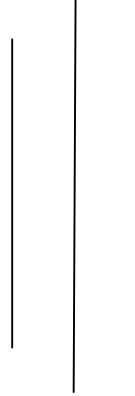


Remittance and its contribution to livelihood
(Phakphukthum Rural Municipality 5, Ilam)



Thesis
Submitted to
Central Department of Sociology,
The faculty of Humanities and Social Science
Tribhuvan University
Kirtipur, Nepal

By
Tej Bahadur Darlami
Registration No:6-2-1-04525-2012
Central Department of Sociology
Kirtipur
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DECLARATION

I hereby declare that the work reported in this thesis **Remittance and its contribution to livelihood: A Study of Phakphokthum rural municipality 05, Ilam, Nepal** submitted to Office of the Dean, Faculty of Humanities, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Master of Arts (MA) under the supervision of **Professor Surendramishra** of Central Department of Sociology.

.....

Tej Bahadur Darlami

TU Regd.No: :6-2-1-04525-2012

Exam Roll. No.:281430

Date: 2079-10-15

LETTER OF RECOMMENDATION

The thesis entitled **Remittance and its contribution to livelihood: A Study of Phakphokthum rural municipality, Ilam, Nepal** has prepared by **TejBahadurDarlami** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

.....

Prof. Surendra Mishra

(Thesis Supervisor)

Central Department of Sociology

Tribhuvan University, Kirtipur

Date: 2079-10-15

APPROVAL LETTER

The thesis titled: Remittance and its contribution to livelihood: **A Study of Phakphokthum rural municipality 05, Ilam, Nepal** submitted by **TejBahadurDarlami** in partial fulfillment of the requirements for the Master's Degree (M.A.) Department of Sociology has been evaluated and approved by the evaluation committee.

Member of research committee:

.....

Thesis supervisor

Prof. Surendra Mishra

.....

External Examiner

Prof. Prem Chalaune

.....

Head

Central Department of Sociology

Dr. YoubRaj Luintel

Date:.....

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This study entitled: **Remittance and its contribution to Livelihood: A Study of Phakphokthum 05, Ilam, Nepal**, is carried out for the partial fulfillment of Master's Degree in Sociology from the central Department of Sociology, Tribhuvan University, Kirtipur, Kathmandu, Nepal.

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CHAPTER-I

INTRODUCTION

1.1 Background of the Study

1.1.1 Livelihood and Labour Migration

Livelihood is the means, ability, properties for subsistence of life. There are three strategies used for subsistence of namely strengthening of agriculture, migration and Livelihood modification. Numerous sources are used for the goal of livelihood. The major sources of livelihood are financial sources, human sources, natural sources, physical sources, political sources etc. People migrate for the sole purpose of improving their livelihood and has made a life living. Remittance is one of the main sources of the financial and human sources as a livelihood. Now both Labour migration and remittance are means of livelihood. Remittance has become one of the significant international financial flows in recent years of Nepal, and its Remittance as a major source of foreign currency to the developing nation has become a substantial component of making current account surplus in the balance of payment. Remittance and labour migration are interconnected and interdependency. Remittance has been providing positive outcome of migration. The term "Remittance" basically refers to the transfers in cash or kind, from a migrant to household resident in the country of origin. For a very long time human beings have been migrating throughout the whole world. Archaeologists have founded many evidences providing the human migration from one place to another or to another countries as there were no borders and people were always migrating in search of foods, safe living environment and from other harms as well. In today's time migration plays vital role for migrated to other places or countries. As many people are migrating for better education and job opportunities so they are migrating to escape from war, natural disaster and so on. Regarding to the migration Aakansha Gupta states that: "Migration is one of the causes of social change and it is one of the three basic components of demographic change, the other two being birth and death. Migration is a complex phenomenon affected by many factors and attempts have been made from time to time to understand the diverse factors influencing the process" (Gupta, 2020).

At present scenario globalization as well as migration are new terms which are growing rapidly from few years ago. International migration means the movement of people across the boundary of any country that comes by factors like push and pull. The movement of migration refers to the immigration and emigration of the people. Migration caused by various factors like for getting employment as a student for study and others civil war and conflict that happen in country and social or national disaster in home country. International labour migration means the movement of means from one country to another for better job opportunities and for better lifestyle. As migration happen from many developing countries and under developed countries to developed country. Remittance send by labour migration to their home country is the main sources of external income for developed and developing countries. (Lamichhane, 2018)

There is no internationally accepted definition of labour migration. Although, the main actors in labour migration are migrant workers, which the International Labour Organization (ILO) defines labour migrants as a person who migrates from one country to another with a view to being employed other than on his own account, and includes any person regularly admitted as a migrant for employment. International Organization for Migration (IOM) differentiates economic migration from labour migrants. IOM defines labour migrants as those who move for the purpose of employment. It define several subgroups of migrant worker, including business travelers, contract migrant workers, established migrant workers, highly skilled migrant workers, investing migrants, project-tied workers seasonal migrant workers and temporary migrant workers. (Simon J, 2015) There might be different sub group that can be categories as labour migration.

After the Nepal-British India war the official history of labor migration emerges in 1814-1816. The British armed forces as a British-Gurkha regiment after the conclusion of the war and signing of the Treaty of Sugauli in 1816 a total of 4,650 Nepalese youths were enrolled. Likewise, in other employment purposes, such as working in the tea states of Darjeeling and the forest of Assam, India, began in the second half of the 19th century. The migration of Nepalese people for Economic migration to the Middle East from South Asia and other parts of the world was stimulated on by the oil boom in the early 1970s. About a 30 years' history of

International labor migration, mostly to Gulf States, Malaysia and other South East Asian countries is a new phenomenon of migration which appears in Nepali context. Unpredictably, foreign labor migration has developed in such a way that it has converted the agricultural-based Nepali economy towards remittance-based economy. (Kunwar, 1015) Initially, the government was slow to recognize the potential value of foreign labour migration. It enacted the first Foreign Employment Rules in 1999. In terms of making the process of labour migration more systematic and to discourage and prevent irregularities associated with foreign employment, the Foreign Employment Act was amended twice, before being replaced by a comprehensive Act in 2007. (Bandita Sijapati, 2012)

Labour migration from Nepal is a predominantly male phenomenon with the share of female migration workers accounting for a little above 5% in the last decade. The share of female workers was around 8.5% in 2018/19, owing to a drop in the overall volume of male migration workers. The domestic work sector, comprising of high share of female workers, has been regulated in an effort to reduce vulnerabilities such as long working hours, physical abuse and economic exploitation, which could be one of the factors behind the low volume of female outmigration. (Jone, 2019)

In fact, on individual basis Nepalese workers have been migrated to 172 countries for foreign employment from labour approval through the foreign employment department of Nepal government has opened 110 countries for foreign employment. Nepali youths have received labour approval for foreign employment from FY 2009/10 to mid-March of FY 2018/19 a total of 45,40,906. Till mid-March 2018/19, the total number of labour approval issued for foreign employment has decreased in comparison to the same period of FY 2017/18. The number of workers seeking for foreign employment has been decreasing due to the obstruction in foreign employment, especially in Malaysia over the last few years. (Nepal, Economic Survey, 2019)

The varying attitude of people towards livelihood is features to slow presenting of production and non-productive areas, growth of population, political instability creates dominant causes for foreign employment. Nepal beginning to migrate for foreign employment for noneconomic and economic due to globalization and liberalization and youths. (Remittance and its Impact on Nepalese Economy, 2020)

Labour migration from Nepal is heavily concentrated in the Gulf cooperation council (GCC Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates) and Malaysia.

In 2017/18, the top 5 countries (Malaysia, Qatar, UAE, Saudi Arabia and Kuwait) comprised over 92 per cent of the total migrant workers whereas this share was 88 percent in 2018/19 (Qatar, UAE, Saudi Arabia, Kuwait and Malaysia). The high concentration of Nepali workers in a few destination countries points to the significance of these destination countries for Nepali migrant workers, the lack of diversity in the destination countries and the vulnerability of the Nepali migrant population to macroeconomic shocks in the GCC or Malaysia. (Migration report 2020)

It is as regarding the larger part or number an individual of the family who migrates to the place of destination and not the entire family. So, it is needed to make the decision be taken by the whole family to send out able person who could earn up keep and efficiently the family. The individual then sends back remittances to his family back in the rural village. These remittances become the sources of income for the whole family. (Gupta, 2020)

1.1.2 Remittance

Generally, remittances means transfer of money from the migrant labour to their home country for their families. In other words, remittance means the cash own by labour from certain country where the migrants get job and send cash to their own home country to fulfill their family needs and for better lifestyle. (Lamichhane, 2018)

World Bank (2018) defines remittance as; “Personal remittance is the sum of personal transfers and compensation of employees. Personal transfers include all current transfers in cash or in kind between resident and nonresident individuals, independent of the source of income of the sender and the relationship between the households.” (Bank, 2019)

International Monetary Fund (IMF, 2006) defines remittances as “remittances denote household income from foreign economies arising mainly from the temporary or permanent movement of people to those economies. Remittances include cash and noncash items that flow through formal channels, such as via electronic wire, or through informal channels, such as money or goods carried across borders. They largely consist of funds and noncash items 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.” (Amota, 2019)

Poverty has slowly decline due to factors like highly growth of economic, investment on economic and social infrastructure and increment in the flow of remittance. According to 15th national plan perform that the population below absolute poverty line have been estimated to 18.7 percent. (Finanace, 2019) Remittance is three times more than official development support and it ranks second largest source of outer finance after foreign direct investment in developing countries. Remittance is key economies at macro as well as micro level. On macroeconomic level has found to be qualitative due to influence of remittance. Remittance is regarded as constant and vital source of outer finance for the countries that are affected by economic and political scarcity. (Shiva Chandra Dhakal, 2020)

India is the top remittance receiver country in the world (\$79.5 billion) followed by China (\$67.4 billion), Philippines (\$33.7 billion), Mexico (\$33.7 billion). Nepal received \$8.2 billion remittance and ranks 20th position in the world. Whereas, as a percentage of the GDP Tonga is the top remittance receiver (35.9%) followed by Kyrgyz Republic (35.1%), Tajikistan (32.2%), Nepal (30.1%) and Haiti (24.2%). It shows that Nepal is fourth country which GDP is highly based on remittance. (Bank, 2019)

According to the World Bank (WB-2020) overall global remittance grew 10% to US\$689 billion including US\$528 Billion developing countries. Overall Global remittance is expected to grow 3.7% to US\$549 billion to developing nation. (Amota, 2019) In the context of Nepal, Nepali migrant workers sent home \$8.1 billion in 2018, making it the 19th biggest beneficiary of fund sent by migrants around the world, according to a report of World Bank 2018. (Prasain, 2019) According to Nepal Rasta

Bank report of Finance year of 2018/19, remittance inflow is increasing yearly from 2013 to 2019. In FY2013/14, remittance inflow was lowest only Rs 543.3billion whereas in FY 2017/18 remittance inflow was RS 755.1billion rupee. But in the condition of ratio of remittance to GDP is fluctuation yearly. Ratio of remittance to GDP increases FY 2013/14 (27.7%) to 2015/16 (29.5%) respectively. Ratio of Remittance to GDP decrease on 2016/17 by 26 % as well as in 2017/18 also decreases respectively by 24.9%.

Almost of the developing countries are becoming more progressively reliant on remittances. For the growth of economic development in those countries it has played an important role. An economic recession following political conflict, crisis, natural calamity, remittances be likely to be constant and increase when the recipient economy undergoes. (Yang, 2008) Nepal received 784 billion remittances in the fiscal year 2018/19. India contributes Rs.93 billion taking a leading country followed by Saudi Arabia Rs.89 billion. Nepal Rasta Bank's (NRB) recent report showed Nepal in better light in term of remittance received throughout FY 2075-76. In the contest of remittances received from South Korea in 2018-19 year is Rs 33 billion. In recent report of World Bank (Jone, 2019) According to Ministry of Finance (MOF) contribution of remittance in GDP FY 2017-18 is 24.9 (Nepal, Economic Survey, 2019). According to World Bank figures, extreme poverty has declined from almost 70% to 25% in the last 15 years, and the extra billions arriving directly to Nepalese households during this period are undoubtedly part of the story, along with large-scale state investment in social sectors and infrastructure.

1.2 Statement of the Problem

Being a Hilly region, the people in Ilam district has been struggling continuously for the living. In fact, people have been searching for a way to make a better living standard with secured future for their family. The concept of foreign employment has been growing as an important tool to obtain the goals and fulfill the basic needs of their lives. Not only this has maintained their standard of living, but also has opened their door for a prosperous future. There has been substantial increment in this figure in recent years. It has also helped the poor people to grow themselves as an active member in the society. The trending of immigration of people from Phakphokthum Rural Municipality has been growing day by day.

Remittance confer security of food, clothing, shelter and other fundamental needs. Many recipients of remittance especially in areas have highly variable incomes. Poverty in the developing and least developed countries remittance is emergence as a new way for alleviating. Due to unhealthy investment environment in the home country, remittance has not been used productively. Remittance money is used for daily consumption while only 2.4 percent is being used in productive sector according to Nepal-living standards survey(NLSS-III) presently 78.9 percent. Replacing thatched roof with steel roofs the house of migrants workers have been modernized. Households with safe drinking water, toilets and LPG for cooking access to power has substantially increased. The living standard of consumption expenditure on food, housing and education has increased resulting in rises. So this study seeks to assess the impact of remittance in poverty reduction.

Though Nepal is one of the top nations for receiving remittances, it is still a subject of study about the use of the remitted amount by the people. There has been negligible study made on remittance and its impacts. The questions about how the positive impacts are caused by remittance have not been clearly answered. Also, the different social, cultural and economic changes done by remittance are yet to be studied. The study done in the Ward No. 5 of Phakphumthum Rural Municipality tries to address the following main questions:

-) What is the difference in social and economic status of the family due to remittance in this area?
-) How the remittance income has been used?
-) What are the positive impacts caused by remittance in their lifestyle?

1.3 Objectives of the Study

The main objective of this study is to analyze and elaborate the positive impacts caused by remittance in Ward No. 5 of Phakphukthum Rural Municipality of Ilam district. The specific objectives of this study are as follows:

-) To analyze the social and economic status of the migrant workers.
-) To analyze the pattern of livelihood (income, assets, access, activities, health, education etc) the use of remittance.
-) To evaluate the impact on remittance.

1.4 Significance of the Study

According to Nepal Living Standard Survey 2018/19, 59.7 percent of household receive remittance, with each household receiving an average of Rs 90,547 per year. This figure is estimated to have doubled in the recent years. This has suggested that a huge number of people are directly or indirectly supported by remittance. Besides fulfilling the daily needs, the remittances have also changed the social status of the people in the society. This has drastically changed the living of the people in remote areas. But the study on remittance and its contribution to livelihood has been merely done. The study area Phakphokthum Rural Municipality is also one of them. Also, there is no study made on the impacts made by remittance on the family as well as society. The use of remittances in different sectors and their impacts in the society has not yet been properly studied. This study has tried to address these questions and tried to find out the best possible ways of utilizing the remittance for the well-being of the family as well as community. Thus, the study has tried to find out the changes made by remittance through foreign employment in the living standard of the people. The study is significantly helpful for the people trying to research in this area.

1.6 Organization of the Study

This study has been organized in six chapters. The first chapter is introductory chapter, which includes general background, statement of problem, objectives of study, significance of study and organization of study. The second chapter is review of literature which mainly concerned with theoretical, empirical & review on livelihood. The third chapter explains the research methodology in the present study including research design, sampling procedure, tools & techniques of data collection & analysis of the study. The fourth chapter contains socio-economic characteristics of study area with data analysis and interpretation of several sub-headings of it. Chapter five includes impacts of remittance on livelihood with data analysis and interpretation of relevant sub-headings of it. The sixth chapter contains summary and conclusion of the study.

CHAPTER - TWO

LITERATURE REVIEW

The review of literature is the core of thesis paper as it shapes the research paper in its boundary and gives more information related to the research topic. Review of literature is defined as in-depth systematic, comprehensive, critical review of scholarly publication, unpublished print, scholarly materials visual, audio and personal communications. The investigator support to extensive review of literature on selected topics both research and non-research in order to gain maximum relevant information and to accomplish in a scientific manner.

2.1 Review on Theories

The theoretical literature review establishes what theories already exist, the relationships between them, to what degree the existing theories have been investigated, and to develop new hypotheses to be tested. Often this form is used to help establish a lack of appropriate theories or reveal that current theories are inadequate for explaining new or emerging research problems.

Migration Concept in Functionalist Theory:

Functionalist models say that people can make rational choice to increase their income sources. Most people choose to migrate from developing country to developed country where they can earn more money and can able to send their money to their own home country to improve the status of family and fulfill their family necessities. Flow of capital from developed country to developing country helps to decrease economic gaps between origin and destination areas and countries. Functionalist assumes socioeconomic forces trend towards equilibrium through migration. As well as this theory seeks and analyzes the general pattern of disruptions, dislocations and migrations intrinsic to capitalism.

Neoclassical Theory:

According to the neo classical theory there is a risk for poor households in developing and under developing countries because there are very few well defined institutional organization available such as government or private secure for the households when market is becomes failure. Therefore migration helps to deal with

market failures in developing countries. Migration and remittances play a vital role in terms of the economic condition of the household and the risk of market failure is also connected with remittances. Remittance helps to reduce the negative impact of the household from market failure, so remittance minimizes the risk diversification. (Taylor, 1999.) The neoclassical theory confers migration to be driven by differences in returns to labor across markets. The most basic model originally developed to explain migration in the process of economic development. The central argument of the neoclassical approach thus concentrates on wages. Under the assumption of full employment, it predicts a linear relationship between wage differentials and migration flows. (Kurekova, 2011) The differences in wage levels between countries and labour markets emerge in international migration. Labour migration would stop if the wage differences were excluded. Potential migrants estimate the cost and benefits of moving to alternative locations according to the argument of this theory. Where they expect the greatest returns over a specific period of time, the labour migrates. The destination country as well as his/her expected earnings, human capital of each migrant may escalate his/her probability of employment.

The New Economics of Labour Migration (NELM):

In decision-making for migration, this theory does not reduce the importance of individual activity. The framework of decision-making unit with his whole household, the actions and performances of individuals could be explained. The more sociological view in which human behavior has been studied and this theory has recognized a unique relation with the analytical method of migration from an economic viewpoint. Thus, under the new economics of labour migration, remittances among households are important to migration (NELM). (Abdul & Fredericks, 2015)

The difference in work opportunities and wage is not the cause of migration, which has been kept as evidence by the New Economics Labour Migration Theory (NELM). The lack of social security, investment opportunities, credits, loans, insurances and capital, NELM observes as the dominant cause of migration. The risks of a household economy in a country where these structures are insufficient or missing and migration is a way to diversify. (Grune, 2017) New Economics of Labor Migration (NELM) confers a framework and linkage explaining how migration and remittance could impact household decision. One of the unique features of NELM is that migration

occurs as they not only migrate to maximize expected income but also to minimize the risks that could arise from sudden drop in income or production. (Adhikari, 2015)

Migration Concept in World system theory:

According to World system theory assert that migration as natural consequences of economic globalization whereby companies now operate across national boundaries. World system emphasizes how social, economic, cultural and political structures constrain and direct the behavior of individuals in ways that do not generally create greater equilibrium, but rather reinforce such disequilibrium. They explained that the economic and political power has differentiation and this differentiation is created by cultural beliefs and social activities. They emphasize that the migration is caused due to roles of states and businesses. Also they argued that labour migration serve only in the interest of the wealthy and can create more geographical inequality.(Wallerstein, 1974)The center of interest on forces operating at a totaled macro-level based onWorld systems theory. The structural requirements of modern industrial economies linked with the immigration ofDual labour market theory. Migration as a natural consequence of market and economic globalization penetration across national border in the spectacle of World systems theory.People increasingly share cultural values worldwide, and therefore also perceive migrate and economic imbalances as a consequence wherethe world society approach focuses on cultural globalization. (Piore, 1979)

Push and Pull Theory (Lee' Theory):

According to the Everett Spurgeon Lee, who was a Professor of Sociology at the University of Georgia is known for his pioneering theory of migration, which is known as the Push and Pull Theory, or also as Lee' Theory. Everett Lee has conceptualized the factors associated with the decision to migrate and the process of migration into the following four categories: (1) Factors connected with the area of origin; (2) Factors connected with the area of destination; (3) Intervening obstacles; and (4) Individualaspects.

Lee has especially detailed all of the above four categories by emphasizing on it. Many factors will be considered for driving away a person from one place to another or attract or pull people to it. People usually migrate other new place in hopes to

better live and their family's life style but they usually don't research it properly and some may face some problems. People usually migrate permanently or semi-permanently. As people migrate they are taking their knowledge, ideas, innovators, and behaviors to a whole new places and learning new things along the way. Two factors determining a person migration one push and another pull factors, it either persuades a person to move to a new location or compel them to leave their old residences. This could be economic, political, cultural and environmental reasons for any person to migrate.

2.2 Empirical Review

Empirical literature review is a summary of research that has been conducted in the past on a certain subject of interest. The goal of the literature review is to discover the gaps in literature. In empirical review researcher select review from similar objectives or statement of the problems. In line with conceptual framework, the empirical strategy is to observe impact of migration and remittance impact of livelihood. Since the objective of the paper is to examine the nexus between labor migration, remittance and used of remittance as a human livelihood.

Remittance

Generally remittances means transfer of money from the migrant labour to their home country for their families. In other words, remittance means the cash own by labour from certain country where the migrants get job and send cash to their own home country to fulfill their family needs and for better lifestyle. Mostly remittances is used in non-productive and other construction activities due to lack of skill that acquire at abroad. (Bellay, 2011)

In the lack of skills gap, economic diversity, and a financial system that is able to mop up small amounts of savings from multiple sources and channel them into productive business purposes migrants are unable to transform remittance savings into productive investments. Country political contexts and socioeconomic, are reducing the cost of remitting money, financial literacy, lowering barriers to entrepreneurship, and maintaining overall macroeconomic stability measures and which could be work. (Tuladhar, Adhikari, & Sapkota, 2014)

Seddon, (2003) has reported in his work that most of the remittance is used for meeting their household expenses and loan payment that borrowed during going abroad. Houses used their remittances to use their daily needs like food, clothing and payment of loan and the investment. The survey done by department of woman (2003) found that most of family were improve their of economics status due to remittance and remittance helps to falling from below the poverty line. Several studies reveal that remittance helps to improvement of living standards of families.

Regmi, (2007) had noted that the maximum amount of remittance income is used for loan payment 69%, household expenses (97%), investment in land purchases only 26%. Few amount of remittance is used into the productive areas such as bank deposited 14%, land purchase (20%), as well as some family also invest in to their small business and investment (10%). Similarly he wrote the causes of not utilized in productive sector of remittance is conflict and non-availability of sizable investment funds for investing productive sector. Lastly he had noted down the defendants of this area said that remittance is key factor to increase their households income and help to improve economic condition of house and also get some respect from society after they came back from foreign employment.

According to report, the total amount of remittance sent from abroad is more than doubled, from the fiscal year 1974/75 (Rs.90.7 million) to fiscal year 1980/81 (Rs.216.8 million). After the next decade, the total official amount of remittance increased three times and reach to Rs. 676.8 million in fiscal year 1989/90. In the mid of the 1990's, the total amount of remittances recorded about Rs. 2.9 billion from the "Gurkha Remittances".

Pant (2008).explained that remittance is the main sources of income for developing countries. Mostly remittance is used to fulfill the family daily needs such as food, clothing and housing. At household level remittance is the main factor to increase their family income and uplift from poverty. Mostly in the developing countries small amount of remittance are being used as saving fund and in production business. Remittance is used in better education and health and improve living standard. Remittance is also help to improve the foreign currency deposit in their home county which helps to improve the economic condition of country and balance of payment. External and Internal employment have contributed to collect remittance

which helps to fulfill the basic needs besides secondary needs such as expansion of communication services aggravation of income generative activities and enlargement the employment opportunities.

Karna (2004) the report shows that migration is not sufficient for the livelihood. During migration they have to take loan and remittance is used to repayment of loan which can causes lack of household expense if the family member do not have other alternative incomes at their home countries. Most of migration were unskilled and they don't get high wage so remittance is used mostly loan repayment and migration also create a big trouble that labour shortage at their home country. The positive impacts of labor migration include the acquisition of skills; increased entrepreneurship, financial benefits; exposure awareness; and in some cases the empowerment of women who become the head of their households in the absence of men. Labor migration can also have negative impacts such as diminish of local culture, increased workload for women and exposure to health risks, and can affect to social malpractices (ICIMOD, 2010). By reducing constraints on household consumption remittance creates demand for consumer goods. The required capital to finance such activities and this has created entrepreneurial opportunities. The use of remit access as capital to finance new businesses and/or acquire new assets within existing business there are some studies that have suggested on this subject and issues. Remittances are sent not only to help cover daily expenses but also to invest in business opportunities in the migrant's home countries which has shown on household surveys. The South Pacific islands, Brown found that a portion of remittances received are invested or saved that is presented in a study of remittance patterns (Brown, 1994).

Remittances route to earnings in acceptance households, and also supports vary hazards to those earnings. Different economic sectors from other members of the household, their earnings and consequent remittances, talk a hedge to household earnings in the origin because migrants often work in different geographical regions. The probable for investment and economic growth in receiving communities by increasing and varying household budgets, remittances. To assess this potential, researchers studied how getting households use remittances. Confirmation from household surveys submitted that households apply remittances mostly on frequent household expenditures, such as food, education or health, absorbent only a

small share for productive investments, such as food, education or health, retaining only a small share for productive investments, such as obtaining land for farming or forming a business. This pattern has headed some researchers to discard the potential of remittances for long term economic development in getting community, especially given that these funds a lot decline over time as migrants resolve in their new purpose (Garip, 2011).

By increasing investment in countries with less developed financial areas other studies have shown that remittances have been important in spawning output growth. Migrants invest their savings in small businesses, real estate or other assets in their own countries and therefore support local markets is the main results for this happenings. Where the financial system is underdeveloped, remittances may improve credit constraints and act as a substitute for financial development in economies (Giuliano and Ruiz-Arranz, 2006).

Summary literature review

Many existing researches talks about different views of migration though there are still lack to finding concrete study and discussion about this topic. The essential argument of the neoclassical viewpoint that focusses on wages. Under the assumption of full employment, it appraisal that a linear connection between migration movement and pay differences. International migration is caused by differences in wage levels between labour of migration the lack of social security, assets, occasions, recognitions, credits, insurances and resources. Migration is a way to diversify the risks of a household economy in a country where these organizations are missing or lacking. Similarly, World Systems Theory expresses migration as a natural product of economic globalization and marketplacel diffusion across domestic borders. The least developed countries like Nepal sold their labour and they gain wages from developed countries. It has been maintaining the balance of labour and wages which is providing equilibrium between one countries to another. Everett Lee position the aspects associated with the decision to migrate and the process of migration into the following four classifications. Sociologist's scholars talks about role of remittance different sector of human wellbeing. The major section of the remittance is used for meeting household consumption and paying off loans

borrowed to go abroad. Remittances are used for meeting daily supplies like food, clothing and payment of debt. Use of remittance for the improvement of the living standard is devoted to by several studies. Improvement in living standard includes housing improvement, higher expenditure on food, on personal items, domestic equipment and other user durable. Many scholar say that families were living out of remittance money and remittance was helping to detain more people from falling down poverty line. According to Chambers and Conway (1991) a livelihood includes the abilities, properties (resources, stores, claims and access) and actions required for a means of living. In Nepal, outmigration and its effect on livelihood uses are key topic in the scenario and policy debate.

I agree with the different scholar positions foreign labour migration is now an essential part of everyday life for a majority of livelihood, with its impact clearly visible in every sphere of society – financial, societal, governmental and even cultural. Remittance economy is directly related to human resource and human resource is the wealth of nation and its conduct to sources of livelihood. Thus, the previous researches are absent to show the how remittance existed in the inner of regional and local area as well as individual aspects too. Therefore, remittance should have observes through the spectacles of livelihood.

CHAPTER -THREE

RESEARCH METHODOLOGY

As research methodology is the heart of the any research. In another words research methodology is the analysis and interpretation of research topic using various tools and techniques. In simple words research methodology is the systematic way to solve the research problem. The research methodology chapter describes the methods and process applied in this research paper. This chapter includes research design, sources of information, population and sampling, tools of data collection and analysis and interpretation. Keeping in the mind about an importance of research methodology following methodology have been adopted in order to fulfill the research objectives.

3.1 Rationale for the Selection of Study Area

Ilam is located in eastern part and hilly regions of Nepal. The district is composed of different castes and religions but living in harmony. The main occupation of the people of this area is agriculture. Being a hilly region, people cannot sustain their lives through only the income from agriculture. So, they have taken immigration as one of the best alternatives of their living. According to the Department of Foreign Employment, a total of about 2500 people have moved out of the country from Ilam district in the year 2074/75. With this figure, the total number of people leaving Nepal from Ilam district has reached to 20000. This has remarkably changed the living standard of the people in this district. So, to analyze the micro level impacts of remittance in Ward No. 5 Lumde of Phakphokthum Rural Municipality has been selected for the study.

3.2 Research Design

The area of this case study observes Phakphokthum Rural Municipality Ward No. 5 of Ilam, district. It is based on a micro level study. This is based on the

descriptive and explanatory research design to fulfill the specific objects of the study. The research design is the plan and strategy to obtain the answers of the study. In the research socio-economic characteristic of livelihood is expressed through the descriptive research design with the simple table and impacts of remittance is presented through the explanatory research design. The data and information are analyzed with expression.

3.3 Nature and Source of Data

The study is based on the primary data collected from the field. The required data both qualitative and quantitative collected from the field study by the researcher himself. The data about remittance are taken from the secondary sources which are both field survey, internet and books. The required data were collected by using the questionnaire method. The collected data is managed according to the requirement of the objective of the study.

3.4 Universe, Sampling and Sampling Procedure

The universe of this study is the area & population covered by Ward No. 5 of Phakphokthum Rural Municipality of Ilam district. Phakphokthum Rural Municipality contains 21619 total population including 9050 male and 12569 females. Out of total household within the ward 05 is 250 households of (having member migrated for foreign employment) I have selected 30 household also write one respondent was selected from every household through using purposive sampling under non-probability sampling.

3.5 Techniques and Tools of Data Collection

3.5.1 Interview

Structured questionnaire prepares to generate the realistic and actual data by conducting household survey from the study area. The respondents were asked a set of questions prepared according to the objectives of the study. I have conducted a structured interview in this study and I have conducted this interview with the every household's member of 30 sample size households who were returned back to their home from foreign employment in study area in order to get more information.

Information obtained through these interviews taken confidential to draw the overall scenario of the field and verification of the data collection from household survey. And also the interview was focused about impacts of remittance and its contribution on the livelihood such as: health, education, social status, infrastructure, woman's decision making, reduction poverty, etc.

3.5.2 Data Analysis

After the completion of the collection of data, findings keep in tabular form. The data were presented and interpreted by using different statistical tools. The data obtained from the field work try to avoid the problems of duplications and ambiguities.

Only relevant information was presented in the report is more specific and consistent with the objective of this study. The information obtain and presents in appropriate tables and figures. They categorizes and tabulate according to the objective of the research by using computer applications such as MS-Excel, Word & Spreadsheets.

3.5 Limitations of the Study

This study is a micro level study of Ward No. 5 of Phakphokthum Rural Municipality of Ilam district. Every study carries some limitations which is unavoidable. The main limitations of the study are as follows:

- The present analysis is concentrated in particular area of Phakphokthum Rural Municipality 05, of Ilam District.
- This study based on sample size of study area, It may not be helpful to make general conclusion
- This study emphasizes only the role of remittance on livelihoods.
- This study is the indicative rather than all-inclusive so the generalization could not be applied to the whole nation.
- Due to the limited resources this study may not include all the relative data of remittance.

- The study focuses only on remittance through foreign employment besides India.

CHAPTER -FOUR

SOCIO- ECONOMIC OF CHARECTERISTTS THE RESPONDENTS

Social and economic factors have big impacts on the livelihood of the people. This chapter describes the social and economic conditions of the people living in the study area. The social factor includes population, family pattern, size of family, religion; members left the country for foreign employment, marriage status, academic qualification etc. Similarly, the economic factor includes land assets of the family, sources of income, etc.

4.1 Characteristics of the Respondents

The study is taken from a group of 30 migrant respondents of Ward No.5of Phakphokthum rural Municipality. Almost all of the people in this area are based on agriculture for their living. The different data obtained during the study are included in the following headings.

4.1.1 Family Composition of the Respondents

Family is a group of people consisting of parents and their children. Family is a unit of a society. The different family pattern of the sample populations from study area is given in the following table:

Table 1: Family Composition of the Respondents

| Family Pattern | Family Number | Percent |
|-----------------------|----------------------|----------------|
| Nuclear | 20 | 66.67 |
| Extended | 10 | 33.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

As exposed in table, the respondents have 66.67 percent of nuclear family while 33.3 percent of the sample populations are from extended family. The table shows that the number of nuclear family in the study area is higher than that of extended family.

Table2: Family Size of the Respondents

| No. of Members | Family Numbers | Percent |
|----------------|----------------|------------|
| 1-4 | 14 | 46.7 |
| 5-8 | 16 | 53.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

In the study area, it was found that 53.3 percent, the highest number of the sampled households was found to have the family members ranging from 5-8 members. While 46.7 percent, 1-4 the second highest, have members ranging from members.

4.1.2 Caste Composition of the Respondents

Various groups of people are found to be residing in the study area. Diversity in different caste was found to believe on peaceful life of living. In the study area, Magar were found to be dominant as shown in the given table:

Table3: Caste /Ethnic Composition of Respondents in Study Area

| Caste | Family number | Percentage |
|----------------|---------------|------------|
| Magar | 15 | 50 |
| Chhetri | 6 | 20 |
| Gajmer(Dalit) | 4 | 13.33 |
| Limbu | 5 | 16.67 |
| Total | 30 | 100 |

Source: Field Survey, 2022

In the above table, the numbers of Magar community mostly occupied than other cast of people in the field area. The Magar community covers 50 percent of the total sample population. The Chhetri cover's 20 percent, Limbu are 16.67, the presence of Dalit community is less in number and covering only 13.33 percent of the total respondents of the study area.

4.1.3 Age and Sex Composition of the Respondents

In latest centuries, the numeral of female employees going for external work has been increasing day by day. In the sample population, there were surprising numbers of female workers gone for foreign employment. The workers are from different age groups which are listed in the following table:

Table4: Age and Sex Composition of the Respondents

| Age Group | Foreign Workers | | Percentage |
|--------------|-----------------|--------|------------|
| | Male | Female | |
| Below 20 | 2 | 0 | 6.7 |
| 21-30 | 14 | 2 | 53.3 |
| 31-40 | 8 | 0 | 26.7 |
| 41 and above | 4 | - | 13.3 |
| Total | 30 | | 100 |

Source: Field survey, 2022

As exposed in the standoverhead, the age group ranging from 21-30 years has the highest number of people gone for foreign employment covering 53.3 percent of the sample population. Similarly, 26.7 percent of the foreign employment was covered by the age group ranging from 31-40 years of age while only 13.3 percent of the employees were found to have been employed in foreign employment from the age group greater than 41. This table shows that the adults are mostly attracted towards foreign employment.

4.1.4 Educational Status of the Respondents

Most of the sample populations gone for foreign employment were found to be from the illiterate to highly literate respondents. They are listed below:

Table5: Educational Status of the Respondents

| Education Status | No. of sample | Percent |
|-------------------------|----------------------|----------------|
| literate | 6 | 20 |
| Illiterate | - | - |
| SLC passed | 15 | 75 |
| High Education | 9 | 30 |
| Total | 30 | 100 |

Source: Field survey, 2022

Above table shows that of the respondents were no found to be illiterate while 30 percent of the populations had taken higher education. Correspondingly, 20 percent of the respondents gone for foreign employment were literate while 75 percent of them had passed SLC.

4.1.5 Marital Status of the Respondents

Marital status is considered to be one of the major factors for foreign employment. The study also revealed that larger number of the respondents gone for foreign employment were married. The table mentioned below shows the marital status of the respondents:

Table6: Marital Status of the Respondents

| Marital Status | No. of sample | Percent |
|-----------------------|----------------------|----------------|
| Married | 20 | 66.7 |
| Unmarried | 10 | 33.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

Out of total sample population, 66.7 percent of them were found to have been married while only 33.3 percent were found to be unmarried. This table further indicates that the migration for foreign employment of married respondents is higher than that of unmarried respondents.

4.2 Economic Composition of the Respondents

The economic pattern generally defines the employment condition, sources of income, social status and also the consumption of quality goods. This section includes the destination country of foreign employment, nature of work, assets like lands and their production.

4.2.1 Countries of Foreign Employment

In recent years, many respondents have been migrating to foreign countries like Malaysia, South Korea, Japan but most of the respondents from the study areas were found to have been migrated to gulf countries. Due to lack of employment facilities in their respective areas and the government choosing not to intervene many respondents are forced to migrate and with many developing countries providing many opportunities for employment it has been a crucial developing point of attraction for foreign employment for Nepali workers. The workers from the study area are also found to have chosen these countries as their prime destination. The workers gone to different countries for foreign employment are as follows:

Table7 Countries of Foreign Employment

| Country | No. of Workers | Percentage |
|----------------|-----------------------|-------------------|
| Saudi Arabia | 10 | 33.3 |
| Qatar | 8 | 26.7 |
| Kuwait | 5 | 16.7 |
| Malaysia | 4 | 13.3 |
| South Korea | 3 | 10 |
| Total | 30 | 100 |

Source: Field survey, 2022

Overhead table illustrations, that the largest number of sample population was attracted towards Saudi Arabia that covered 33.3 percent. The study also revealed that only 10 percentage of the sample population had gone to South Korea for foreign employment. The population was highly attracted towards South Korea but was resisted by different factors like language tests, slow response of government, high

competition etc. Likewise, 26.7percent of the sample population had moved to Qatar and 16.7 percent had gone to Kuwait for foreign employment.

4.2.2 Reasons behind Foreign Employment

Many workers have migrated to different parts of the world for foreign employment. They all have their own reasons for foreign employment. Most of the factors for migration are push and pull factors. They are listed in the table mentioned below:

Table8: Influencing Factors behind Foreign Employment

| Factors | No. of Workers | Percentage |
|----------------|-----------------------|-------------------|
| Unemployment | 9 | 30 |
| Less Income | 16 | 53.3 |
| Debt | 5 | 16.7 |
| Total | 30 | 100 |

Source: Field survey, 2022

Talking to the table citedupstairs, the main factor for foreign employment was due to less income which covered 53.3 percent of the total population. Accordingly, 30 percent of the workers were found to be unemployed while 16.7 percent left the country to pay their debts. This table indicates that utmost of the defendants of the study region take migrate for external work due to less income caused by unemployment.

4.2.3 Employment Status before going for Foreign Employment

The sample populations were asked about the employment status of family member gone before foreign employment. The table mentioned below shows the employment status of the respondents and their households before foreign employment.

Table9: Employment Status before Foreign Employment

| Employment | No. of respondent | Percentage |
|-------------------|--------------------------|-------------------|
| Agriculture | 19 | 63.3 |
| Business | 3 | 10 |
| Labor | 5 | 16.7 |
| Job | 2 | 6.7 |
| Unemployed | 1 | 3.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

According to the data mentioned in above table, 63.3percent of the respondents were engaged in agriculture before foreign employment, 16.7percent were labor while only 3.3 percent of the sample population were unemployed. From the table it is also seen that 10 percent of the sample population owned their own business and 6.7 percent had been engaged in job before their foreign employment. Most migrant workers belong to the agricultural economic background.

4.2.4 Nature of Foreign Employment

The respondents in the study area were asked about the nature of foreign employment their family members have been doing. They were all engaged in different types of work. The responses taken from them are listed in the table below:

Table10: Nature of Foreign Employment

| Employment | No. of Workers | Percentage |
|-------------------|-----------------------|-------------------|
| Industrial Labor | 13 | 43.3 |
| Security Guard | 8 | 26.7 |
| Driver | 3 | 10 |
| Household Worker | 2 | 6.7 |
| Hotel Worker | 4 | 13.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

Overhead table demonstrations that the largest respondents, 43.3 percent of the employees worked as industrial labor in foreign country while only 6.7 percent

worked as household worker. The second highest population worked as security guard in the foreign land that covers 26.7 percent of the total sample population. This table further indicates that most of the respondents of the study area were engaged in an industrial labor.

4.2.5 Duration of Foreign Employment

The data about the time they have gone for foreign employment were also recorded. The employees gone for foreign employment for more than a year were taken into consideration. The table mentioned below shows the duration of foreign employment.

Table11: Duration of Foreign Employment

| Duration | No. of Workers | Percentage |
|-----------------|-----------------------|-------------------|
| <2 years | 6 | 20 |
| 2-3 years | 7 | 23.3 |
| 3-4 years | 9 | 30 |
| 4-5 years | 5 | 16.7 |
| >5 years | 3 | 10 |
| Total | 30 | 100 |

Source: Field survey, 2022

As revealed by the tabletopdeclaredoverhead, 30 percent of the total plaintiffs had been in foreign employment for more than 3-4 years while only 10 percent of the population was gone for more than 5 years. Similarly, 23.3 percent of the total sample population was in foreign employment for 2-3 years and 20 percent of them were in foreign employment for 2 years. Most of the 20% migrants in my research migrated before less than two years.

4.3.3 Condition of Landholding

As agriculture has been a part of Nepalese people for many generations 5still many of the people are dependent upon agriculture. So, the economic condition of the family is determined by the total assets of land they have for agricultural farming. The table mentioned below shows the condition of land holding of the respondents in study area.

Table12: Condition of Landholding

| Land (Ropani) | No. of family | Percentage |
|---------------|---------------|------------|
| 1-15 | 22 | 73.3 |
| 16-30 | 6 | 20 |
| 31-above | 2 | 6.7 |
| Total | 30 | 100 |

Source: Field survey, 2022

The table mentioned above shows that the sample population of the study area was found to have been using small portion of lands. Being a hilly region, the lands were less productive. In the study area, 73.3 percent of the family had acquired 0-15 Ropani of land while there was 6.7 percent of the sample population that acquired more than 30 Ropani of land.

4.3.4 Yearly Crops Production Pattern

For Nepalese people and the government, Remittance has played a vital role in improving their livelihoods. As most of the people are still engaged in agriculture the production of the food crops also plays an important role in the livelihood of the people. The different food crops produced by the sample population are given below:

Table13: Yearly Crops Production Pattern

| Quantity (Muri) | Rice/percentage | Paddy/percentage | Wheat/percentage |
|-----------------|-----------------|------------------|------------------|
| 1-5 | 12(40%) | 14(47%) | 10(33%) |
| 6-10 | 8(27%) | 6(20%) | 7(23%) |
| 11-15 | 3(10%) | 3(10%) | 2(7%) |
| 16-20 | 2(7%) | 2(7%) | 1(3%) |
| No Production | 5(16%) | 5(16%) | 10(34%) |

Source: Field survey, 2022

As revealed in the table overhead, 44percent of the family produces paddy between 1-5 Muri while 21 percent of the sample do not produce paddy. Similarly, 53 percent of the respondents do not produce maize. The table also shows that 32 of the

population produce wheat between 6-10 Muri and only 3 percent of the populations produce wheat between 11-15 Muri. Likewise, only 32 percent of the populations are involved in producing Millet.

4.3.5 Yearly Cash Crops Production

Besides food crops, the sample populations in the study area has also been engaged in producing cash crops. Most of the respondents are engaged in cardamom production. The table mentioned below shows the yearly cash crops production pattern of the respondents.

Table14: Yearly Cash Crops Production

| Quantity (mann) | Cardamom/Percent |
|-----------------|------------------|
| 1-5 | 17(56.7%) |
| 6-10 | 8 (26.7%) |
| 11-15 | 1 (3.3%) |
| No Production | 4(13.3%) |

Source: Field survey, 2022

In the study area, the families were found to be producing cardamom as cash crops. The production of other crops was found to be negligible. In the study area, a total of 56.7 percent involving 1-5 mann grouping cardamom production. Likewise, 26.7 percent involving 6-10, 3.3 percent involving 11-15 respectively. Now cardamom production is decrease of disease.

CHAPTER-FIVE

IMPACTS OF REMITTANCE ON LIVELIHOOD

This chapter shows how remittance has impacted on the daily lives of the people. The impacts are categorized into economic, social and physical parts. The chapter tries to describe these impacts briefly. The chapter also tries to address different issues and challenges that remittance has raised in the livelihood of the people.

5.1 Economic Impact

Economically remittance has played an important role in the livelihood of the people. The economic part of remittance includes monthly income, use of remitted money, rise of living standard, etc.

5.1.1 Monthly Income of the Foreign Worker

Remittance has been considered as one of the important tool for high income. People living in remote areas are fully dependent on agriculture which is not enough to make their living. So, they chose foreign employment for better living. As a result, they go for foreign employment for high income. There has been distinctive difference in the income level of sample population of the study area before and after foreign employment. They are listed in the following table:

Below table shows that there has found drastic enlargement in the income of the sample population after foreign employment to before foreign employment. Before foreign employment, the largest portion of sample population, 43 percent had their monthly income that remained between NRs.11000 to 20000. Only 3.3 percent of the sample population had higher income i.e. NRs.41000 to 50000 per month. Likewise, 26.7 percent of the population had been earning less than NRs.10000 per month before foreign employment.

Table15: Monthly Income of Foreign Workers

| Monthly Income | Before Foreign Employment | | After Foreign Employment | |
|----------------|---------------------------|---------|--------------------------|---------|
| | No. of Workers | Percent | No. of Workers | Percent |
| 1-1000 | 8 | 26.7 | - | - |
| 11000-20000 | 13 | 43.3 | - | - |
| 21000-30000 | 5 | 16.7 | - | - |
| 31000-40000 | 3 | 10 | - | - |
| 41000-50000 | 1 | 3.3 | 9 | 30 |
| 510000-60000 | - | - | 7 | 23.3 |
| 61000-70000 | - | - | 5 | 16.7 |
| 71000-80000 | - | - | 4 | 13.3 |
| 81000-900000 | - | - | 3 | 10 |
| above+ 910000 | - | - | 2 | 6.7 |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

In contrast, there has been significant growing in the income source of the family after foreign employment. The largest sample population income 30 percent has been earning NRs.41000 to 50000 per month in foreign land. Similarly, 23.3 percent of the sample population has the highest income NRs.51000 to 60000 per month. The sample population that earns lowest during foreign employment is 6.7 percent with NRs. above 910000 as their monthly income.

5.1.2 Access to the Banks

The sample population was asked if they have direct access to the bank/financial institutions before and after the foreign employment. The study showed the following statistics:

Table 16: Access to Bank

| Bank Account | Before Foreign Employment | | After Foreign Employment | |
|--------------|---------------------------|------------|--------------------------|------------|
| | No. of Families | Percentage | No. of Families | Percentage |
| Opened | 15 | 50 | 20 | 66.7 |
| Not Opened | 15 | 50 | 10 | 33.3 |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

Above table exhibits that before foreign employment, 50 percent of the sample populations were found to have bank account, while it increased to 66.7 percent after foreign employment. This clearly indicates that the flow of remittance at households created the bank of saving account in the study area. Most of household saving money bank.

5.1.3 Improvement in Livelihood

To find out the improvement in livelihood of the respondents, researcher asked them whether they were benefitted by the remitted amount or not. The data fetched from them have been mentioned in the table

Table17: Improvement in Livelihood

| Response | No. of Families | Percentage |
|--------------|-----------------|------------|
| Yes | 25 | 83.3 |
| No | 5 | 16.7 |
| Total | 30 | 100 |

Source: Field survey, 2022

Upstairs table displays that 83.3 percent of the sample population was found to be directly benefitted by remittances while 16.7 percent had no significant change in their daily lives due to remittance. This was mainly due to the movement of unskilled workers in foreign employment; unskilled labor generates significantly less amount than skilled labors.

5.2 Physical Impact

This section efforts to address the physical assets and facilities provided by remittance in the family. This section includes different physical aspects like houses, land holdings, facilities of toilets and so on.

5.2.1 Condition of House

In the surveyed part /field the houses are of different kinds physically. The physically structure of the houses in the area show the income and economic condition before and after receiving remittance of the household level.

Table18: Structure & Condition of House

| | No. of Families (before remittance) | Percentage | No. of Families (after remittance) | Percentage |
|---------------|--|-------------------|---|-------------------|
| Khar roof | 18 | 60 | 2 | 6.7 |
| Jasta roof | 12 | 40 | 24 | 80 |
| semi concrete | | | 4 | 13.3 |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

Giving to the study done on structures of houses in the study area, the number of families having Jasta roof houses was found to be increased to 80 percent after foreign employment from 40 percent. In contrast, there was slight decrease in the number of Khar roof house from 60 percent before foreign employment to 6.67 percent after foreign employment while now 13.3 percent was made semi concrete houses. The above table shows that the structure of the houses has been change after the employment. It is because the economic conditions of the families have been uplifted due to the foreign employment. The number of Jasta roof houses has been more, which is the positive side of remittance / foreign income.

5.2.2 Facility of Toilets

Building of toilet shows the awareness of people towards health and hygiene. A field survey was taken to determine if the foreign employment had changed the conditions of toilet facilities. They are listed as follows:

Table19: Facilities of Toilets

| Types of Toilets | Before Foreign Employment | | After Foreign Employment | |
|------------------|---------------------------|------------|--------------------------|------------|
| | No. of Families | Percentage | No. of Families | Percentage |
| Modern | 15 | 50 | 25 | 83.3 |
| Simple | 13 | 43.3 | 5 | 16.7 |
| Unavailable | 2 | 6.7 | - | - |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

The table above shows that 6.7 percent of the family in the survey area was deprived of toilet facility before foreign employment which was recovered after foreign employment. The number of families having modern toilet increased from 50 percent before foreign employment to 83.3 percent after foreign employment. In contrast, the number of families having simple toilet had slight decreased from 43.3 percent to 16.7 percent after foreign employment.

5.2.3 Source of Fuel Use

Fuel is one of the most important factors for living in the present world. During study most of the houses were found to be facilitated with electricity. To fulfill the basic needs like cooking, different sources of fuel were found to be used in the study region which is registered in the table cited underneath:

Table20: Source of fuel use

| Types of Fuels Used | Before Foreign Employment | | After Foreign Employment | |
|---------------------|---------------------------|------------|--------------------------|------------|
| | No. of Families | Percentage | No. of Families | Percentage |
| Wood | 20 | 66.7 | 6 | 20 |
| LP Gas | 7 | 23.3 | 14 | 46.7 |

| | | | | |
|--------------|-----------|------------|-----------|------------|
| Induction | 3 | 10 | 10 | 33.3 |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

Upstairs table obviously presentations that remittance has noticeably changed the use of fuel in the survey area. According to the table, before foreign employment, only 10 percent of the sample population used Induction as their primary source of fuel while 33.3 percent (largest number of households) used LP gas as their primary source of fuel. Similarly, 20 percent of the sample population used wood as primary source of fuel. But after foreign employment, only 23.3 percent of the sample population uses wood as their primary source of fuel and the number of population using LP gas as primary source has increased to 46.7percent.

5.2.4 Change in Assets Structure

In the study area, after remittance households are using modern facilities like, television, radio, mobile and vehicles. The living standards of the households have changed significantly after the involvement of their family member in the foreign employment which is shown in Table.

Table21 Change in Assets Structure

| Particular | Before Remittance | | After Remittance | |
|------------|-------------------|---------|----------------------|---------|
| | Number Respondent | Percent | Number of Respondent | Percent |
| Television | 8 | 16.3 | 22 | 22 |
| Bike | 2 | 4.1 | 4 | 4 |
| Radio | 13 | 26.2 | 14 | 14 |
| Camera | 1 | 2.1 | 6 | 16 |
| Telephone | 2 | 4.1 | 3 | 30 |
| Laptop | 2 | 4.1 | 14 | 14 |
| Mobiles | 21 | 42.5 | 37 | 37 |
| Total | 49 | 100 | 100 | 100 |

Source: Field Survey, 2022

Table shows that the changes in household assets, electronic goods and services which are related to living standards. In the remittance receiving households, all goods and services are increasing after going abroad.

5.3 Social Impact

This section tries to address the social impacts caused by remittances in the livelihood of people. The chapter tries to find the impacts caused on the health and education sectors of the people.

5.3.1 Impacts on Education

Education is one of the key factors for the development of the whole nation. A well-developed society cannot be imagined without quality education. It is also the backbone of the people's for their personal growth. Many changes were originate after remittance in the study region which is mentioned in the table cited underneath:

Table22: Education Impacts

| Schools | Before foreign Employment | | After Foreign Employment | |
|--------------|---------------------------|------------|--------------------------|------------|
| | No. of Families | Percentage | No. of Families | Percentage |
| Government | 17 | 56.7 | 10 | 33.3 |
| Private | 13 | 43.3 | 20 | 66.7 |
| | --- | ----- | --- | |
| Total | 30 | 100 | 30 | 100 |

Source: Field survey, 2022

Giving to the table overhead, the number of family members who chose private school for their children's education significantly increased from 43.3 percent before foreign employment to 66.7 percent after foreign employment. In contrast, there was huge decrement in the number of families who chose government school from 56.7 percent before foreign employment to 33.3 percent after foreign employment. Most of these families were found to have changed their school from government to private school.

5.3.2 Impacts on Health

The sample populations were asked if remittance has helped to maintain their health issues. Their responses are shown in the table mentioned below:

Table23: Impacts on Health

| Response | No. of Families | Percentage |
|-----------------|------------------------|-------------------|
| Yes | 20 | 66.7 |
| No | 10 | 33.3 |
| Total | 30 | 100 |

Source: Field survey, 2022

As the table shows, 66.7 percent of the family was directly benefitted in health issues due to foreign employment while remittance had no or less effect in 33.3 percent of the sample population regarding health issues as most of their family members were working in their respective areas and they were heavily relying on the little incomes they had earned so they were unable to get benefits from remittance as no family members had gone for foreign migration. Impact on health in the study area was determined as time of medical check-up and consciousness of them about their health.

5.3.3 Others

Besides these impacts, the remittance has caused different positive impacts in society on the sample population in the study area. These impacts are listed in the following points:

-) After the movement of the head of the family for foreign employment, the task of handling the family was found to be taken by their women. So, the women were found to be actively involved in different activities like decision making, family handling, participating in different social activities, making visions etc. This has greatly aided empowerment of woman in the society.
-) Many sample family members were found to have lost the problem of inferiority complex in the society after the flow of remittance.
-) Most of the people from the community are able to enjoy same facilities freely.

-) Due to remittance the difference in the social class has decreased as well.
-) The sample population was also found to have their increased participation in the Social activities due to remittance.

Case Study-1

"We are Hopeful"

I own a small shop. My father was a farmer. We have been living in this place for a very time. We used to live in joint family of 6 members before the birth of Damber. After the birth of Damber my Baba (Father) died and our siblings decided to live separately, and from then on we got an economical problem because the lands were divided among the children's so we had a very small land for Agriculture.

Damber's Amma (mother) and I worked hard to teach and give good education to our child. So we had to get loan from Sahu and some other different community member's. Somehow, Damber passed S.L.C in 2072. To give him higher education we didn't have enough money and Damber himself told us he planned on going aboard to earn money, because he could not bear to see his family suffering financially. In order to send my son for foreign employment I had to borrow money from one of my friend. As my son was still underage we had problems with his visa so we had to raise his age and we were able to get his citizenship and later his passport. And we applied for his working visa in Qatar and he got his visa..

After he went to Qatar he is sending money every month fifty thousand for first year and from second year he started to send us sixty thousand. Within two and half year after he went to Qatar we were able to pay off all our loans. After four years he returned back to Nepal and got married. Most of the money being sent now are invested on his children's education. And I was able to open a small tea shop which helps me to earn money and spent my day as well. We are hopeful our grandchildren's are able to get good education and our family economic will get be better as well.

Damber Magar

Phakphokthum Rural Municipality-5 (Name changed)

5.4 Issues and Challenges

Apart from rise in living standard of the family members, the remittance has some drawbacks too. There has been different issues and challenges faced by the family members due to remittance. Some of them are listed as follows:

The movement of the male members for foreign employment has increased burden to the female members as well as children in the household and other external works. The remitted money is found to be used only in the physical objects and gadgets. They were found to be less used in the productive works like investment, business, agriculture etc. This directly affects to the development of the society. There has been lack of manpower in the society for doing different heavy works. Due to this reason, many families have left their occupation like farming, labor works, etc. This has directly affected the production of agricultural products which is a large threat for future. Similarly, lack of manpower has directly affected the continuity of diverse social activities like different types of cultural, social, religion, festivals, funerals etc. The absence of the parent has negative impact on the psychology of the children. Since a single parent cannot fully provide proper guidance to the children. This creates a big threat to the cultural values, traditions and norms of the society. The children also lack inspiration due to the absence of their parents. The absence of partner gone for foreign employment has created void in the family. This has led the family into different problems like divorce, run away, practicing wrong actions etc. As a result, the society has been badly affected .Lack of labor in the society also affects the infrastructure development of the society. The movement of active member of the society has negative impact on the society since it loses a leader that can develop the society.

CHAPTER-SIX

SUMMARY AND CONCLUSION

6.1 Summary

The study remittance and its contribution to livelihood of people was conducted in Ward No. 5 of Fhakhukthum rural Municipality of Ilam District. For the study purpose, 30 people from the area were taken as respondents. The study tries to explore the remittance and its contribution to livelihood in the social, economic, education, and cultural sectors of the society.

In the context of Nepal, more than five lakh people take work permit from the Department of Foreign Employment besides India each year. In the fiscal year 2075/76, a total of 526314 people took work permit for foreign employment. In the same year the remittance was recorded to be 534.3 billion. This figure covers 30 percent of the total GDP of the country. In the same year a total of 3217 number of people from Ilam district received work permit for foreign employment, out of which 1978 were male and 1239 people were female.

Major findings of the study are as follows:

- As we were suffering from lack of money we could not provide proper education for our son and at a very tender age we had to hide his age and get his passport in order to earn money. Although my son was lacking in education field he was able to earn good money through the hard work. Our government is lacking in so many ways, if they were able to provide loans to the needy people or if they had provided knowledge and ideas about loans systems than few people would have to suffer. More number of people especially in the rural areas are suffering from loan scams.
- In the study area, there were 66.7 percent nuclear families this indicates that there is influence of nuclear family in the study area. The Magar ethnicities were dominant with 50 percent of the total sample population. They continuously followed by chhetri, Limbu and Dalit. Most of the family had 5-8 members in their family while the smallest covered only 46.7 percent with 1-4 family members likewise, there household had been literate.

- Out of total, the age group between 21 and 30 had highest number of the people gone for foreign employment. Most of them moved due to the dissatisfaction in their income. In this age group 10 numbers of workers were male while 2 of them were female. This figure shows that the male workers are also highly attracted towards foreign employment in the study area.
- The sample populations ranged from literate to highly educated. Most of them faced different problems due to the lack of skills, language and knowledge. They also faced the big problems of language in foreign land.
- In the study area, 66.7 percent of the sample population gone for foreign employment was found married. After marriage, the workers were unable to feed the family in a proper way. There was comparatively more responsibility in a married man to unmarried. So, they chose foreign employment for the betterment of their family.
- Most of the people were found to be attracted towards Saudi Arabia. It was due to the easy government policy, low cost and satisfactory income in this country. This was successively followed by Qatar Kuwait Malaysia and South Korea. The people that moved for foreign employment were mostly due to less income. The other major factors were unemployment and debt.
- Before going for foreign employment the sample populations were engaged in different sectors like agriculture, labor, job etc. Out of the total sample, 63.3 percent was engaged in agriculture, 10 percent in business, 16.7 percent were labor, 6.7, 3.3 percent in job and the rest were unemployed.
- The people in the study area have been attracted towards foreign employment since few couple of years. Most of the employers have been in foreign employment for less than two years.
- The survey shows that most of the family member is agriculture. It is an integral part of their daily lives. They possess the livestock like cow, buffalo, as well as cardamom.
- From the survey, it was found that the workers in foreign employment had an income between 41000 and 100000 per month. This was a lot more than what they used to have before foreign employment. The remitted amount was spent

on different sectors like land, health, education, house, daily consumer such as food, agriculture, for livelihood etc.

- The foreign employment had direct impact on education, health lands.as well too. After foreign employment, the number of family sending their children to private school increased drastically. It also helped to maintain their health issues.
- SLC passed highly 75% gone to foreign employment. All households are literate.
- 3-4duration of foreign employment had highly 30%
- After and before remittent change in household assets, electrocutes goods and service which are related to living standards.
- After and before remittance change use of fuel in the study area.
- Above table displays that 83.3 percent of the sample population was found to be directly benefitted by remittances while 16.7 percent had no significant change in their daily lives due to remittance.
- The number of families Jasta roof houses were found to be increased 80% after foreign employment, 40% the number of just roof houses has been made which the positive side of remittance.
- 66.7 percent of the family was directly benefitted in health issues due to foreign employment while remittance had no or less effect in 33.3 percent of the sample population.

“Remittances play akey and vital part in the new economics of migration research as they directly support the concept of household interconnectedness and the variation of risk while analytically connecting the empirical study of the causes and consequences of migration.” (Taylor, 1999.) What Taylor views on this research paper has been match with each other, where remittance is playing important and integral role on household of Phakphokthum rural Municipality. NELM define the fundamentalreason of migration such as, absence of investment, lack ofsocial security,loans, credits,money, andassurances, poverty, unemployment etc. Likewise, this research also finds similar types of result at Phakphokthum rural Municipality. (Grune, 2017)

The remittances are becoming extra increasingly dependent on numbers of the emerging countries.Those countries who were completely founded on the remittance

is the greatest significant of economic growth and development. The commercial collapse following catastrophe, naturally disaster, or political war, remittances were possible to be persistent and upsurge and the receiver budget undergoes. (Yang, 2008) While comparing the Yang concept there is some similarities and difference, in case of people of Phakphokthum rural Municipality economy has been increased but the economic growth of development of the country haven't matched.

6.2 Conclusion

Finally, this research paper also analyzes the basic three perspectives, first one is Optimist outlook; on migration and this paper outcomes are more similar with each other and have much less difference on it. Foreign employment has generated a beneficial influence on the economy through various channels, such as, saving, investment, progress, income distribution, at micro level and it has also become the vital financial resources for the main subsistence and every needs such as, wellbeing, nutrition, dress, housings and teenagers' schooling, small business soon. Not only has it eased the daily lives of the people, it has also increased the access of people to the Banks and other physical assets like land, houses etc. With the inflow of remittance, people have been adapted with the latest information and technology. They have started using various technological produces like television, mobile phones, cameras, motorcycles etc. The social life of the people has been extremely changed due to foreign employment. This has increased the self-esteem and self-respect of the people.

The second is Pessimist outlook; this examination finding and pessimist perspective have some parallel and more differentiate. In this perspective world system claim that party-political and commercial influence is inequitably dispersed, and that the communal exercise ethnic beliefs are tend to copy such organizational differences. In this case there is more parallel and less dissimilar. Negative or Pessimist perspective of this research shows that, there is great prospect of foreign employment but there are various problems and challenges brought by foreign employment such as increase in the import of luxurious goods, increase in the rate of inflation, income distribution gap, misuse of agricultural land, inadequate care for children and old citizens, diminishing of cultural and traditional values, norms and languages, lack of labor in local level development, transmission of fetal diseases etc. has been the major challenges faced by the people of study area. Besides this,

utilization of remittance in productive sector and capital formation has also been a major concern.

The third and last is Pluralistic outlook; this research conclusion and pluralist outlook have some resemblance and some alterations. According to (NELM) proclaim that migration is not shaped by the difference in work occasions and salary. NELM proclaim as the fundamental reason of migration the absence of social security, investment opportunities, loans, currency, and assurances. Migration is a way to expand the dangers of a household economy in a country where these arrangements are inadequate or lost.

In the end, long engaging with the field study of the particular area of Phakphokthum Rural Municipality 05, in Ilam district the researcher concluded that how the remittance impacts livelihood. Though, in comparatively the remittance effects appears as positive less than negative. Thus, the researcher seeks and confirmed by taking three major outlooks to make final of this research study.

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(This interview question has been prepared for migrants of Phakphokthum rural Municipality ward-5respondents)

**Appendix
Questionnaire**

Set 1

1. General Information

Name:

Address:

Sex: a) Male b) Female c) others

Age:

Language:

Religion: a) Hindu b) Buddhist c) Christian d) Kirat e) Other

Academic Qualification:

Occupation:

Family Type:

2. Social Status of Family

2.1 Family Details

| Name | Sex | age | Marital Status | Relationship with Family Head | Academic Qualification | Occua-tion | Country of Foreign Employment* |
|------|-----|-----|----------------|-------------------------------|------------------------|------------|--------------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

*for members of family gone for foreign employment

2.2 What is the structure of your family?

a) Single b) Nuclear c) Extended

2.3 Do you have your own land?

a) Yes b) No

| | |
|---|--|
| If yes, then what is the type of land? | |
| Terraced field | |
| Barren land | |
| Others | |
| Total | |

2.4 What crops are grown in your land?

| Types of crop | Quantity (Kgs) |
|---------------|----------------|
| Rice | |
| Maize | |
| Wheat | |
| cardamom | |
| Others | |
| | |

2.5 What are the cash crops produced in your field?

| Cash crops/Fruits | Quantity |
|-------------------|----------|
| Cardamom | |
| Tea | |
| other | |
| | |

2.6 Which fuel do you use for cooking your food?

- a) Wood b) LPG Gas c) Electronic Chulo c) others

3. Details on Foreign Employment

3.1 How many years have they been for foreign employment?

- a) 1-2 years b) 2-3 years c) 3-4 years d) 4 or more year

3.2 How many members of your family have gone for foreign employment?

- a) 1 b) 2 c) 3 d) 5 or more

3.3 Why have they gone for foreign employment?

- a) Unemployment
- b) Low Income
- c) High Debt
- d) Children Education
- e) Others

3.4 Were they employed before going for foreign employment?

- a) Yes
- b) No

If yes, then what was it?

- a) Agriculture
- b) Labor
- c) Business
- d) Employment
- e) Others

3.5 What occupation do they have in foreign country?

- a) Industrial Labor
- b) Household Worker
- c) Driver
- d) Security Guard
- e) Others

4. Remittance and its use by the family

4.1 What was/is the monthly income of the family member gone for foreign employment?

| Foreign Employment | Monthly Income (In Rs.) |
|---------------------------|--------------------------------|
| Before | |
| After | |

4.2 How much money have you received through remittance from your family member since last year?

.....

4.3 What are the sources of income of your family? How much have you been earning through these sources since last year?

| Source of Income | Income in Nrs. |
|---|-----------------------|
| Foreign employment | |
| Agriculture/ Cardamom/ Milk production | |
| Daily wages | |
| Business | |
| Employment | |
| Others | |
| Total | |

4.4 How much have you invested since last year?

| Areas of Investment | Investment amount (NRs.) |
|-------------------------------|---------------------------------|
| Daily expenses | |
| Education for children | |
| Credits | |
| Health | |
| Saving | |
| Shopping | |
| Business | |
| Agriculture | |
| Others | |
| Total | |

5. Impacts of Remittance on Livelihood

5.1 Has remittance changed the livelihood of your family after remittance?

a) Yes

b) No

5.2 Status of Home

| Type of Home | Foreign Employment | |
|------------------|--------------------|-------|
| | Before | After |
| khar roof | | |
| Jasta roof House | | |
| semi concrete | | |

5.3 Condition of toilet

| Types of toilet | Foreign employment | |
|-----------------|--------------------|-------|
| | Before | After |
| Modern | | |
| Normal | | |
| No toilet | | |

5.4 Children's Education

| Types of School/college | Foreign Employment | |
|-------------------------|--------------------|-------|
| | Before | After |
| Government | | |
| Private | | |
| | | |

6. Health Facilities

6.1 Does have remittance helped to improve the health facilities of your family?

a) Yes

b) No

Question set- 2

Checklist for Field Observation:

- Facility of toilet-type of toilet & distance of it from house
- Lifestyle-dressing, use of modern equipment such as Mobile, TV, Radio, and Land-line phone set
- Distance to Schools-Primary & Secondary, Bank & financial institution, Health Facilities-Sub-Health Post, Health Post & Hospital
- Type of house& management of house
- Distance of farm land from household
- Number of livestock
- Use of fuel-electricity, gas, fuel-wood
- Access to forest and pasture land
- Farm land and current agricultural production

Question set - 3

Schedule for Key Informant Interview

Distance to Schools-Primary & Secondary, Bank & financial institution, Health Facilities-Sub-Health Post, Health Post & Hospital.

- Lifestyle-dressing, use of modern equipment such as Mobile, TV, Radio, and Land-line phone set-since
- Major crops of households & agricultural production ratio
- Number of family members gone for foreign employment-countries of employment-most preferred
- Average income of each member-Monthly & yearly in average
- Physical facilities of the community
- Agricultural production system-income of agriculture sector-yearly in average
- Type of house and in-house assets
- Number of livestock-income from livestock
- Use of toilet-since
- Number of livestock & income ratio of livestock
- Current use of fuel-electricity, gas, fuel-wood (most preferred one and why)
- Average time to reach forest and pasture lands
- Major occupations of the community-currently most engaged
- Income saving pattern of the community in general and household of key informant in particular
- Challenges associated to foreign employment
- Opportunities associated to foreign employment