture.
6. They have agreed that the life during pandemic had taught them that not to depend completely on remittance, rather do some work in to support house financially.

6.3 Conclusion

It is true that remittance is main source of income of LMI countries like Nepal. LMI countries send their youth to earn foreign currencies to uplift their life. And it is clear that remittance is the biggest source of income of Nepalese.DOFE has issued over 4million labor approvals in Nepal since 2008/09. The remittance sending by migrant workers has been helping the household for the betterment of their lifestyle by directly or indirectly.

Nepalese labor workers migrant 110countries in the world expecting to help their family financially and make good status in the society. Migrant workers are increasingdue to the poverty, lack of employment opportunity, large family size and being influenced by social structure.

However, when the Coronavirus (Covid-19) happened it changed everything of human life possible. It directly impact the life of people, socio-economic life and economic life. What I have found that remittance is the main source of income of Arthar village people. Remittance contributes 100percent of their income whereas

they don't have other income source. Similarly, due to the Covid-19 situation they faced financial crisis because of not able to do work outside and lockdown. Covid-19 had affected their life severely during lockdown, because none of them had extra source of income so that they had to face difficulties.

Connecting with the theory, Nepal is a periphery country rely on labor-intensive work and highly depend on remittance. Because of Covid-19 Nepal had to face huge economic loss due to shutdown worldwide. Furthermore, the long period of nationwide lockdown affect them more for not being able to go anywhere in the search of other works. So, most of them had restart life growing farming for business purpose and done daily wage work. Besides of that, so many of respondents had started agriculture to fulfill their daily food needs.

So, from the sociological point of view each uncertainty process creates various changes on social networks and relationships, and these relational changes also affect identities, roles and relational strategies.

Hence, the suspension or slowdown of economic activities due to the pandemic has caused not only an uncertainty about the future, but also a change in familial positions and roles. Also the acceptance norms of social relations have been inevitably suspended resulting in increased ambiguity.

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APPENDIX-I

A household survey on impact of Covid-19 on remittance receiving households in Arthar village, Parbat

Questionnaire Schedule

1. Introduction

- a) Name of respondents:
- b) Gender
- c) Age of respondents

2. How long have you been receiving remittance?

- a) 1-3 years
- b) 3-6 years
- c) 6-9 years
- d) More than 9 years

3. Do you fully depend on remittance?

- a) Yes
- b) No

4. Did you face any challenges and obstacle during Covid-19 pandemic?

- a) Yes
- b) No

5. If yes, what kind of difficulties did you face?

- a) Economic related
- b) Loan related
- c) Mental related

6. How much Covid-19 effected in your economic condition?

- a) No effect
- b) Normal effect
- c) Highly effect

7. How much remittance did you used to receive remittance monthly?

- a) 20-40 thousand
- b) 40-60 thousand
- c) More than 60 thousand

8. Did your house fully depend on remittance or, you had other income source?

- a) Ye, completely dependent on remittance
- b) No

9. How did you manage your economic status during Covid-19 period?

- a) Worked as labor
- b) Taking loan
- c) Farming

10. Did you spend money like before during Covid-19 situation?

- a) Yes
- b) No

11. Was your daily expenses the same even in Coronavirus situation?

- a) Yes
- b) No

12. Were you able to pay educational bill during pandemic?

- a) Yes
- b) No

13. Did you take any loan to manage your economic situation during pandemic?

- a) Yes
- b) No

14. If yes, from where did you take loan?

- a) Bank b) local organization
- c) Relatives d) neighbor

15. Did you spend money like before during festivals even in the low remittance during Covid-19 situation?

- a) Yes
- b) No

16. How did you celebrate festivals during Coronavirus pandemic?

- a) Loan
- b) Celebrating with family members only
- c) Spending less money

17. Are you satisfied with changes in remittance brought by Coronavirus pandemic?

- a) Yes
- b) No

18. How did you manage your medical bill during Coronavirus situation?

- a) By selling property
- b) loan
- c) Labor work
- d) using saving

19. How is your response towards difficulties of economic during and after Covid-19 situation?

- a) Saving money and investment
- b) Farming
- c) In search of new job

20. Did you use your saving during Coronavirus pandemic?

- a) Yes
- b) No

21. Are you economically stable now?

- a) Yes
- b) No

22. Do you take Covid-19 as a life lesson?

- a) Yes
- b) No

Questionnaire for Case Study

Name:

Gender:

Qualification:

1. Brief Introduction.
2. How long have you been dependent on remittance?
3. Were you infected by Covid-19 virus during epidemic? What type of economic problem did you face?

4. Being head of the house, it is confirm that you have faced many challenges to overcome or deal with this crisis. What type of challenges did you face during pandemic and how long you had to struggle to face those challenges?
5. Covid-19 pandemic period have been a crisis period on remittance sector which have effected on the households. How long will this crisis effect the remittance receiving household or do you think this remains as remittance receiving households?
6. What kinds of techniques have you been working on during lockdown in order to improve your economy?
7. What were your specific strategies to cope with challenges or to overcome this pandemic? Are you satisfied with your struggle?