

**The Role of Remittance on Education Attainment in Ramechhap
Municipality: A case Study on Nepalese Economic in Education
Achievement**

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By

Chandra Bahadur Karki

Class Roll No: 28/2073

T.U Registration No: 9 – 2 – 414 – 11 – 2004

Central Department of Economics, T.U

Kirtipur, Kathmandu, Nepal

April, 2023

DECLARATION

I, **CHANDRA BAHADUR KARKI** declare that this thesis entitled “**THE ROLE OF REMITTANCE ON EDUCATION ATTAINMENT IN RAMECHHAP MUNICIPALITY: A CASE STUDY ON NEPALESE ECONOMIC IN EDUCATION ACHIVEMENT**” submitted to Central Department of Economics is my own original work unless otherwise indicated or acknowledged in the thesis. The thesis does not contain materials which has been accepted or submitted for any other degree at the University or other institution. All sources of information have been specifically acknowledged by reference to the authors or institution(s).

.....

Chandra Bahadur Karki

Roll No: 28/ 073

TU Regd. No: 9 – 2 – 414 – 11 - 2004

Central Department of Economics

Kirtipur, Kathmandu, Nepal

Date:



Tribhuvan University
Faculty of Humanities and Social Sciences
University Campus

Central Department of Economics

Office of the Head of the Department
Kirtipur, Kathmandu, Nepal

RECOMMENDATION LETTER

This thesis entitled “**THE ROLE OF REMITTANCE ON EDUCATION ATTAINMENT IN RAMECHHAP MUNICIPALITY: A CASE STUDY ON NEPALESE ECONOMICS IN EDUCATION ACIVEMENT**” has been prepared by **CHANDRA BAHADUR KARKI** under my guidance and supervision. I hereby recommend this thesis for the final examination to the thesis committee as a partial fulfillment of the requirements for the degree of **MASTER OF ARTS** in **ECONOMIC** for final examination.

.....
Dr. Nirmal Kumar Raut

(Thesis Supervisor)

Central Department of Economics

Tribhuvan University

Kirtipur, Kathamandu, Nepal

Date:

G.P.O.: 3821, Ph.: ++977-1-14330950, 4333616, 4333539
Email: cedecon@mail.com.np Web: <http://www.cedecontu.edu.np>



Tribhuvan University
Faculty of Humanities and Social Sciences
University Campus

Central Department of Economics
Office of the Head of the Department
Kirtipur, Kathmandu, Nepal

APPROVAL LETTER

We Certify that this thesis entitled “**THE ROLE OF REMITTANCE ON EDUCATION ATTAINMENT IN RAMECHHAP MUNICIPALITY: A CASE STUDY ON NEPALESE ECONOMICS IN EDUCATION ACHIVEMENT**” Submitted by **Chandra Bahadur Karki** to the central Department of Economics, Faculty of Humanities and social sciences, Tribhuvan University in partial fulfillment of the requirement for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the Degree.

Thesis Committee

.....

Assoc. Prof. Dr. Nirmal Kumar Raut
(Thesis Supervisor)

.....

Dr. Balaram Pathak
External Examiner

.....

Prof. Dr. Shiva Raj Adikari
Head of Central Department

Date:

G.P.O.: 3821, Ph.:++977-1-14330950, 4333616, 4333539
Email: cedecon@mail.com.np Web:<http://www.cedecontu.edu.np>

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LIST OF ABBREVIATIONS/ ACRONYMS

CEDA	Central for Economic Development and Administration
GON	Government of Nepal
INGO	International Non- Government Organization
MA	Master of Arts
NO	Number
CBS	Central Bureau of Statistics
NPC	National Planning Commission
RD	Rural Development
SLC	School Leaving Certificate
TV	Television
UN	United Nation
UNFPA	United Nation Fund for Population Activities
FDI	Foreign Direct Investment
ODA	Official Development
GDP	Gross Domestic Product
BOP	Balance of Payment
WB	World Bank
GATS	General Agreement of Trade and Services
MOF	Ministry of Finance
FY	Fiscal year
IMF	International money Fund
HHS	Household
NRB	Nepal Rasta Bank
COVID – 19	China Originated Virus Infected Diseases
NLSS	Nepal Living Standard Survey
D.C	District of Country
LMIC	Low and Middle Income Country
USD	United State of Dollar
SDC	Sustainable Development Goal

ABSTRACT

Remittance is a key source of external resources flowing for developing countries. Remittance inflow in the developing countries, are the addition to the resources send by migrant worker. The study was conducted among 200 respondents in Ramechhap Municipality to evaluate the role of remittance and its impact on the livelihood. This investigation deals with the livelihood pattern and the socio – economic condition of Municipality which lies east part of the Ramechhap district of Nepal. The study applied Descriptive and analytical research in which, primary data were collected through questionnaire methods, survey and field observation in order to examine the role of remittance in education attainment and its impacts in livelihood pattern. The study was conducted among 200 household, random sampling was used to collect the data through questionnaire methods in this Municipality. The result shows that positive relationship between remittance and education. Remittance recipient expenditure was high on education than non - recipient. There is positive relationship between household size and consumption. The result also reflects that there is a positive relationship between level of education and consumption. It indicated that higher the level of remittance recipient was spending more than the non-recipients in all measure of (H.D.I). In general, remittance recipient household tend to spent more on consumption, health and education as compared to remittance non – remittance receiving households.

Keywords: Migration, Remittance, Education, Consumption, Health, Expenditure.

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CHAPTER I

INTRODUCTION

1.1 Background of the Study

Remittance refers to the money and goods that are transmitted to households by migrant workers working outside their communities of origin. These resources transfers represent one of the key issues in economic development. Remittance consist the transfer of money from one place to another place or one account to another account. Different means can be used in remittance. Remittance is a non – funded and less risky business where there is no physical movement of money. There are at least 4 parties are involved while remitting the fund. In Nepali context remittance is one of the primary contributions in the national economy of Nepal. Money sent by migrant workers competes with international aids as one of the largest financial inflows for Nepal. Remittance plays a vital role in Capital flows not only for Nepal but for labour – exporting countries. According to the Kathmandu post, 2023 march 23 Nepal’s remittance earning increased 27 percent to Rs 689.88 billion in the first seven month of the current fiscal year as compared to the number of Nepali youths opting for foreign jobs countries to rise sharply. So, Remittance is sent all across the globe in huge amount. They play a very important role in the economies of low – to middle – income nation, as well in disaster relief. The amounts that are transferred yearly can exceed the GDP of some countries.

Remittance is an important source of foreign income for developing countries like Nepal increasing dramatically in size over recent decades. It is a private income that is regular or periodically transferred from international migrants to family members in their country of origin. It represents one of the largest sources of financial follows to developing countries. Foreign employment is gradually getting a major source of foreign exchange earnings and sustaining the positive balance of payment in Nepal.

Remittance income has been mostly used on domestic purpose such as managing land and building, children education, health care, entertainment and so- on. Moreover, it is used in productive and commercial sector in some extent to operate micro and macro level business. Huge amount of capital is needed to the under – developed countries for the enhancement of productivity

and bolstering economic development. Remittance income is one of the major sources of capital formation in the context of Nepal. Furthermore, migration of the unskilled workers on return to their home countries acquires practical and usefully skills in abroad. The remittance have become a major issue in the international financial literature over a decade because of their increment of size and volume as well as rise in the number of migrants around the world and will likely countries in the future.

Remittance is an increasingly significant contribution to the economy of Nepal. Personal remittances received as a percentage of GDP rose from 2.4% in 2001 to 24.1% of 2020 (world Bank). For a heavy importer with no robust export industry, remittances are the primary foreign currency source and have grabbed the attention of many economist and policy makers. Remittance matter because they increase a family's disposable income, relax liquidity and and budget constraints and aid consumption smoothing, Calero,Bedi, A – Si and sparrow (2009). Nepalese household recipients of remittance spend almost 80% on daily consumption, nearly double the average in south Asia, Akm Ullah(2017). Even though it was once commonly believed remittance had no effect on economic development recent research and empirical evidence have found significant effect. Research on the effect of remittance specifically on education is mixed, with some showing positive and negative result. For example, Mansour, Chaahan, and Litchfield (2011) find that increasing remittances increase the opportunity cost of going to school, dis - incentivizing people from attaining on education, while Gibson and Mckenize(2011) suggest that decision to invest in education are motivated by possibilities of future migration.

Education remains as the backbone of development for the developing countries like Nepal. The contribution of education sector has been receiving to priority in the planning and budget formation. The entire programs towards education is directed in bringing positive change in the lifestyle of the majority of communities by enhancing overall production and productivity as well as the education to change capacities to gap the needs of the 21st century needs as for competition, innovation, problem solving and transformation (Bhattarai & Sherestha 2015). Education is universally acknowledged a primary tool to promote economic development, it is plays a various role for develop of human capital and escalates economic growth by improving skills, increasing competency and productivity. And the education brings benefits for the whole society and the individual for developing countries, education plays a key role in poverty reduction, and removing

both social and income inequalities (Kakar et al.,2011). Education as an investment secures returns in the form of skilled manpower that geared to the needs of development, both for accelerating economic development and for improving the quality of the society. So, the educational expenditure is most important tool of the economy. It is for protecting the citizen and for promoting their economic and social welfare. Remittance expenditure is one of the instruments through which governments influence economic through which government influence economic events. So, the attention of economist on determining the impact of remittance expenditure made on education to economic growth. Education is tool of development. It directly produces the productive manpower needed for the nation. Education helps to enhance the innovation, which result to increase in productivity and efficiency in all sectors of the economy. The level of education and the way it is giving output also shows the major different between developed and developing country. Human capacity building can be possible within education because it helps to upsurge the national output with synergic effect in the various sectors of the economy. Education leads to explore several avenues of possibilities in the economy, which lead to decrease in unemployment, social's evil custom, oppression, inequality and severity of life.

Education has high economic value. A considerable part of the community's wealth must be invested for the same. Investment in education leads to the formation of human capital, comparable to physical capital and social capital and that makes a significant contribution to economic growth (Dickens et al., 2006). The policymakers argued that expenditure in social sector plays an essential role in the economic development of a country by maintain law and order, providing economic infrastructure, harmonizing conflicts between private and social interests, increasing labor productivity through education and health enhancing export industries (Al – Yousif,2001). Kevin (2000) explores the transition mechanism that might link the income inequality and economic growth. He found that public education expenditures are positively associated with future economic growth, although the contemporaneous effect upon growth is negative.

Migration

Migration is, first and foremost, a normal human activity. Human beings have always moved from one country, locality and place of residence to settle in another. We tend to migrate from the homes of our families or guardians into our own home. We migrate between regions, cities and town. And

we also migrate between countries. Migration consist the movement of people from one location to another and wildly associated with change of permanent place of residence. Reasons of Migration are inter – regional and intraregional disparities at macro level and fundamentally lack of employment opportunities resulting low standard of living condition among different socio – economic group at macro level. There are three components of population change. They are mortality, fertility and migration. There are two types of migration internal migration and international migration. Internal migration is the movement of people from one place to another place in a given country. International migration is the movement of people from one country to another to take up employment of establish residence or to increase in living standards.

Migration is a decision makes an impact on the welfare of the household, home community and in the end the whole economy in various ways (Azam and Gubert 2006). The welfare implications of migration on the origin country are most often, though not always, sizable and positive. The main channels thought which migration alleviates poverty are increased incomes from remittance, ability to smooth consumption, access to finance for starting new business, as well as tapping on to the knowledge and resources provided by the international community of the migration diaspora. Beside pure monetary gains, migration and remittances allow for higher investment in health care and education. Yet, not the entire impact is positive; exploitation of migrant by unscrupulous recruiters or employment is reportedly widespread; separation from family can mean stress for migrants; and large scale immigration can pose serious challenges to a nation’s identity and sovereignty.

Globalization of remittance

According to the washingatan D.C. 7 June 2022, Remittance usually understood as the money or goods that migrant send back to families and friends in origin countries are often the most direct and well – known link between migration and development. Remittance exceed official transfer by migrants include transaction beyond what are commonly assumed to be remittances as the statistical definition used for the collection of data on remittances is broader (see IMF, 2009). Also, such estimates do not cover information transfers. Remittances can also be of a social nature, such as ideas, behavior, identities, social capital and knowledge that migrants acquire during their residence in another part of the country or abroad, that can be transferred to communities of origin

(Levitt, 1998; 27)

During, the COVID – 19 pandemic, and despite projection to the contrary, remittance proved resilient. Since 2016, remittance have been the largest source of external finance flows to low – and middle – income countries (LMICs) other than China (Ratha et al; 2022). Though remittances are private funds and therefore cannot replace public spending, remittances to LMICs have been about three times the Volume of official Development Assistance (ODA) for more than a decade.

In 2022, remittance flow to LMICs are expected to increase by 4.2 percent to reach USD 630 billion but regional difference will likely exist (ibid.). For example, remittance to Ukraine, which is the largest recipient in Europe and Central Asia, are expected to rise by over 20 percent in 2022 but remittance flow to many central Asia countries that receive remittance from migrants in Russia will likely fall dramatically. The projected increase in 2022 follows an 8.6 percent growth registered during 2021, when remittance flows reached USD 605 billion, exceeding earlier estimates 9 ibid.). As in 2020, among the key drivers for the growth in remittance in 2021 was migrants desire to help their families by sending money home and drawing on saving (ibid.). Additional factor include the recovery of large economies that are major remittance sources, such as the United States and Europe, who implemented expansionary pandemic – related fiscal monetary, and liquidity measures. It is unlikely thought that this growth can be sustained in 2022 due to reasons including rapid inflation growth, financial market instability, and the impact the Russia invasion of Ukraine have on the global economy (ibid).

In 2021 the top five recipient countries for remittance inflows in current USD were India (89 billion), Mexico (54 billion), China (53 billion), the Philippines (37 billion), and Egypt (32 billion) (ibid.). India has been the largest recipient of remittance Since2008. In terms of remittances as a share of gross domestic product by contrast, the top five recipients in 2021 were smaller economies: Lebanon (54 %), Tonga (44 %), Tajikistan (34 %), Kyrgyz republic (33 %), and Samoa (32 %).

Based on available data, the top five source countries for remittance outflows in current USD in 2021 were the united states (74.6billio)., Saudi Arabia (40.7 bill), China (22.9 billion), the Russian federation (16.8 billion) and Luxembourg (15. 6 billion)

Compared to 2020, remittance inflows per region in 2021 rose in Latin America and the Caribbean (25.3%), South Asia (6.9%), the Middle East and North Africa (7.6%), Sub-Saharan Africa (14.1%) and Europe and Central Asia (7.8). Thought remittance flows to East Asia and the Pacific fell (3.3%), remittances to the region increased by 2.5 percent when China is not included in the data.

In the fourth quarter of 2021, the average costs of sending USD 200 to LMICs remained high at 6 percent, well above the target of 3 percent of the Sustainable Development Goal 10. Sub-Saharan Africa continued to have the highest average remittance cost, at about 7.8 percent; South Asia had the lowest average remittance costs at 4.3 percent. The average remittance cost for the remaining regions were: Europe and Central Asia (6.1%); East Asia and Pacific (5.9%); Middle East and North Africa (6.4%); and Latin America and the Caribbean (5.6%). (Source: by American Journal)

The International Monetary Fund: The main provider of international remittances statistics based on central bank data, defines remittances as the sum of two main components in their balance of payments Statistics manual.

1.2 Remittance

Remittance essentially represents household income from foreign economies arising mainly from the temporary or permanent movement of people to those economies. However, formal definitions are slightly broader than this because they are based on balance of payments definitions that are not based on the concept of migration, employment, or family relationships. Remittance includes funds that flow through formal channels, such as electronic wire, or through informal channels, such as cash carried across borders in pockets. They may consist almost entirely of funds sent by individual who have migrated to new economy and become residents there, and of net compensation of boarder, seasonal, or other short term workers who are employed in an economy in which they are not residents.

Remittance has proven to be one of the significant international financial flows in recent years. Workers remittance has overshadowed traditional sources such as official aid and private capital flows (Giuliano and Ruiz – Arranz (2009) and currently amount to US \$ 444 billion (UNCTAD). The amount is nearly three times the amount of official aid and equivalent to foreign direct investment (FDI) flows to developing countries, and the remittance income comprise more than 10 percent of gross domestic product (GDP) in many developing countries (World Bank, 2011).

In 2018, the amount of money sent back to low- and middle – income countries reached a record high of \$ 529 billion. This was 9.6% more than the previous record high of \$ 480 billion in 2017. In 2018 \$ 344 billion was spent on foreign direct investment in these countries other than China. The total amount which goes from \$ 633 billion in 2017 to \$ 689 billion in 2018 includes money sent back to high – income countries.

The 2020 financial crisis the economic crisis of 2020 was terrible for migrants and their families back home. Bank of the world said that by the end of 2020 family remittance would be 14 percent lower than before the epidemic. In addition to a drop in new migration and in create in migration repatriation; it also predicted a rise in migrant unemployment. GDP in Nepal average 7.94 USD billion from until 2021, reaching an all-time high of 36. 29USD Billion in 2021 and a record low of 0.50 USD Billion in 1963.

As of July of 2020, over 31,150 Nepalese residing abroad in 36 countries were already tested positive among them 29,243 have recovered while there have been 161 deaths. In addition, a large number of migration populations of Nepali have already been displaced from their job abroad because of the economic meltdown in the destination countries. Large percentage of them expected for their repatriation support from the Government of Nepal, or support from their employers. This situation has adverse effect in the inflow of remittance in inflow equivalent to over a quarter of the annual GDP in normal time, will have for reaching direct and indirect adverse effect on Nepalese economy and livelihood of people which reduce households income. In consideration to this, a study was carried out the COVID – 19 pandemic no Nepalese migration population working abroad. A quick survey shows that a large number of Nepali migration workers residing outside the country are spread over 125 countries. However, majority of them are concentrated in few countries such as India, Qatar, Saudi Arabia, UAE, Malaysia, Kuwait, UK and Australia that are top in the list. Among them Nepalese are number of migration India – 976,625, Qatar – 360,000, Malaysia – 325,000, Saudi Arabia – 320,000, UAE – 275,000, and other countries 954,223 migration. In the total migration of abroad -32,10,848 Nepalese are migration (Source – Adapted the Data by combining information from the NLFS 2017/18 CBS with cross – countries data compiled by MOFA with support of its diplomatic mission abroad in May , 2020).

The factor by which remittance will reduce remains difficult to estimate. Nonetheless, in the first three month of the pandemic alone, the country witnessed a 15.33% reduction in its average monthly inflow of remittance. Moreover, the remittance inflow of 875.63% billion in FY 2020/21 marks a huge reduction from the pre- COVID estimates of NPR 922.4 billion for this year. It should be noted, however, the sharp reduction in remittance inflow in March to May 2020 is of a concern as it is vital source of income and livelihood for hundreds of thousands of household in the country. In fact, our estimate here suggests that a 15.33% reduction in the remittance inflow could correlate to a 2.5% reduction in the growth rate of consumption.

1.3 Statement of problem

Remittance refers to the money sent by one party to another within or outside the country. Remittance is one of the important sources of revenue for a country and plays a vital role in its economic growth and development. Which is a vital source of foreign income, it covers large portion of financial flows to developing countries like Nepal. Remittance is important source in labor exporting countries to maintain foreign exchange reserve and to correct balance of payments. According to World Bank remittance enables household to increase their level of consumption, ensure better health facilities, nutrition, education and other facilities. Taking account of the remittance as a percentage of GDP Nepal rank fourth position in the top remittance recipient countries of the world, where it ranks first in South Asia.

This is the fact that remittance has large benefit to the receiving country in an aggregate level as well as in household level. The volume of remittance inflow the study area increased day by day and season by season. While the remittance income of household increases certainly the pattern of consumption will change. Ramechhap Municipality is the backward community of the Ramechhap district. Most of the people went to foreign job these families who are economically very poor and they often live in the areas where there is acute lack of financial services. According to the Municipality reports there were 150 people involved in migration in 2018 and the number increased to 250 in 2021 (Municipality report, 2021) it shows that the attraction of migration in increasing. Main concern of this study goes on how remittance help to improve the socio – economic status of the people living in study area.

Education achievement is impossible without remittance investment in education. Remittance is the most important element of development. There is no doubt that a country will not be able to achieve sustainable development without investment in human resources. So, the objective of remittance taken by remittance recipient household expenditure is not only limited to spent remittance recipient household necessities. Remittance recipient and non – recipient among family there is huge impact of remittance to achieve social objective like socialization and rising group recognition, social uplift of different family, boosting social dynamism and consumption, expenditure contribution to improving the lifestyle of people. Today an inflow of remittance is not only an issue of development countries but it is a serious issue, how it is used for daily life by the recipient household too. The increasing flow of remittance has a direct effect to reduce the disparity and inequality existing in society reducing poverty and balance in the socio – economic condition of families (WB, 2011). This study also focus that household changed their socio – economic status including education, consumption, health care, and household expenditure and lifestyle of the remittance recipient and non – recipients HHs.

This study focus on how remittance affected the educational status of education attainment in Ramechhap Municipality. In order to have effective influence on education achievement remittance expenditure on education is effective or not at present scenario most of the remittance recipient household expenditure the maximum money in education sector, and non – food sector but the study is effectively where the remittance recipient household expenditure the money positive affect or not in that study area. This study also explores the increasing pattern of education attainment, and consumption, health care expenditure at present as compared to the past; it is because of international migration and inflow remittance. Therefore, this study carries out to address the education attainment the role of remittance. The research question is in line with addressing the trend as well as role of remittance in education attainment. Therefore the researcher selected Ramechhap Municipality for this study due to three reasons. It is accessible for the researcher and such type's area so, it is new area for research. The research questions are as follows:

- 1 What is the socio – economic status of respondent?
- 2 What are the areas where remittance is used?
- 3 What is the education status of study area?

1.4 Objective of the Study

The general purpose of the study is to find the socio – economic status and impact of remittance on education in the Ramechhap Municipality, Ramechhap district. This specific objective of the purpose study is as follows:

- 1 To examine the source and volume of remittance inflow at the household level in the study area.
- 2 To find out the use of remittance income at household level in the study area.
- 3 To assess the associative of remittance income with welfare household health, consumption, education, expenditure outcomes in the study area.

1.5 Significant of the Study

Reducing poverty is one of the major challenges of the Nepal. Various Government and non – Government organization have been working to reduce the poverty in Nepal. Various source of income the remittance is the one major source of income. It helps to produced GDP of Nepal. Different district of Nepal has been migration the Ramechhap is of them. The study is significant for the policy makers, Government and non- Government organization that are working in the field of poverty alleviation and education attainment. More than the study was focus in the context of Ramechhap Municipality. So, it was fruitful for the local bodies and local level organization that are working in the field of up- lift socio – economic and education condition.

1.6 Limitations of the Study

The limitation of the study was being as follows:

- 1.6.1 The study was cover the only 200 respondents of study area who are directly involved in the Remittance recipient.
- 1.6.2 The study was mainly based on Primary data. So, the correctness and accuracy of the study depends on the quality of response of the respondents.

1.7 Organization of the Study

This study was organized in five different chapter including introduction to conclusion. Reference and annexes was submitted at the end of the thesis. Mainly the study is divided into five different chapters. Chapter first is about the introductory part which deals about the Background of the

study, Introduction of migration and remittance in Nepalese and Global Context, Role of remittance for household Empowerment, Statement of the Problem, Objectives of the Study, Significance of the Study, Limitations of the Study and Organization of the Study. In the second chapter review at international context, national context, policy review and research gap were incorporated. Similarly the Third chapter is about the methodology of the research Part which deals about the Research Design, Selection of the Study Area, Study Population & Sampling, Data Collection Method, Analysis and Data Presentation and Ethical Consideration. In the fourth chapter included presentation and analysis of data part which deals about an overview of study area, socio-economics characteristics of the respondents and, situation of the respondents. Finally the study is conducted by prescribing the summary, conclusion and recommendation.

CHAPTER II

REVIEW OF LITERATURE

In this section it will incorporate theoretical review, policy and review of past studies. Literature review is a secondary source, and associated with academic oriented literature, such review are found in academic journal and not are not be confused with book review that may also appear in the same publication. In this chapter it included the review at internal context, review at national contest and policy review. This chapter reviews the theoretical and empirical literature on remittance and education. The first section review theoretical literatures that highlight ideas on remittance and education from various schools of thought. The second, section review empirical literature showing research works by different authors concerning the remittance effect on education outcomes. The last section provides an overview of the literature reviewed.

2.1 Empirical review of Literature

Many research paper and articles, written under the subject of remittance expenditure in education and other sector, have impact on education achievement. There are different results of different studies for the trend, impact and achievement of remittance expenditure between developed and developing countries. Thus, the better to some related article's literature both by international and national researchers are to be reviewed separately.

2.2 Review of International Context

Several scholars have shown empirical evidence of link between remittance expenditure in education and other sector and economic growth in international level. Some international level of literature reviews are following:

Previous studies on remittance and child education have come with contradicting results. Dharmadasa et al (2019) investigating and remittance effect on school enrollment of migrant's children in Sir Lankan rural sector household. Data used in the study was obtained from the Department of census and statistic and was analyzed using probit models. Results indicated that, with the presence of either an internal or international migration in the family, the school enrollment of left behind children increases, other factors that also show a significant impact are

the number of young dependent, old dependent, agricultural land availability and mother's education. This study analyses the migration effect and remittance effect on school enrollment separately. However, this study only focuses on the rural sector and does not cater for the endogeneity of remittances.

Khan & Khan (2016) examined the effect of remittance on child education in Pakistan. The study applied and IV Porbit model and an IV censored ordered Porbit model. The main findings from the study were that children from remittance – reception household have a higher probability of enrolling in school than those from non – reception household and that remittance income creates a large marginal impact on girl's and rural households school enrollments. Remittance also has a negative and significant impact on a child's grade attainment a part from children from urban areas. This lowers the likelihood a child moving to a higher grade. The study uses migrant network variable at the village level that interrelates with the number of adults in households as an instrument.

Fernandez et al;(2007) examined factors from consumer expenditure survey data and stated that both expenditures on durables and durables have a sizable hump, around 50% of which is accounted for by changes in household demographics. The other half remains to be explained by factors not percent in the standard complete markets life cycle model of consumption. They plotted life cycle profiles of total expenditure i.e. expenditure on durables and expenditure on nondurables, controlling for group and time effects. They gave special emphasis on the comparison of different changes have been observation over the life cycle for total, nondurable, and durable expenditure.

Kumar and Aggarwal (2004) determined the extent of poverty in Delhi slums through consumption patterns, employment and education status of the slum population. They found a very low level of education of the migrants, gender disparity in economic status, and a significant number of household below the poverty line most of the household made an average expenditure on food from their income. A sample of 196 was taken for the study, reflecting diverse age income, education, households' size and food consumption pattern. Simple random Sampling was used to include every item of the population with an equal chance to avoid personal basis. The survey work was conducted in July 2001.

Subramanian and Deaton (1991) examined the effect of gender discrimination on household consumption pattern using the household expenditure data from the NSS. Engle curves had been estimated including detailed demographic variables and tested for the effects of the gender in the pattern of demand. Substantial gender related effects in the consumption pattern of household for food and non – food groups were examined. The relevant household characteristics considered were occupational pattern of the head of the household, which include (1) those with the head self-employed in non – agricultural activities, (2) agricultural labors, (3) non – agricultural laborers and (4) self – employed in agricultural. Religion of the household including (1) Hindu (2) Muslim and dummy indicating that household head belongs to scheduled cast or tribe also included. The result indicated that scheduled castes and tribes consume less wheat more coarse cereals. In fact the same was true for both agriculture and non – agriculture labor household of the same size and same budget. Household; with more adult women than mean, consume more of these basic foodstuffs. The consumption of meat was found much higher among Muslim households than those from scheduled cast and tribes. At the same total budget, large household substitute towards sugar, fruit and vegetables and away from milk. Medical expenses, like educational expenses were a luxury good. Poor levels of living of the population of persons below poverty line and high food share. The findings revealed that addiction to liquor and intoxicants was the primary cause for their economic backwardness, social, degeneration land alienation and even sexual exploitation of the women.

Gopalakrishna (1990) identified some evidence of low consumption level, the attention on inter-regional inequalities and particularly disparities in agricultural incomes and the increases in the overall saving rate and changes in the consumption of savings and asset holding in rural areas are the causes of consumption disparities, food surpluses and failure of effective demands. He has stated that, during drought the rise in the savings rate is a reflection of growing disparities, and some of the saving brought about through a reduction in real consumption. These interlinked factors explain the variation in weather cycle which tends to cause large swings in income and employment.

Adam (1980) examined poverty based on house budget survey data budget shares for four groups of commodities and household demographic attributes. Expenditure on consumption per equivalent adult is considered as individual welfare measure. Poverty indicators were calculated to

examine poverty gap. Social ability eliminates poverty by income transfers and inequality among poor. The study has used head – count ratio defined as proportion of household with equivalent expenditure below poverty as poverty measures. Poverty indices have been calculated for selected socio – demographic group. A significant change in poverty was noticed with persistent poverty resulting for pensioners, farmer’s and low educated persons.

Bhattacharya and Chatterjee (1971) stated the major limitation of the price differentiation indices, the exclusion of item – group like education and durables from the scope of the index in their report on consumer prices and per – capital household consumption in rural India: Variation between states. They had make their analysis on household budget data collection in the 18th round (February 1963 – January 1964) of the NSS for constructing indices of consumer price variation between the areas of different states of India. The budget data are used for estimating weights well as consumer prices of 56 items covering food, pan, tobacco and intoxicants, fuel and light and clothing group of household budget. They have argued on consumer price indices which are computed for comparing the price level in each state with that in rural India as a whole is not correct. The consumption requires indices comparing price levels in each pair of states. NSS household data for the purpose of contraction of consumer price indices which are not collected specifically cannot be comparable between the states which lead to partial findings by the unrecognized factor of quality variation. The limitation of interregional comparisons of consumer prices was required. No attempt has made to overcome the problems created by climatic or other environmental factors leading to variation in consumer tastes and needs.

Duryea, Lopez Cordova, Olmedo (2005) examined the remittance posited that this positive association is partly due to improved housing conditions. Other have found a differential effect between migrant households compared to non – migrant household that are due in part to the influx of money to spent on more nutritional food, medical care , and improved housing. For example, infants born in migrant households are 3% less likely to die than in non – migrant household and are approximately 5% less likely to be born underweight. As more households received remittances, infant mortality rate declines further.

Cen Camal (2012) founded an additional household level effect. Specifically, Mexican households use remittance to pay off health related debt, suggesting that remittances can be used at the

household level to prevent catastrophic health payment that can push a household further into poverty.

In addition to the positive correlation between remittance and private health spending the literature indicate differences depending on the level of remittances received. Amuedo – Dorantes, Sainz and Pozo (2007) found that higher income remittance – receiving household spend 7% of remittances on health compared 4% in lower income remittance – receiving households. Others estimates suggest that households that do not have access to formal health insurance will spend 11% of remittances on health compared to 8% for remittances with formal health insurance.

Kroeger & Anderson (2014) In the studied in Kyrgyzstan, analyzed the effect of receiving remittance on both the children's health and education between the years 2005 – 2009 using five waves of the Kyrgyzstan Integrated household Survey. This study used both fixed effects and instrumental variable estimation, Instrumentation in the study was the rate of regional migration from 2003 to 2005 from the result, remittance lead to improved school enrollment in younger children but impact negatively on enrolment of older boys and girls. There is a high probability of other children enrolling in school as compared to 14 – 18 years old boys in remittance allow identification of labor migrants, labor migration in a household, and remittances as a proxy for any additional income

Bucheli, et al, (2018), in Ecuador employed bivariate probit model to examine the remittance impact on children's education using data from the Education Planning and Housing Census of 2010. The study found out that income remittance eases the budget constraints of a household hence increasing the chances of investing in child's education, especially for poorer and urban males. In wealthier households, remittances have negatively affected children implying that the absenteeism effect. On the positive side, this study did look at the magnitude of the impact depending on the group considered with large date sets; therefore, the evaluation of different samples was made possible.

Kalag (2010) examined how remittances affect educational attainment using household – level data from the Albanian Living Standard Measurement Survey of 2005. The study indicated that with remittance, there is a high probability of leaving school especially after the completion of secondary education. This probability is high in males residing in rural areas. This is because

remittance tends to propel further outmigration in preference to aiding education at home. On the contrary, parental absence affect children's school enrollment negatively. It lead to less parental control and child work as children are force to tackle the work responsibilities in substitution of members who migrated . The study also found out that additional income from remittance increases the probability of females staying longer in school than their male counterparts, while the hazard of leaving school is not affected by the education level of mother in the households. However, this study fails to capture the effect of father's education to have a better understanding of the joint impact of parental schooling. The study further purposes the estimation of a logit model to gain a clear picture of the remittance effect on the education of left – behind children.

Kumar (2019) used primary data from 396 household to examine if international remittances affect the education and health of household members in Banldesh. OLS result indicates that international remittance negatively affected children's education individuals. This study provides insight on remittances and educational expenditure. However, the study was time and budget – constrained and did not control for the endogeneity nature of remittances.

Nepal (2016) examined what international remittance do to child schooling, child labor, and household expenses in Nepal using 2010 household – level data. The study controls for various household observable characteristic while employing the IV technique. Finding show that remittance lead to more spending on non – food items, inclusive of education. Despite the increase in child education expenditure due to remittance, education outcomes do not improve. This paper focuses on household subsamples whereby at least one member of a household migrant to another country. Bilateral exchange rate shocks on currencies of destination countries and the Nepali currency was the instrument for the study. However, this study was constrained by the unavailability of data on the test result of school children.

Parinduri & Thangavelu (2011), employment an IV estimation technique to studied the remittance effect on children's education in Indonesia households. Tow instruments were employed in the study. The past, percentage of households received remittance at the district in a traditionally migrant – sending from district. Result was that remittance increase the probability of a child remaining in school 23 percent although it does not increase the quality of schooling children. This

implies that the migrant of parent to other countries impact negatively on a child's human capital development. However, this study does not account for the families receiving remittance.

Cattaneo (2012) analyzed how international remittance relates to educational expenditure using data from the Albanian measurement survey carried out between April and September 2002. The study employed an Engel curve framework and quintile regression analysis technique. Findings show that remittance does not affect education. Since, remittance sender offer directives of the use of the money to other specific allocation instead to education. From the study, other factors affecting investment in education from remittance are the low perceived returns to education brought by the low quality of education in the region and underdeveloped educational infrastructure in most Albanian school.

Zhonio et al (2012) investigated how remittances affect the health and education of 69 low and middle – income countries from the year 1987 to 2006 using World Development Indicators. This study employs that 2SLS and Hausman – Taylor estimation techniques and find that remittances Primary and Secondary school attainment positively although the effect is much higher in secondary school than in primary school. To solve for endogeneity, the study use colonial histories as an instrument. However the study was constrained due to the lack of some data and underreporting of the actual value of remittances.

Tsaurai (2015) investigated the long – run relationship between remittance inflow and children's gross enrolment ratio in primary and secondary school. With an ARDL bounds co – integration technique and data ranging from 1978 to 2010, the study revealed that there is no relationship between remittance and enrollment in both schools. Amega (2018) uses system GMM to find out how remittance inflows impact the education and health of 46 sub-Saharan African countries ranging over the years from 1975 to 2014. Study findings indicate that remittance impact positively on education through increased school enrollments both secondary and tertiary institution although remittance do not affect school enrolments.

Acosta (2011) investigated the relationship between labor supply school attendance and international remittances in El Salvador. Robust estimation in the study solves for selection and endogeneity problems; a different approach from the OLS estimates in previous studies. Using propensity score matching as a selection correction technique and both village and household

networks as instruments, the following result were obtained. First girls and young boys in recipient households are more likely to enroll in school. Secondly, child labor and adult female labor supply were negatively related to remittance while adult male labor force participation was unaffected. These finding imply that with remittances, girl's school attendance increases, woman's supply of labor reduce while remittances do not affect males about 14 years. Therefore, there exist gender differences in remittance uses amongst households.

Nasir et al; (2011) studied how international remittances affect children's educational performance in remittance receiving households using primary data from cities in Khyber Pakhtunkhwa province, Pakistan. The OSL estimates illustrate that remittance negatively affect children's education performance. However, including parental educations a control variable in the regression process lead to an insignificant effect. This result is only subject to parent's education only. Other factors that influence education in the study are low level of parental education , type of family , size of family assets and current incomes This study did not address the potential endogeneity of remittances.

Antman (2011) investigated how paternal us migration affect the educational attainment of migrants daughters using data from the Mexican project (MMP118). With the use of the family fixed – effects regression model, this study found that paternal us migration affects the migrants, daughters educational attainment positively. Instrumentation for the study was based on varying the ages of sibling at a specific time when parent migrated. This study looked at dissolution through father absence as a distinction from other studies. To fixed effects technique employment does not control time – varying sources of endogeneity.

Azizi (2018) employed data for 122 developing countries covering the years 1990 – 2015 to find out the effect of remittance on human capital. The study also employs an innovation instrumental variables estimation technique with remittance – sending countries per capital Gross national Income, real interest and unemployment rate. Findings indicate remittance result in increased school completion rate, private school enrollment and school enrollment in general. When evaluated according to gender, remittances significantly improve girl's education more than boy's. This study used a new innovative approach in building instrument for endogeneity and creates bilateral remittance used as weighted for countries that send remittances.

Bouoiyour & Miftah (2016) studied the remittance – education relationship in rural areas of Southern Morocco using household survey data from the Morocco migration project. The study employed an IV probit estimator with the costs of remittance and historical migration networks as instrument. Findings show that remittance affects the school attendance of children positively particularly for boys. Parent's education increases the likelihood of attending school for children although the impact is more – pronounced in girls implying that with parent's education, females encounter a lesser risk of disruption from education. Male headed households were also found to not only disfavor girls' school attendance but they also discourage girls' acquisition of education as compared to female – head household. Despite the findings, the study did not address the relative importance of the head's preferences.

Gyimath & Asiedu (2015) investigated the remittance effect on education investment by employing data from the Ghana living standard Survey wave 5. Two techniques were used in the study. These were bivariate probit and pseudo - panel technique. Result indicates that with international remittances enrollment in primary and secondary schools increase although the impact is stronger than that from domestic remittances. Remittance also has a large effect on educational investment in households headed by females than in their male – headed counterparts. This study contributed to the literature on the remittance – education nexus. First, it used cross – sectional data to find the static effect while pseudo panel data enabled the identification of dynamic effect of remittance on education. It also examined the effect of remittance recipient's gender on educational investment amongst households. It also solved for endogeneity problem by using a new identification strategy. However, the study did not address regional or locational differences.

Mumuni & Koomson (2019) also examined how remittance inflow affects education in Ghana using school hours as a proxy for education. The study employs an instrumental variable approach with the channel of receiving remittance as an instrument from endogeneity. Findings from the study were as follows; one, with the receipt of remittance, household liquidity constraints reduce leading to a rise in the number of hours those children spent in school. In urban areas remittance increase the school for children but lowered school hours for those from rural areas. Lastly, remittance inflows lead to more gain in school hours for boys but have little or no impact on improving that for girls. While, addressing the endogeneity problem, this study also includes

children in nursery and kinder garden when considering child education. It also addressed the general and locational heterogeneities which may exist in the remittance – education effect.

Matano & Ramos (2013) investigated the remittance impact on educational outcomes in Moldova by use of data from the 2008 CBSAXA Moldavian Household Survey – with the probit and IV probit estimation techniques, results show that if one likelihood of attending higher education is 33 percent. Additionally, the migrant educational level influences the family members education positively, with the historical migration rates as an instrument, the study solves for the endogeneity of remittances. However, the study only address household members aged 16 and 30.

Elbadawy & Roushdy (2010) studied how international migration and remittance impact on schooling and work of children in Egypt using the 2000 Egypt labor market panel Survey. The study employs and IV approach with migration intensity at the village level as an investment for marginal. From the finding, remittance has minimally affected school attendance for university – aged 15 – 17 years. Remittance also had an insignificant impact on tutoring for boys while the effect was implausible for girls. A negative impact on the market and domestic work for boys was noted, especially those between 15 – 17 years of age as they substitute their father or the absent household member in domestic chores. This study extended literature by focusing on the remittance impact on educational investment represented by private tutoring variables.

Arif & Chaudhary (2012) studied the impact of external migration of some household individual on children’s educational outcomes in Punjab, Pakistan using household - level data. Employing the instrumental variable approach, several results came up. Frist, external migration impacts positively on younger children’s school enrollments and older children’s accumulated schooling levels. Secondly, no difference exist in dropout rates of children in migrant or non – migrant households migration also lacks a significant effect on how many days a child stays in school. As a contribution to existing literature, this study uses Punjab’s historic rates of migration at the district level and accumulated level of schooling as a schooling outcome. However, data on attendance could not fully reflect child attendance cold not fully reflect child attendance since it was obtained a week before surveying the respondent. Insufficient data on dropout’s 5 and 11 years restricted the estimation of the impact of migration in that age group.

In the study Tajikistan by Dietz, Gatskova & Ivlevs (2015) investigated the relationship between emigration and remittance on left – behind children. Finding from the fixed effects estimation state both emigration and remittance do not improve school attendance of left – behind children. This finding supports the theory that migration brings about more work for children as a substitution for the absentee household member and decreased supervision but fail to support the standard economic theory. From the study, other factors that affect school attendance are ethnicity, education of household head, and migration of non – parent family member’s gender and age of the child. This study, fails to address potential endogeneity arising from both reverse causality and time varying unobservable variable affecting remittance and education. Therefore to establish precise causal effects, this study advocate for an IV technique.

Lu & Treman (2007) investigated how South African Black migrant remittance affects children’s schooling using both household survey data and panel data. The fixed effects and random effect estimates examined the effect. The study revealed that blacks have a high probability of migrating and remitting than any other racial group. The study also suggests that remittances through increased household spending on education increase the chances that children stay in school. They also decrease child labor parental absence. The study contributed to a clear understanding of the social impact of migration. However, the data available was on household rather than individual, therefore, many conclusion were made based on indirect inference the study was also restricted to blacks even though other racial groups are present and do remit.

2.2.3 Review of National Context

Pant (2006) explored remittance inflows to Nepal: Economic impact and policy options. The remittances have been an important avenue of support for family members remaining at home. As the number of workers going abroad for employment continues to rise, the corresponding growth of remittances has become a critical flow of foreign currency into Nepal. This has been partly the result of measures undertaken by the concerned officials to streamline financial systems, dismantling controls and creating incentives, with the aim of attracting remittances particularly through the official channels. Economic growth, interest rate and exchange rate policies are crucial determinants of remittance inflows. In order to further encourage the inflow of remittances to the country through official channels, and to promote the tendency to exchange these remittances of

foreign exchange into local currency, it is imperative that these policies be conducive to the inflow of remittances.

Subedi (2015) conducted a study entitled “Overview of Foreign Employment and Utilization of Remittance “. The main aim of the study is not to examine the utilization pattern of remittance and to compare the economic status of migrant household before and after receipt of remittance. She uses the primary and secondary data and simple statistical instruments. The study found out the major sector of employment for Nepalese workers were security, building construction, hotels well as manufacturing sector. On the other hand, the major portion of the remittance is used in unproductive sector like consumption, real state, paying loan and social spending. But some portion of the remittance is used in productive sector like education, business, agricultural sector etc. remittance have emerged as one of the premier source of foreign exchange in Nepal. Recent years they have been one important avenue of support for family members remaining at home. It seems migrant workers is an effective tool for poverty reduction. Though freeing employment is boon to the economy, the facilities are inadequate to back of the increasing trend of migration.

Thapa (2018) claimed that the role of remittance on livelihood of Chhantyal community in Deep area of Pokhara Sub – metropolis, Kaski District. To conduct this study analytical and descriptive approach of case study research design has been adopted. The sample units were taken only 63 household from 104 migrants’ households.

Because of ever growing population pressure on limited land resources deep rooted mass poverty and absence of employment opportunities in non – agricultural sectors within the country , a large number of unemployment chhantyal community are compelled to emigrate. So, the magnitude and trend of emigration is increasing. The external remittance is the main source of cash income whose contribution is more than total income derived from different sources. The role of internal income is minimum, therefore, remittance play significant role to increase the living standard of people. The impact of remittance is very significant in the spent on the maintenance of family status. Remittance is an important in chhantyal’s economy. It has positive impacts on living standard of chhantyal in the study area. Large sum of remittance income is used for consumption and other unproductive sector like purchasing land, construction house, higher purchases, demonstrative consumption etc.

NRB in (2002) revealed that most of the remittance money was used for loan, repayment, land and jewelry and depositing into banks. In another study done by Theme and Weiss in (2005) found out that remittance resulted I (to) increased financial capital, education of children, migration specific knowledge and increased social capital in western part of Nepal.

Even though, the survey [for this paper] was conducted in only one district covering only 547 households, the result revealed that investment in education due to remittance income was six thousand Rupees higher than non – remittance income which is very highly significant. Another important difference in remittance and non – remittance income was access to information technology. Households with remittance income had more television, cell phones which signify that they had better access to information and technology. Land purchase and consumption was higher in remittance income household as well.

Thapa and Acharya (2017) examined the effect of remittance on household expenditure patterns applying propensity score matching methods that allow designing and analyzing observational data and enable reducing selection bias. We use data from the Nepal Living Standards Survey 2010/11. In general, remittance recipient households tend to spend more on consumption, health and education as compared to remittance non – receiving households. Although the findings do not clearly provide evidence of either the productive or non – productive use of remittances. Expenditure on non – food investment categories, such as durable goods, health and education are more apparent among remittance – receiving households compared to remittance non – receiving household which single the prospect of a sustainable long – term welfare gain among the for more.

Chudali et al; (2011) stated that there is wide of variation on educational expenditure in different income group of farm households. The benefit of knowledge, medical expenses, and education goes to higher income group of rural households. The expenditure shows a direct relationship with level of income. The study relates the consumption patterns with income and employment of Nepalese people at different topographical situation. Five villages have been selected to conduct the study. They found that, income elasticity of demand for food overall is 0.40 which means that the 0.41 percent change in demand for food, if 1 percent change in the income.

Chhetri Rajan katural, KC Parbat, and Dhakal Shiva Chandara (2020), In Nepal, many studies were on remittance inflow and their effect on socio – economic sector but those focusing on remittance and education are quite limited. Remittance and its impact on Nepalese Economy, This research showed insignificant relation between remittance inflow and an increase in agricultural land, Remittance has played several positive roles in Nepalese economy like reduction of poverty and unemployment, maintaining foreign exchange reserve and correcting balance of payment.

National Planning Commission 2020, Government of Nepal, The effect of COVID – 19 pandemic on foreign employment and its impact on the economy of Nepal; the study report resulting a heavy decline in the country's remittance of COVID – 19 on Nepalese migration and inflow of remittances It has also studied the effect and impact on the macroeconomic situation of the nation.

Hari Sharma and Jhon Gibson (2020) Effect of International Migration on Child Schooling and Child Labor; the study concludes that the reduction in costs could come from increasing the number of financial institutions operating in rural areas, as a policy intervention help achieve greater impact of migration and remittance on human capital. Also must household consume remittance instead of investing in education?

2.2.4 Synthesis of Review

Economic theory has been present two main effects of remittance on school education. Standard economic theory argues that increasing incomes through remittance eases household budget constraints (Lu & Tremani 2007; Calero et al, 2009). On the other hand, the migration of adult household members forces school children to handle tasks that those migrants were supposed to undertake. Furthermore, absentees adults not only fail supervise their children but are also unable to help them in understanding their homework and Finally, the possibility of young adult migrating discourages them from staying in such (Frisancho & Oropesa, 2011; Mckenzeie & Rapoport, 2011; Elbadawy & Roushdy, 2009).

The existing empirical studies have shown contradicting results. Some have shown a [positive effect of remittance on education (Dharmadas et al 2019; Hines & Simpson 2018; Arif & Chudary 2012; Lu & Triman 2007; Matano & Ramos 2013; Mumani & Kooman 2019; Aziz 2018;). while others document a negative effect (Matano & Ramos 2013; Dietz, Gatskov & Ivlevs 2015). While other

studies show that remittance do not impact on education (Cattaneo 2011). Therefore, no conventional generalization can be made. Most of these studies are with specific reference to Asia, Latin America Europe and West Africa. This means that very little is about how remittance affects education in Asia, Particularly Nepal.

2.2.5 Research Gap

By reviewing many literatures, it has been found that very research has made in the field of remittance in education outcomes in Nepal. Previous researches were related only with migration, impact of remittance education outcomes studies the Dhanusha, Bardiya district only few descriptive analyses were done but not empirical analysis there. Likewise some few researchers have been analysis. This study has tried to fill this gap by studying the role of remittance on education outcomes on Nepal: a case study of Ramechhap Municipality, by using the field survey data of Ramechhap Municipality -3 and this study also analysis the SWOT analysis of received the remittance outcomes in Ramechhap Municipality -3. This study tries to fulfill the objectives by using the synthesis of both the qualitative and quantitative information, employing various data gathering tools. To get the sprite of the study, both explanatory and descriptive methods are used. Mainly, primary data required to this study are collected through interview by visiting the respondents at the field level. Some of the information needed for the study is collected through direct observation and field visit.

2.2.6 Policy of Literature Review

Nepal government has been made various policies to reduce poverty to reduce poverty from Nepal. Nepal also inked in different international document about reducing poverty and increasing the employment among poor people. In this sub section it will analyze some of the policy related to the labour migration and send the remittance.

The main policy government labour migration in the Nepali context is the Foreign Employment Act, 2007, which is currently under revision to further refine its impact, additionally, different actors have introduce programs, with different degree of success that promote the positive development potential of migration.

Most recent (july, 2016), the Government of Nepal introduced the Free Visa, Free Ticket scheme for migration workers going to the six Gulf Coporetion Council (GCC) countries and Malaysia for

employment. The policy stipulates that maximum cost to be charged to Nepali migrant workers seeking foreign employment and Malaysia and six Gcc countries (Bahrain, Kuwait, Oman Qatar, Saudi Arabiya and the United Arab Emirates) should be no more than NPR 10,000. The hiring employer must also bear the cost related to acquiring the work visa and airline ticket, Nepali migrant workers will be responsible for cost relating to a medical check – up, insurance fee, pre – departure orientation and deposit made to the migration workers welfare fund. The policy stipulates a maximum cost for recruitment fee of NPR 20,000.

Several other ministries have different degree of involvement in migration issues. Given the cross – cutting nature of migration, it is important to be aware of the policies of different ministries and departments that may have implication for migration or may be affected by migration (Hong and Knoll, 2013). In the Nepali context this could include the ministry of women, children, and social welfare, which is involved in training, the ministry of Industry, commerce and supplies, which is involved in industry, commerce, essential commodities, technology transfer and development productivity improvement, internal and affairs, which primary deals with internal security, but in doing so is involved in regulating immigration.

The ministry of foreign affairs provides various services to Nepali migrant workers in the countries of destination through Nepali embassies, which include support to migrants in distress, repatriation of bodies of deceased migrants, help with retrieving overdue compensation from employers rescue assistance and administrative support (GIZ and ILO,2015)

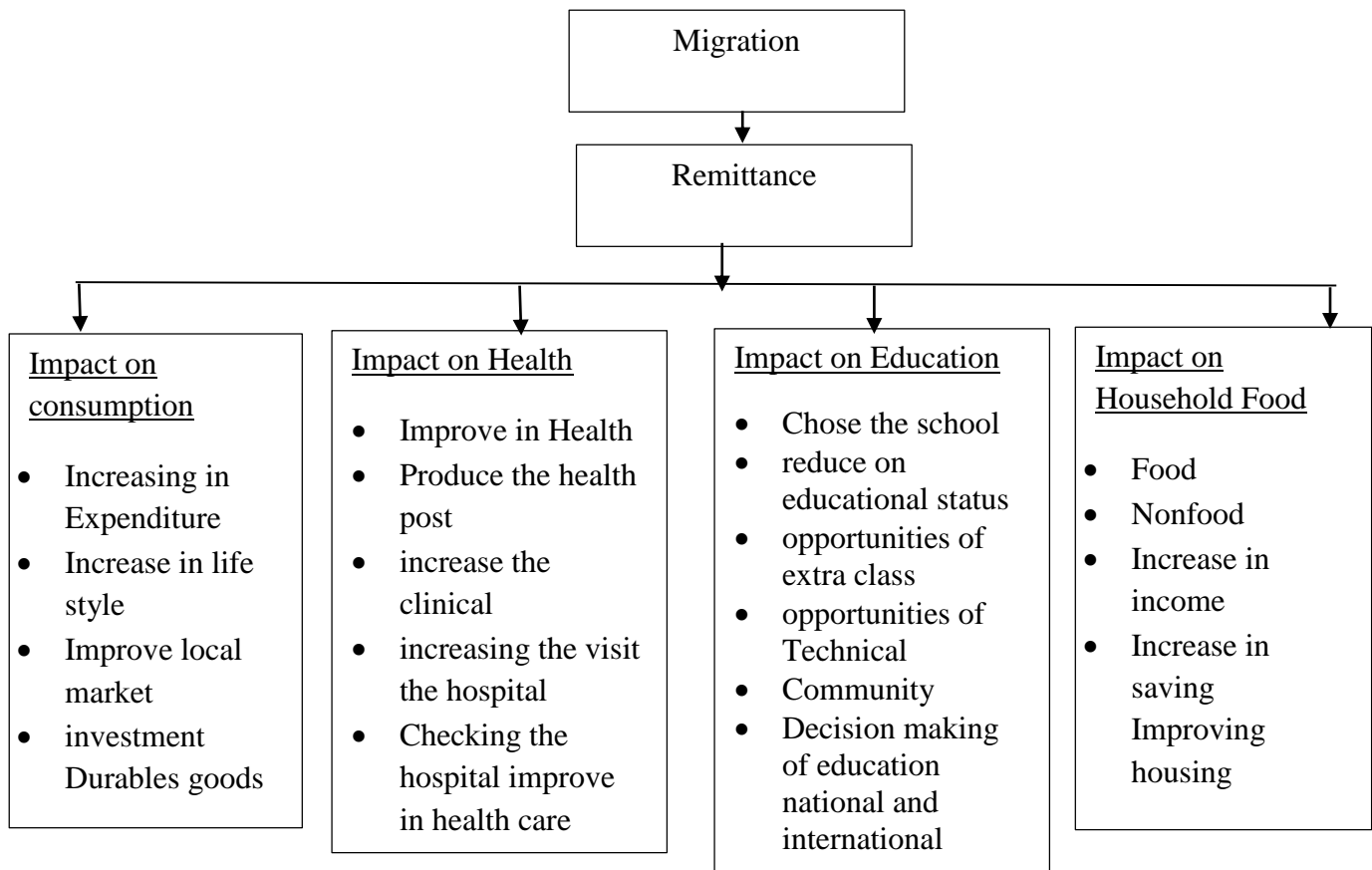
CHAPTER III

RESEARCH METHODOLOGY

Research methodology is a process of arriving to the solution of problem through planned and systematic dealing with the collection analysis and interpretation of data. It refers to the various sequential steps while conducting research work. It tries to make clear view of method and process adopted in the entire aspect of the study.

3.1 Conceptual Frame Work

Conceptual framework shows the relation among the dependent and independent variables. According to our topics the impact of remittance to education attainment there are many dependent variables which clearly affect the remittance. We know that remittance is one of the importance sources of income and developing countries.



3.2 Research Design

The basic purpose of the study was analyzing socio- economic impact of remittance in poverty reduction and education improvement among the community in Ramechhap Municipality. So, it involves the synthesis of the quantitative and qualitative information, employing, various data gathering tools. To get the spirit of the study, both explanatory and descriptive methods are used. Mainly, primary data required to this study are collected through interview the respondents at the field level. Some of the information for the study is collected through direct observation and field visit. On the other hand, the secondary data have been gathered from the different published journal, books, and thesis, international and national reports. There are descriptive research design was used to research into the conclusion of the study.

3.3 Nature and Sources of Data

Due to the nature of study and objective of the study, there are two types of data have been used, primary and secondary respectively. Primary data regarding the primary data for the study, field survey and interview methods that are the direct connect in this topic. The key information has been taken and interview with whom currently are in touch of the respective field.

Secondary data have been collected from the relevant available materials such as book, journal, project report and articles and so on, web site, internet – based journals.

3.4 Sampling

The study was being followed random sampling methods. Migrant and Non - Migrant family of people living in Ramechhap Municipality was the universal of this study among them family of people living in Rural Municipality was selected for this study. There 6126 household in Municipality among them Bharhmin, Chhetri, Sheresth, Tamang, Magar, etc, are participation in foreign migration. Among them 200 individual respondents selected for this study. Each of the household's single individual was selected randomly for survey interview. Which shown in below table.

Table 3.1: Sampling

Cast	Number	Percent
Brhamin	539	8.79
Chhetri	702	11.45
Shrestha	500	8.16
Sunuwar	849	13.85
Tamang	858	14
Magar	742	12.11
Kami	323	5.27
Nepali	130	2.12
Other	1456	23.76

Source: Ramechhap Municipality office

Table 3.1 show that there are 6126 household lived in the study area among them 460 peoples are participated in foreign employees. In this study ward No 1, 3, 4 and 6 selected from 2000 hundreds household of 10 percent. Among them 200 individual respondents was selected for this study. Each of the household's single individual was selected randomly for survey interview.

3.5 Data Collection Tolls and Techniques

Different data collection techniques and tools were being applied to enumerate detail reliable information.

Interview shedual

Interviews with respondents were conduct as per the survey questionnaire. The interview schedule was designed to conduct research for collection of primary information for the interview, both structured and semi –structured questions and included open end close ended questions was be prepared.

Questionnaire

A questionnaire is a research instrument that consists of a set of question for the purpose of gathering information from respondents through survey or statistical study. A research questionnaire is typically a mix of close – ended question and open –ended question. Open ended, long – term question offer the respondent the ability to elaborate on their thoughts. The questionnaire basically focused migration household family spent the received remittance on education, consumption, health and financial transaction.

Interview Survey

To generate the accurate data from HHS survey of foreign migrant’s questionnaire was prepared. The respondents were requested to fill up questionnaire. In case of the respondents who can’t fill up the questionnaire the question were asked to the respondents and answers were filled up to collect the required information.

3.6 Presentation and Analysis of Data

The data collection through various techniques and tools during the survey was analyzed in the subsequent chapter using both description and analytical methods. After the collection of the required data, quantitative data have been classified being careful. To become clear tables are also used according to the data. Similarly in order to communicate the desired information. The collection data was be processed, classified according to their nature and presented by employing simple statistical tool (percentage, average, mean, pi- chart tabulation, graphical and diagram).

A questionnaire was prepared and distributed according to the easy availability of the respondents face to face interview were used. Coding, editing, data entry sheet and data cleaning were done. Descriptive analysis was used. This study is based on the empirical analysis of the data and it is based on observed and measured phenomena, deriving knowledge from actual experience rather than from theory and belief.

3.7 Reliability and Validity of Data

It’s important to consider reliability and validity when research creates research design, planning

method, and writing up his results especially in quantitative research.

For checking the reliability and validity of data researcher was tally the collected information with national censuses and was asked some people about their information which is collected from the respondents.

3.8 Ethical Consideration

Researcher considers the ethical questions. For that question was asked on the selected of respondents. Unnecessary and personal matter was not asked while collecting data. More than that it was follow APA and avoid the plagiarism if possible

CHAPTER IV

RESULT AND DISCUSSION

This chapter constitutes the core of the study. The collected data is presented, analyzed described and interpreted in a systematic manner. This chapter aims to present the data in intelligible form in order to provide insight into the characteristics and relation in accordance to objectives of study. In this chapter it analyzed the data that collected from the field.

4.1 An Overview of Study Area

This has been in Ramechhap district in Ramechhap Municipality Baghmati Pradesh of East Nepal. According to the Nepal census 2011 the Municipality had population 6126 individual household, the population of 28,612 and the Area is 202 square kilometers cover. In the East and south, Ramechhap is surrounded by Sunkoshi and Likhu River. To the North lies Manthali Municipality (Tamakoshi River). On the South, it is Sindhuli district (Sunkoshi River).

(Source: Ramechhap Municipality Profile 2018)

Most of the local people believe in Hinduism so their custom mainly influenced by the Hindu rituals. The local Culture mainly depends upon the ethnic groups living in the place. In spite residence of different ethnic group area has quite mixed cultures and traditions. Some people usually have their own tradition while others are migrated from the all (rural, urban, hill) region of the country. The local economy mainly based on agriculture and few with business and service. Rice, wheat, vegetable and other crops are grown in there. Local farmers lack of the mordent knowledge of farming. So, they can't get good harvests. The main attraction in Ramechhap are Rafting in Sunkoshi River, Lakhe dance, looking seen Pokali waterfall, Tamagselo, Tilkestan Gadi, Damfu dance.

The Sunuwar, Tamang are famous for the ability to survive in the malaria and other diseases parts of the East that were deadly to outsiders. The Contemporary medical research comparing Sunuwar, Tamang with others ethnic groups the research, believed such a large difference pointed to genetic factors rather than behavioral or dietary differences. This was confirmed by following – up investigation finding genes for thalassemia in nearly all cost studied. The Tamang and Sunuwar

people are the native people of this area. The history of Easton Nepal that the people from hilly and mountain region moved to the plain region in search of fertile soil for agricultural works and job opportunities, educational opportunities. There was the only one district Hospital and two Campuses and one private school. The educational status and health, economical, farming sector was as well as backed of the other community and others sectorial Area of the Nepalese contest. Specially, few of the households were to in off flooding in annually. Most of the people were under the poorest line of the Nation.

4.2 Remittance financing

The hard – earned money that migrants send every day to their loved ones back home represents a vital economic life line for millions of struggling families around the world. These remittances improve standers living in countless ways and help to make vulnerable communities more resilient to shocks, like economic downturns and natural and man – made disasters. For recipients, remittance increase household income and provide the resources to pay for basic needs such as food, education, housing and medical services. In disaster – prone areas, remittance – recipient household are likely to be more resilient to the effects of natural hazards through better housing, increased ability to rely on saving as a buffer to cope with unexpected events, and improved access to communication networks and emergency information before and during disasters.

Remittances are also a firm of social insurance against political and economic crises and a kind of livelihood diversification, particularly in the face of climate change Egypt is a good example. Migrants provided for their families in the country when political instability struck the Arab Spring. During this time, remittance inflow increased while investors and donors were pulling out.

The global scale of remittance is staggering. The World Bank expects that by 2016, the amount remittance through official channels on an annual basis will be more than \$540 billion, which is roughly the equivalent of the GDP of Sweden. With the number of international migrants expected to rise from 232 million today to 300 million in the next 15 years, a global increase in the amount of money remittance is likely to follow suit. In addition to financial help, non – monetary (social, technical or in – kind) transfer made by migrant and diaspora also support people and communities in their home countries.

Maxi missing development potential remittance must be taken into account in the development goal that is currently being set for 2015 and beyond. Their role is within a framework that recognises the human dimension of migrant the social, cultural, and financial contribution of migrants, as well as the massive sacrifices that may have had to make along the way. Where remittances are recognized for what they are – the private funds of migrants, rather than a suitable source of financing for development. Their reduction would make more money available for migrants and the recipient of their remittances. This will require a concerted, collaborative effort among government, the private sector and international community. Financial education initiative for migrant workers and recipient household are a proven way of increasing the likelihood that remittance positively and directly impact the life of recipients and their communities. So, that the Government have a great role to play by promoting policies and programmes that create enabling environment for remittances and, more generally, by including all aspects of migration in their development - planning policies.

4.2.1 Situation of Migration in the study Area

Migration plays a critical role in household, employment, income growth, food security, poverty alleviation, socio – economic development and environmental sustainability in the study Area. There are few number of population involve in Migration. Few of the household are migration for subsistence in abroad. Nepalese people, trends of migration growing up day by day in the study Area. The migrants people in search of better opportunities for a better quality of life. Large number of migrants moves from underdeveloped and developing countries to developed countries for diverse reason. However, the migrations are more high – quality of lifestyle and to fulfill his household necessities and interest of technological qualification achievement. The migration to help the produce GDP and reduction unemployment and to uplift the culture, migrant are above to secure high life- style and more reliable socio – economic status of this place.

4.2.2 Factors of Migration

Migration is a global phenomenon not only by economic factors, but also social, political, cultural, environmental, health, education and transportation factors. It commonly takes place because push factors of less opportunity in the socio – economic situation and also because of pull factors that

exist in more development areas. Most moved from the rural areas of Ramechhap Municipality. In this study, push and pull factors of remittance are studied and inferences the affect of remittance in recipient area of household are made based on sample migration. The key factors of migration such economic, demographic, socio- cultural, political, miscellaneous etc. These push and pull factors migration determines better living condition, public service, environment, socio – economic condition, political instability affect the people or family migration one place to another or on country to another.

4.3 Demographic Detail of Respondents

In this study it has been selected all household who involved in remittance recipient and Non - recipient. In total 2000 are involved in remittance recipient and Non – recipient among them 200 were randomly selected as sample population for this study. Commercial, financial institution, household consumption, health, education, expenditure, saving and its situation of these participated respondents are analyzed.

4.4 Social Status of the Respondents

Including social status of the respondents there analyzes sex, age education, types of family, health care etc. That play important role to involve in remittance receiving household and non - receiving household, its financing and enhancement.

4.4.1 Age of Respondents

Household men / women were participated in the remittance receiving and Non – receiving. The following table indicates the age composition of the respondents.

Table 4.1: Age of the respondents

S.N	Age (years)	Remittance Recipient		Non-Remittance		Total	
		Number	Percent (%)	Number	Percent (%)	Number	Percent (%)
1	18 to 28 years	5	7.14	9	6.92	14	7
2	28 to 38 years	16	22.85	20	15.38	36	18
3	38 to 48 years	22	31.42	50	38.46	72	36
4	48 to 58 years	20	28.57	38	29.23	58	29
5	Above 58 years	7	10	13	10	20	10
6	Total	70	100	130	100	200	100

Source: Field Survey, 2022

Table: 4.1 indicate the age composition of the respondents. The above data shows those 7 percentage respondents are of age group between 18 to 28 years, 18 present are 28 to 38 years of age group and 36 present are between 38 to 48years of age group. In the same way 29 present are 48 to 58 years of age group and only 10 present are above 58 years. Most of the respondents are 38 to 48 years of age group because as most of the respondent are home wife women so the number of the respondent between these group as maximum. These age groups have socially, helpful and physically strong to do hard work as well as economically active population also.

4.4.2 Educational Status of the Respondents

Education is one of the importance variables in my thesis. Remittance income leads the education system in developing countries like Nepal. Most of the children are attending school due to the remittance income. Maximum population can get consumption; get education and many more

other fulfillment by the remittance income. Education is an important tool for household management, the decision making capacity of the respondent is directly to the education. The flowing table shows the education status of the respondent.

Table 4.2: Education Status of Respondents

S.N	Education Status	Number of Respondents	Percent (%)
1	Illiterate	14	7
2	Literate (primary)	80	40
3	Secondary	58	29
4	+2	48	19
5	Bachelor and above	10	5
6	Total	200	100

Source: Field Survey, 2022

Table: 4.2 show the education status of the respondents. Data indicates that 7 present are illiterate, 40 present primary education. In the same way 29 present passed secondary levels, 19 present passed +2, level. Similarly, 5 percent are highly education as they. However, they push household people migrant to from origin place because, they can't afford the education.

4.4.3 Religious Status

Most of the respondent follow Hindu religion and is followed by Buddhist, Christian and other religious. The following table indicates the religious status of the respondents.

Table 4.3: Religious Statuses of the Respondents

S.N	Religions	Number of Respondents	Percent (%)
1	Hindu	120	60
2	Buddhist	40	20
3	Christen	28	14
4	Other	12	6
5	Total	200	100

Source: Field Survey 2022

Table 4.3 shows the religious of the respondents. Data indicates that 60 percent are Hindu, 20 percent are Buddhist, 14 percent are Christian and 6 percent are others. It is showed that majority of the respondents belong to Hindu religion.

4.4.4 Types of family

Family type is one of the important social statuses of the respondents. The following table portrays the family types of the respondents.

Table 4.4: Type of Family

S.N	Family Types	Number of Respondents	Percent (%)
1	Single	120	60
2	Joint	80	40
3	Total	200	100

Source: Field Survey, 2022

Table 4.4 shows the family types of the respondents. Data indicates that 60 percent respondents live in single family and 40 percent lives in joint family. Most of family structure of the study area was joint because they love to live in joint family but now days they follow the single or nuclear family. However, Majority of the respondents lived in single family. Single or Nuclear family is a family unit consisting of two adults and number of children living together. The children might be

biological, step or adopted.

4.4.5 Family size

The study Area household peoples are love to live in joint family with grand father and mother, however, in modern time they also separate with father and live nuclear family. The number of family member also more in joint family and small in single family. The following table shows the family size of the respondents.

Table 4.5: Family Sizes of the Respondents

S.N	Family members	Number of Respondents	Percent (%)
1	Below 4	40	20
2	4 to 6	90	45
3	More than 6	70	35
4	Total	200	100

Source: Field Survey 2022

Table: 4.5 indicate the family size of the respondents. Data show that 20 present respondents family size is up to 4 (father, mother and two children), 45 present family size is 4 to 6 members and 35 present respondents live in joint family and 5their family size is more than 6 family members.

4.4.6 Language of Spoken

Language is the method of human communication, either spoken or written, consisting of the use of world in a structure and conventional way. Specially, the system of communication in speech and writing that is used by people of a particular community, Area, or country. Also, language is the originality of caste and identifiable of nation. It's the ornament of the country. In communication a particular style of speaking or writing is a way of expressing ideas and felling is a way of expressing ideas and felling using movements, symbols and sound.

Table 4.6: Languages Spoken

S. N	Language	Number of Respondents	Percent (%)
1	Nepali	90	45
2	Newari	40	20
3	Tamang	30	15
4	Magar	18	9
5	Sunuwar	10	5
6	Majhi	6	3
7	Hayu	4	2
8	Other	2	1
9	Total	200	100

Source: Field Survey, 2022

Table: 4.6 show that the speaking language of respondents. Most of the respondents used Nepali language which is 45 percent among them. Similarly Newari 20 percent, Tamang 15 percent, Magar 9 percent, sunuwar 5 percent Majhi 3 percent, Hayu 2 percent, and other 1 percent. The data shows that number of respondent at most Nepali language used as well as other than. Its shows that now a day in our country other language has been going on disappearing day by day its main cause effect of modernization and foreign culture.

4.4.7 Caste of the Respondents

Caste is a formal of social stratification characterized by endogamy, heredity transmission of the style of life which often includes an occupation ritual status in a hierarchy, and customary social interaction and exclusion based on cultural nation of purity and pollution. Especially, caste each of the hereditary classed of Hindu society distinguished by relative degree of ritual purity or pollution and of social status. The caste categorization in Nepal is taken as the primary organizing principal and the major determinant of social identity.

Table 4.7: Caste of the Respondent

S. N	Caste	Number of Respondents	Percent (%)
1	Chhetri	36	18
2	Brahmin	18	9
3	Newar	40	20
4	Tamang	32	16
5	Magar	30	15
6	Sunuwar	10	5
7	Bhujel / Gharti	10	5
8	Majhi	6	3
9	Sarki	6	3
10	Damai	4	2
11	Hayu	4	2
12	Other	4	2
13	Total	200	100

Source: field survey, 2022

Table: 4.7 indicate the caste of respondents. The above data show the most of the respondents are Newar which percent is 20, similarly Chhetri and Tamang are second and third position among the research of this paper. Research of this paper three respondents Hayu, Damai, and other caste are equal. Caste / ethnic inequality have now become important agendas of the multilateral funding agencies. However, the inequality is further complicated by interaction with class, gender and region within each group. Caste is the fundamental stone of community which has been the central feature in Nepal to describe level of poverty, education and health status and host of other development issues and problem by the caste to developed the community.

4.5 Economic Status

Study area of household are belong to poor ethnic group of Hill region. Their economic status is comparatively poor than the other community people. It is the dry land of the central east of Baghmatai parades of Nepal. About, these household people at most by the farming six to nine month to eat. Especially, in economic status it analyze occupation, income, expenditure, saving etc. in this subsection, it analyze in detail by presenting in tables.

4.5.1 Occupation Status of the Respondents

Most of the respondents of this study following ad main occupation and they cultivate seasonal and off seasonal farming. However, some of the respondents follow other occupation also side job. Some have vegetable shops others animals like goat, cows, buffalo. Some respondents as follows carpenter, mason or brick layer, plumbing, technician, husband of the some women are in abroad for job and some males are working inside the nation in various sector. Which is shown the table following in the below.

Table 4.8: Occupation Status of Respondents

S.N	Occupation	No. of HHS	Percent (%)
1	Farming / commercial farming	106	53
2	Carpenter/mason/brick lager	16	8
2	Services	32	16
4	Business	24	12
5	Other	22	11
6	Total	200	100

Source: Field Survey 2022

According to the field survey the table 4.8 shows that There is total household was 6126, among them the researcher selected 2000 household and randomly selected only 200 responded in Ramechhap Municipality. Data shows that 53 percent respondent engaged in farming/ commercial farming which is top occupation of the respondents. Similarly 8, 16, 12, 11 percent's carpenter,

services, business and other respectively. The above data shows the respondents involved in different sectors.

4.5.2 Annual Income of Respondent

After involved in remittance recipient and without recipient respondents earn more money than the past. The following Pi – chart indicate the annual income of the respondents who involved in the recipient and Non – recipient.

Figure: 4.1 Annual Incomes of Respondents

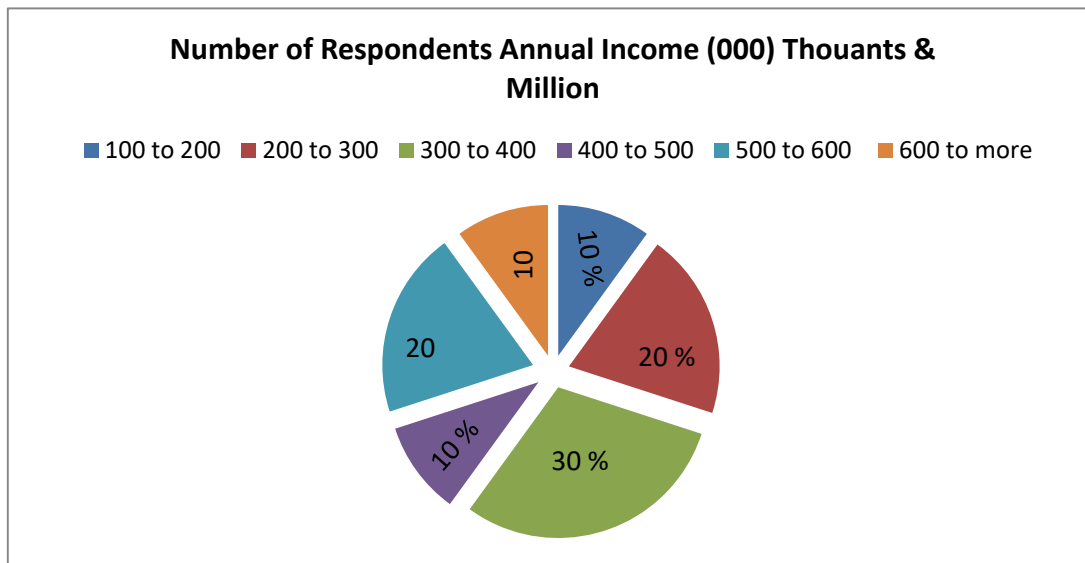


Figure 4.1 shows the annual income of the respondents. Data indicates that 20 percent earn 100 to 200 thousands, 10 percent earn 200 to 300 thousands and 30 percent earn 300 to 400 thousands. Like that 10 percent earn 400 to 500 thousands and 20 percent earn 500 to 600 thousands. Only 10 percent earn more than 600 thousand. It shows that most of the respondents earn more than average income.

There have been changes in the income level of the people in Nepal over the years. Nowadays the national level, income increased day by day. Average annual incomes of Nepalese household are Rs 19,261 (NLSS 2010/11). When the respondents involved the remittance recipient and Non – recipient, they earn more than 19,261. So after involvement of remittance receive poverty reduction in the study area.

There have been changes in income level of the people in Nepal over the years. Nowadays the national level, income increased day by day. Average annual income of Nepalese household was RS. 19,261 (NLSS 2010/11). The train of foreign migration has growing up day by day. However, the proportion of all household that receives remittance is 56 percent in Nepal. The average income transfer in the form of remittances is Rs 80, 436 (in nominal terms) per recipient household per capita Nominal remittance. The whole population is considered stands at NRS 9, 245 (NLSS 2010/11).

4.5.3 Sample size

The sample size was set 200 household from Ramechhap Municipality ward No 1, 3, 4, 6 in nine local Area of ramechhap district. The local area was chosen in a random draw from the total area of this Municipality and one bazaar (market place) of this Municipality. Among The total 2000 hundreds of household it's selected randomly 10 %(percent) respondents from the sample place had been presented in table.

Table 4.9: Distribution of Sample Size

S.N	Local Place	No of Respondents		Total
		Remittance Recipient	Non – Recipient	
	Gothagau	13	31	44
	Saghutar	17	18	35
	bolungbolung	21	46	67
	Okhreni	19	35	54
		70	130	200

Source: Field Survey 2022

The table4.9 Show that 70 households received remittance and 130 households Non – received remittance among the 200 hundred household respondents. The researcher was selected randomly in research area.

4.5.4 Categories of Respondent

Remittance in this survey is defined as a transfer in cash or kind sent or received by a household over the last 12 month preceding the interview. Remittance flown and out of the country and both have been taken into account in the survey. The transfer in cash or kind from single sources (individual/ household/institution) is counted as one remittance.

Categories is a class or division of people or things regarded as having particular shared characteristics in the research design random sample divided by two categories remittance recipient and Non – recipient. The categories of respondent show the following table as below:

Table 4.10: Categories of Respondents

S.N	Respondent Groups	Number of Respondents	Percent (%)
1	Remittance recipient	70	35
2	Non – recipient	130	65
3	Total	200	100

Source: Field Survey 2022

Table 4.10 shows that 200 hundred of household respondents 35 percent remittance recipient and 65 percent Non – remittance recipient. Remittance has become an important pillar of Nepalese economy by providing a mean to move out of poverty to a large number of rural and urban households. Percentage of household receiving remittance has increased from 23 percent in 1995/96 to about 56 percent in 2011 and the share of remittance in household income increased from about 27 percent to about 31 percent during the same period. About 31 percent of income among remittance receiving household in Nepal comes from remittances.

Total household income, the difference among analytic domain and consumption quintiles are small. Among analytic domains the urban hills region has the highest share (39 percent) while the mid and far western hills has the lowest (27 percent). Except for the second quintile, the share of remittance in the total income of the household with positive remittances increases for the higher consumption quintiles.

4.5.5 Composition of Alternative Sources of Income beside Remittance

Remittance flows into low/ middle – income countries are one a countries rise and this trend is seen in Nepal as well but Nepal has been fulfillment country of biodiversity. The study show that, household has not only single source of income, most of the household have major source of income is remittance. Non – remittance income includes income from crops, fruits, vegetable, livestock and other etc. Which occupy only 21 percent in total income of household? The following table shows the composition of the annual income of sample household as below:

Table 4.11: Composition of Alternative Sources of Income

S.N	Source of Income	Total Amount	Non – Recipient		Recipient		Total percent (%)
			Amount	Average	Amount	Average	
1	Croups	3575000	2575000	515000	1000000	200000	31.84
2	Fruit	900000	560000	112000	340000	68000	8.01
3	Vegetable	1500000	900000	180000	600000	120000	13.36
4	Livestock	3000000	1900000	380000	1100000	220000	26.72
5	Other	2550000	1410000	282000	1140000	228000	22.71
6	Total	11525000	7345000	1469000	4180000	836000	100

Source: Field Survey 2022

Figure 4.2: Composition of Alternative Sources of Income

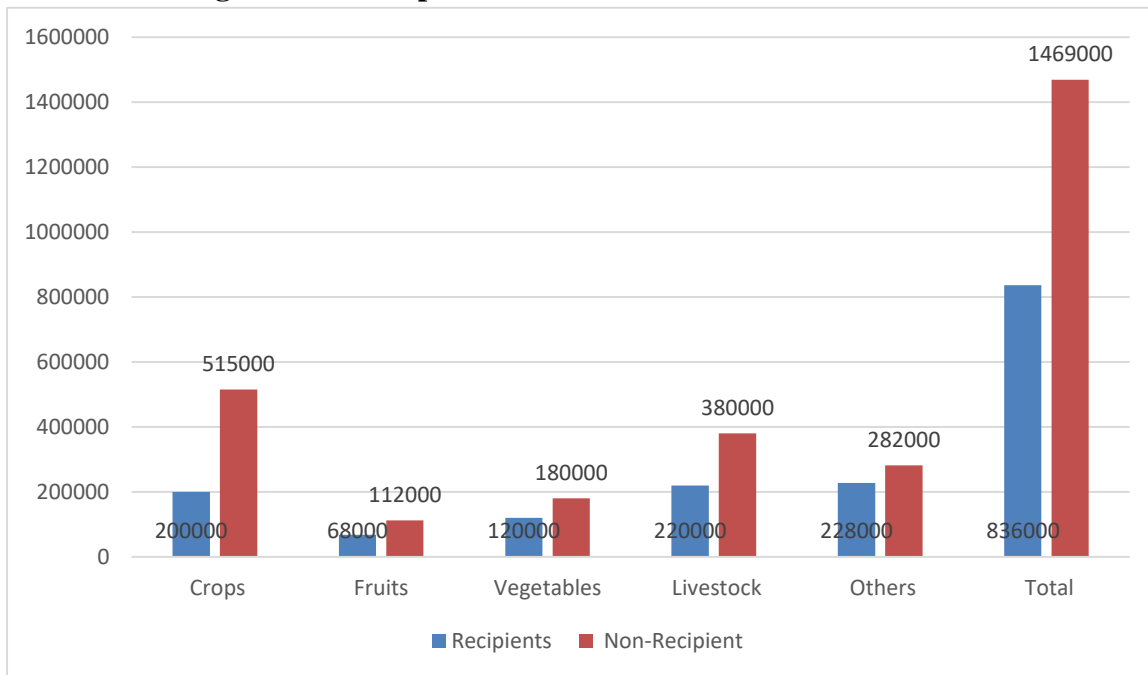


Table: 4.11 shows the composition of alternative source of income. Data indicate that 31.84 percent received from crops, 8.01 percent fruit, 13.36 percent vegetable, 26.72 percent livestock similarly 22.71 percent received from others sources. So, there was found second highest dependency on agriculture for non-remittance income. The study area was hill reason which is not as for as favorable environment fruit and vegetable farming.

In the last 15 years, the agriculture sector of Nepal experienced change. The proportion of household operating agriculture holding as well as the average size of operator land has decreased. The area of irrigated land however, has increased during the same period. Among the farmers, the share of small farmers has increased.

The study shown that almost were engaged in foreign employment but not only that, rather they involved in various sector. Studies found that farming only fulfill the personal consumption. However some income was found from farming but that is nominal farming only becomes subsistence level. The study area is hill reason there is no fertile land. Lack of land, youth had been think about to go abroad for earning motives.

4.5.6 Finance the food and non – food Expenditure

Food is the any nutritious substance that people or animal eat or drink, or that plants absorb in order to maintain life and growth. Overall, about 8 percent household in the country report shortage of foods or money to buy food in the last year. This proportion is double for rural areas than urban areas. According to the NLSS 2010/11, in this study, more than 35 percent were found to be employed in foreign employment. The following table shows as below.

Table 4.12: Consumption pattern of remittance and Non-remittance recipient

S.N	Source	Food			Non – Food		
		Amount	Average	Percent (%)	Amount	Average	Percent (%)
1	Remittance	8400000	120000	43.47	16800000	240000	43.79
2	Non - remittance	10920000	84000	56.52	23400000	180000	58.20
3	Total	19320000	96600	100	40200000	20000	100

Source: Field Survey 2022

Table: 4.12 shows that finance the food and non – food expenditure of the respondent. Data indicate that remittance recipient respondents 43.47 percent expenditure in food and 37.89 percent expenditure in non – food. Similarly Non – remittance household 56.52 percent expenditure in food and 62.10 percent expenditure in non – food respectively. The data shows that comparatively expenditure capacity of remittance recipient is high more than non – recipient.

Nepal is the traditional country, Nepalese society and community has been changing day by day due to impact of foreign culture. However, eats habit of Jung food Nepalese people and to change our self in western culture the household of buying the goods has been becoming the high. The research area was hill region of the east region of the Nepal. There was most of the household were tribal inhabitants area. The given data indicated that remittance holder had been spend food and

non – food monthly average was 10000, 20000. Similarly, Non – remittance holder had been spend 7000, 15000 respectively.

4.6 Household Expenditure Patterns

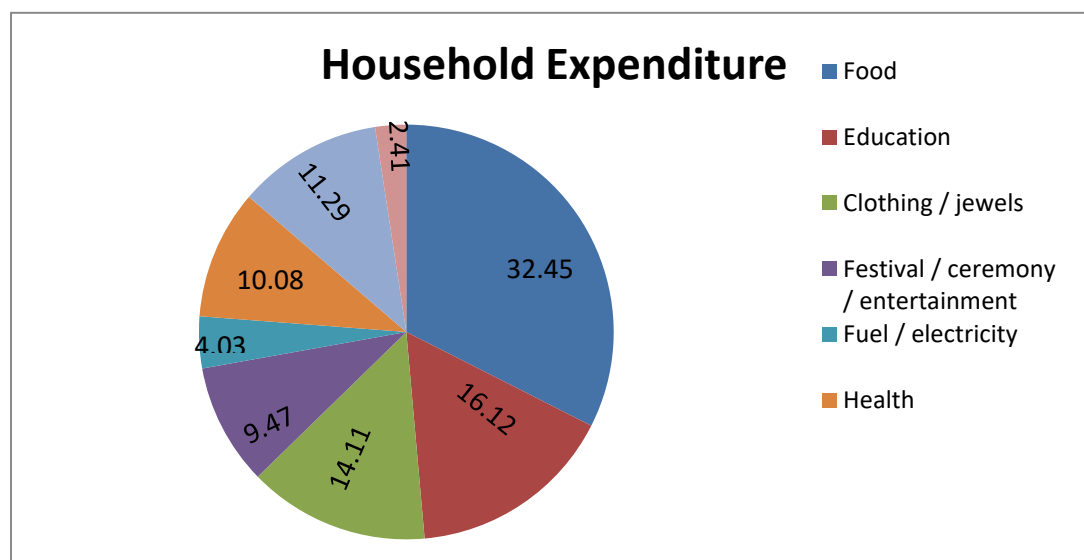
Adequacy of consumption and income is based on the subjective judgment of the respondents. Respondents are asked to report the degree of adequacy of food, housing, clothing, health care, children’s education and total income of the household.

Expenditure plays significant role in developing process of country not value of expenditure but also the trend and pattern of expenditure provides by the different economic situation and time. The consumption expenditures effect by indirectly of domestic production, import of consumer good, BOP situation and saving potentially of country. Various factors influence the expenditure such as income, family Size, demonstration effect, geographical situation, cast, culture etc. In the same way, expenditure pattern is affected by various factor such pattern made to illustrate the use of total income and nature of expenditure in study area. Consumption pattern represent the total quantity of good and services bought and consumed by consumer during a period. So, to find out use of income in (remittance) in Ramechhap Municipality various items of consumption such as food, education, clothing/jeweler, festival/ ceremony were factors as the economic indicator.

Table 4.14: Comparison on Expenditure Remittance and Non-Remittance Recipient

S. N	Items	Total Amount	Remittance Recipient		Non-Recipient		Total percent (%)
			Amount	Average	Amount	Average	
1	Food	19320000	8400000	120000	10920000	84000	32.45
2	Education	96000000	5472000	78171.42	4128000	31753.84	16.12
3	Clothing / Jewels	8400000	3360000	48000	5040000	38769.23	14.11
4	Festival/Ceremony/entertainment	5640000	2520000	36000	3120000	24000	9.47
5	Fuel/Electricity	2400000	999600	14280	1400400	10772.30	4.03
6	Health	6000000	3114000	44485.71	2886000	22200	10.08
7	Loan	6720000	3024000	43200	3696000	28430.76	11.29
8	Other	1440000	638400	9120	801600	6166.15	1.41
9	Total	59520000	27528000	393257.1	31992000	246092.30	100

Figure: 4.3 Household Expenditure



According to the field survey, the data shows that the highest spending of the family was in consumption of food for their daily life activities 32.45 percent followed by the education 16.12 percent. Similarly, clothing / jewels 14.11, festival / ceremony 9.47, fuel / electricity 4.03, health 10.08, loan 11.29 and others 2.41 percent respectively. The consumption expenditure became high due to the war between the nation it's like Russian and Ukraine its effect has seen directly in the developing country like ours. The petroleum in price has seen directly. In raise, of transportation cost and contribute is the saving pattern. Which increases the price of the transportation goods and the products cost of goods price of the product. So, that ultimately increases the expenditure of the respondents. Also, in this time Nepalese political party election and covid-19 effect, closing the Nepalese traveling directly effect in transportation cost.

The data indicated that average monthly expenditure without the food 16,750 in Non – food items of the respondent household.

4.7 Consumption / Household Consumer Consumption added Property with the Remittance Income

Consumption is the process of buying or using goods and services. It is the basic foundation for economics, as well as country's broader economy. We base our whole economic system of reward and progress on purchasing (consuming) and producing more and more goods and services. So, in an economy, consumers decide what to consume based on the availability and price of things. We also base what we consume on our own needs and wants.

According to the economist, Adam Smith, 'the father of modern economics; once said "consumption is the sole end and purpose of all production; and interest of the producer ought to be attended to, only so far as it may be necessary for promoting that of the consumer.

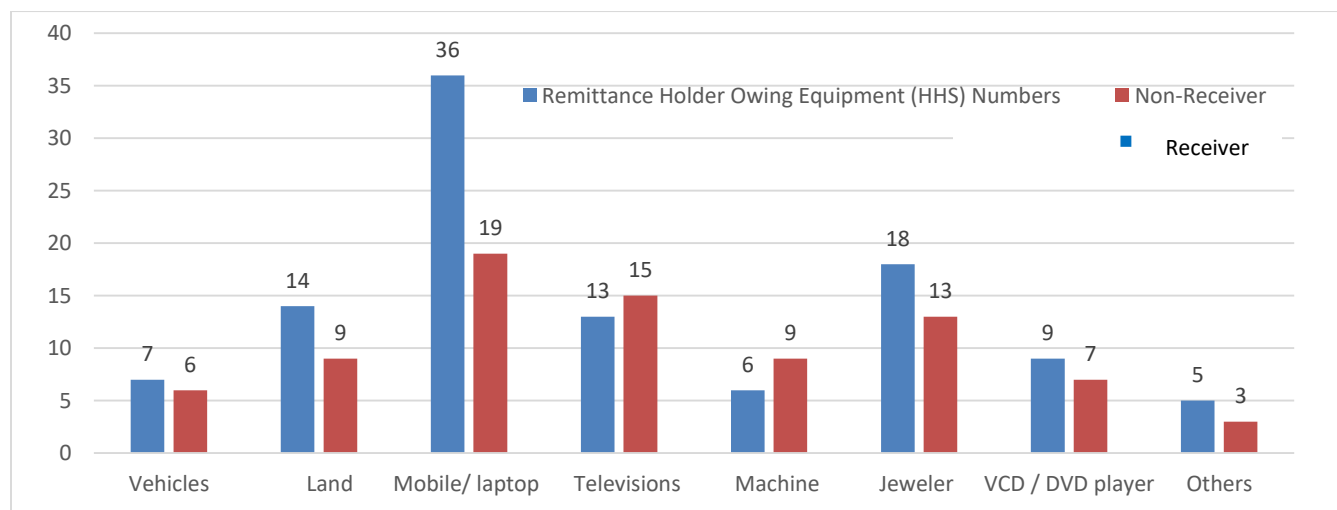
On the study area 35 percent of household to be employed in foreign employment in the total 70 household foreign employment i.e. 315 populations were receiving remittance. The researcher asked the question to respondent to consume the any good and property the respondent consumption the following goods and property shown in the table below.

Table 4.15: Consumption from Remittance (Recipient and non – recipient) HHs

S.N	Heading	Number of HHs		Total	
		Recipient	Non Recipient	HHs	Percent (%)
1	Vehicles	7	6	13	8.69
2	Land	14	9	23	12.5
3	Mobile/ laptop	36	19	55	29.89
4	Televisions	13	15	28	15.21
5	Machine	6	9	15	8.15
6	Jeweler	18	13	31	16.84
7	VCD / DVD player	9	7	16	8.69
8	Others	5	3	8	4.34
9	Total	103	81	184	100

Source: Field Survey 2022

Figure: 4.4 Remittance Holder Owing Equipment



The table 4.15 shows that the consumption of HHs remittance recipient and non - recipient. The total number of consumption is 184. In this consumption mobile/ laptop number is 55 and jeweler

31. The data indicated that maximum remittance receiving from abroad was consumed the mobile and jeweler in this study area. 21th century is the scientific and communication period so that usually all the HHS people used the smart mobile and laptop for the information and study. Generally, Nepalese culture Hinduism traditional it's socially women likes wear such as gold and silver. It is the economically income and to beauty for make up the use jeweler.

Consumption depends on the geographical condition and his / her family income, cultural background and his / her interest and effect of western culture in lifestyle of the HHs member. Most of the migration people received the land in city. The above data indicated that 14 HHs people received the land in city which is effect of migration. Other hands according to the respondents are transforming rural to urban area in this study.

4.8 Household Expenditure in Health Services

Access to health services is critical to individual well – being. This chapter includes result on disability, chronic and acute illnesses, health facility types, and consultation and means expenditures in health. Health is a state of complete physical mental and social well – being and not merely the absence of disease or infirmity.

The good health is the important property of human life a person who has good physical health is likely to have bodily function and processes working at their peak. This is not only due not only to an absence of disease. Regular exercises, balance nutrition and adequate rest all contribution to good health. Nepal is the underdeveloped country where per capital income of Nepal is 1372 (Kathmandu, 28 April) hundred only. The research area was geographically hill region of east of Nepal. There was most of the respondents were janajati inhabitant society of that area. The various expenditures in the health topic had shown the following table.

Table 4.16: Expenditure in the Health Topic

S.N	Items	Amount	Average	Percent (%)
1	Medicine	1800000	900	30
2	Regular check - up	1300000	6500	21.66
3	Transportation cost	900000	4500	15
4	Operation	350000	1750	5.83
5	Health insurance	661500	3307.5	11.02
6	Others	988500	4942.5	16.47
7	Total	60,00,000	30000	100

Source: Field Survey 2022

Figure: 4.5 Health Services

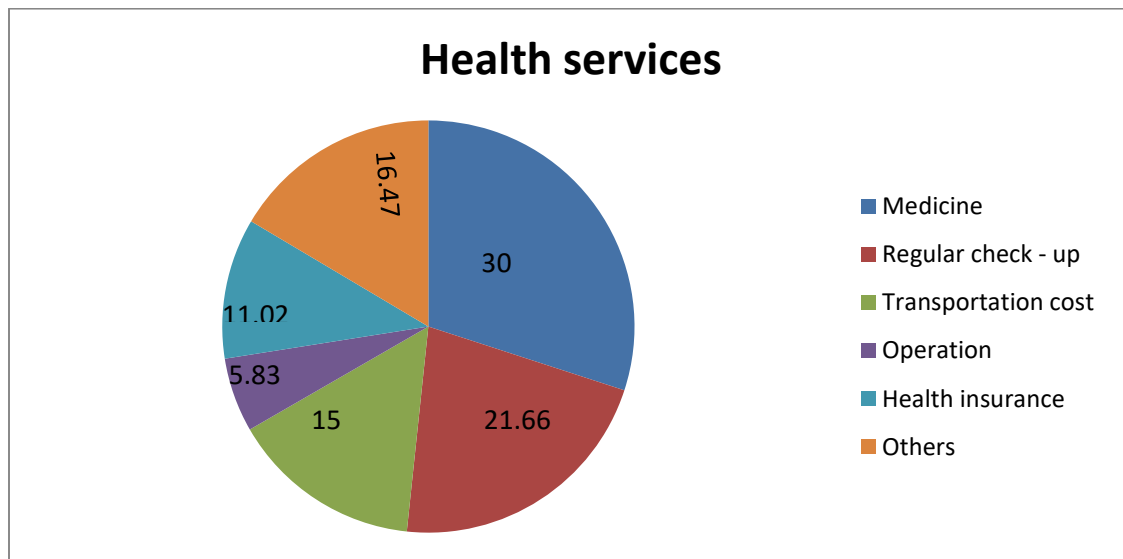


Table 4. 16 According to the field survey, the data shows that the highest spending of the family was in medicine for their daily life activities 30 percent followed by the regular check – up 21.66 percent of the total amount of health expenditure. Similarly, transportation cost 15, operation 5.83, health insurance 11.02, and other 16.47 percent out of sixty million rupees in the topic of the health.

The total budget of the government has allocated RS 103.18 billion for the ministry of health and population for the fiscal year 2079/80.

Health is the important part of life. Physical health and mental health are strongly connected. Taking care of your physical health is scientifically shown to improve mental wellbeing and vice – versa. If one declines, the other can be affected too. The above data, shows that the below in pie – chart.

4.8.1. Expenditure in the Health Topic Remittance Recipient and Non – Recipient

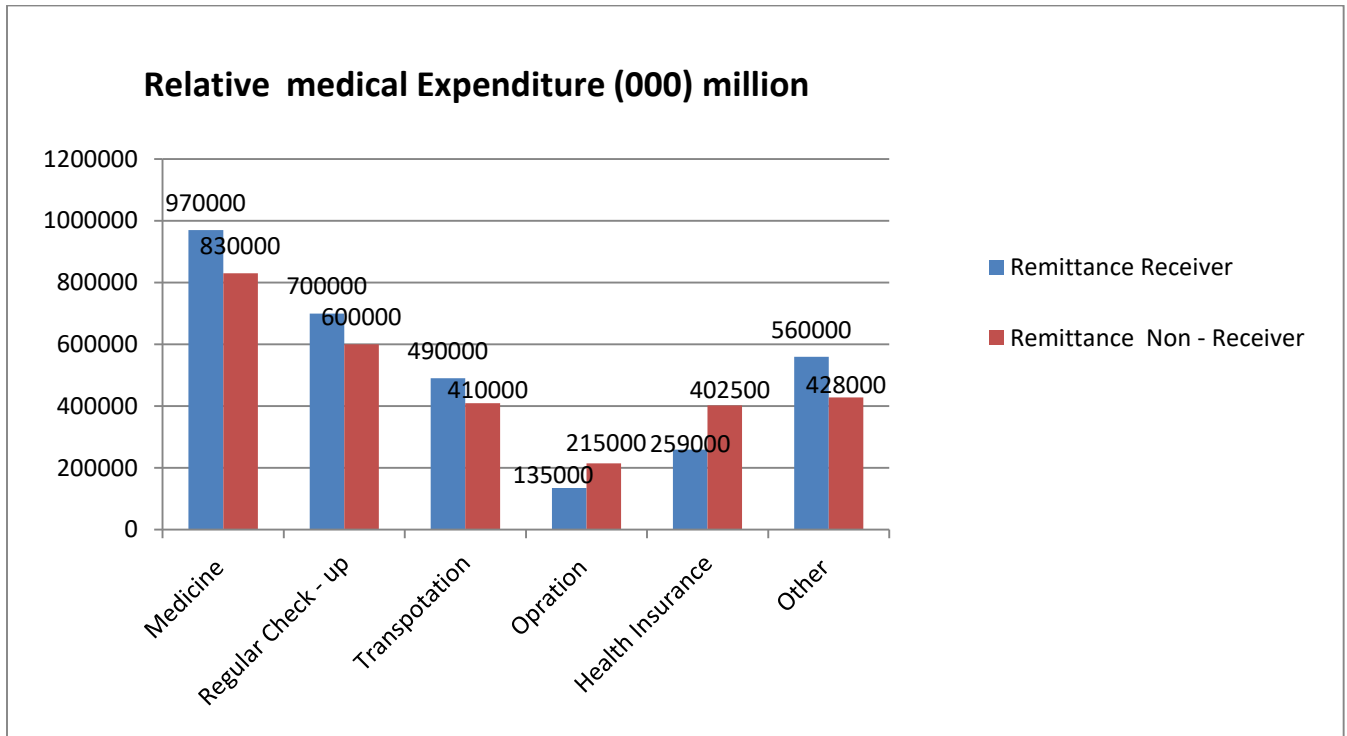
Studies are showing more and more that a holistic approach to health – linking physical, social, emotional and mental health – is necessary for mental wellbeing. This approach also helps a great deal with managing and recovering from mental illness. The above data shows that how to expenditure remittance holder and non – remittance holder. This study related to in different topic of health the respondent (HHS) how to balance the money in his / her health of family. The study indicate in below remittance recipient and Non – recipient.

Table 4.17: Household Expenditure in Health (Recipient and Non – Recipient)

S.N	Items	Recipient			Non – recipient		
		Amount	Average	Percent (%)	Amount	Average	Percent (%)
1	Medicine	970000	13857.14	31.14	8300000	63846.15	28.75
2	Regular check - up	700000	10000	22.47	600000	4615.38	20.79
3	Transportation	490000	7000	15.73	410000	3153.84	14.2
4	Operation	135000	1928.57	4.20	215000	1653.84	7.44
5	Health insurance	259000	3700	8.31	402500	3096.15	13.94
6	Other	560000	8000	17.98	428000	3292.30	14.83
7	Total	3114000	44485.71	100	2886000	22200	100

Source: Field Survey 2022

Figure 4.6: Medical Expenditure



According to the field survey table 4.17, the data indicated that comparatively health expenditure Non – remittance respondent more than remittance recipient. Its shows, that foreign employed effected in the income of respondents and good knowledge in health. Another reason the study area was hill region which is far from the city and hospital. There was the big mass of the tribe community in study area where in the study area the expenditure out comes may be low as another reason maximum number of respondents takes the health insurance. Comparatively, major examination of respondent check - up Government hospital more than private hospital and clinic.

4.9 Finance the Education Expenditure:

Education sector is one of the important indicators of socio – economic development of a nation and is offend viewed as a key index of the social and human development. Education is not a free good. There are many costs involved in it. Education requires resources. The terms resources and financing are often used synonymously in practice. Resources can be categorized as human, physical, financial, information and so on. There are also other ways to categorize or group these resources. The common way used to measure the resources in education is financial or monetary

resource. Despite the important of different types of resources in education, the amount of money or equivalent is frequently cited in discussion. The used of money or equivalent used in education is discussed under the heading of financing in education. But resources and financing are not the same and do not carry the same meaning to the reader, often make difficult to understand. Because the terms resources is used in economics and carry different meaning than the term financing which deals with the gathering, allocation and expenditure of money or its equivalent.

According to the field survey of this study, more than 35 percent were found to be employed in foreign employment i.e. 153 populations the finance the education expenditure. The respondents are asked how you finance the education expenditure. The table 4.18 shows the result

Table 4.18: Finance the Education Expenditure

S.N	Source	Amount	Average	Percent (%)
1	Remittance	5472000	78171.42	57
2	Non – remittance	4128000	31753.84	43
3	Total	9600000	48000	100

Source: Fiend Survey 2022

According to the field survey, above table 4.18 shows that out of total education expenditure 57 percent is spending from remittance source and out of total remittance 43 percent is spending from Non – remittance source. The data shows that remittance has been playing vital role for increase education status.

4.9.1 The Pattern of Expenditure on Education (Annually)

Financing of education has been a matter of great concern and major policy challenge across all the countries. The situation of resource mobilization for education is critical in Nepal. While the Government has not been able to adequately manage the resources in education resource management. In this contest there are lots of issues in education finance in recent days. As mentioned earlier, adequacy equity and efficiency are three major concerns of education financing Lamsal (2014). These are also considered as the key challenges of education financing.

Adequacy is based on the principle that government should provide enough funding with a view to ensure that all students to be meet academic expectation. The notion of equity in school funding focus on strategies for closing the gap between local government’s abilities to raise revenue for their school so that economic and ecological circumstances do not become a major obstacle.

Education expenditure plays significant role to develop education. Various factors influence the educational expenditure provides vivid picture of the education. Various factors influence the educational expenditure patterns such as income, family size, geographical situation etc. here an attempt is made to illustrate the education expenditure in the study area. The result shows below table

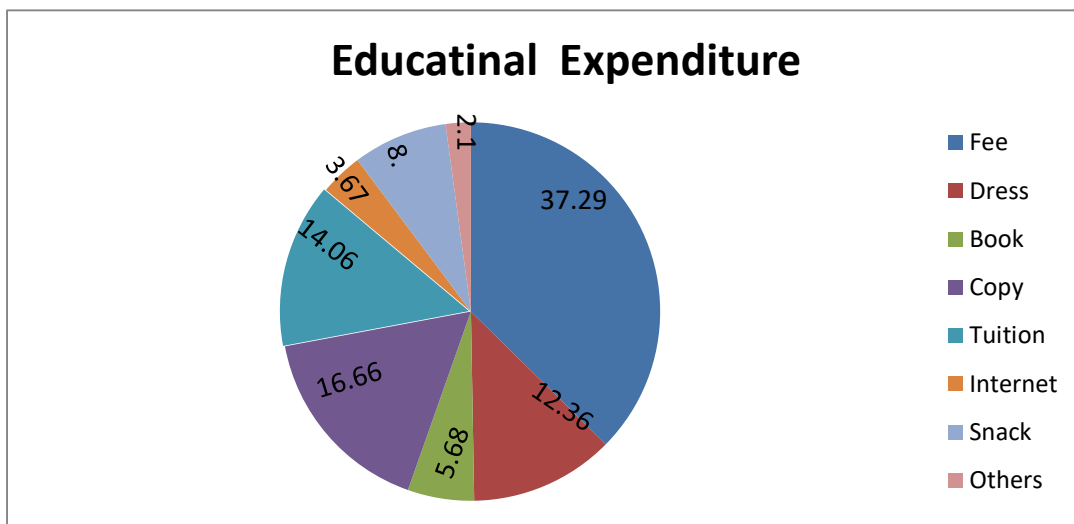
Table 4.19: The Pattern of Educational Expenditure

S. N	Items / Heading	Amount	Average	Percent (%)
1	Fee	3580000	17900	37.29
2	Dress	1187500	5937.5	12.36
3	Books	546000	2730	5.68
4	Copy / pen	1600000	8000	16.66
5	Tuition fee	1350000	6750	14.06
6	Computer/ Email /internet	353250	1766.25	3.67
7	Snack	776000	3880	8.08
8	Other	207250	1036.25	2.15
9	Total			100

Source: Field survey 2022

According to the field survey the table 4.19 shows annually educational expenditure in the sample household on various heading. The table shows that, out of total education expenditure, 37.29 percent is spending on fee which is the highest percent of share comparing with other heading. Similarly 12.36 percent and 5.68 percent are spending on dress and books respectively. Out of total educational expenditure 16.66 percent is spending on copy/ pen heading which is second

Figure 4.7 The Patten of Educational Expenditure



Position of other heading. They have 14.06 percent of 3.67 percent tuition fee and computer/ email/ internet respectively. Similarly, out of total education expenditure, 8.08 percent is spending on snack and 2.15 percent is spending on other heading which minimum with other heading.

4.9.2 The Pattern of Expenditure on Education (Recipient and Non - Recipient) Annually

Over the past two decades, remittances have emerged as an important contribution to the well-being of migrant families and the development of communities of origin. In 2021, despite consequences of the COVID – 19 pandemic, over 200 million migrant workers sent to their 800million family members in developing countries US\$605 billion, a figure representing more than three times the annual flow of official development assistance (ODA) and exceeding foreign direct investment (FDI).

Remittances are a private source of capital that should not be equated with other international financial flows. However, they can help lift millions of migrant families out of poverty, touching the lives of up to one billion people either as senders or recipients. They allow migrants and their family members to improve their access to health, education, and housing, thereby helping achieve their own sustainable Development Goals (SDGs)

Remittance plays a significant role to develop to the education. Various factors influence the educational expenditure; remittance is the most factor of expenditure. Remittance is the major factor of expenditure in education. Remittance factors influence education expenditure such as income, family size, geographical situation, knowledge of migrant people etc. Here an attempt is made to illustrate the education expenditure by the remittance recipient and Non-recipient in the study area. The result is shown in the table below.

Table 4.20: Educational Expenditure Remittance Recipient and Non - Recipient

S.N	Item/ Heading	Recipient			Non – recipient		
		Amount	Average	Percent (%)	Amount	Average	Percent (%)
1	Fee	1975000	28214.28	36.09	1605000	12346.15	38.88
2	Dress	760000	10857.14	13.88	427500	3288.46	10.35
3	Book	280000	4000	5.11	266000	2046.15	6.44
4	Copy / pen	875000	12500	15.99	725000	5576.92	17.56
5	Tuition	852000	12171.42	15.57	498000	3830.76	12.06
6	Computer/email / internet	178000	2542.85	3.25	175250	1348.07	4.24
7	Snack	435000	6214.28	7.94	341000	2623.07	8.26
8	Other	117000	1671.42	2.13	90250	694.23	2.16
9	Total	5472000	78171.42	100	4128000	31753.84	100

Source: field survey 2022

Figure 4.8: Educational Expenditure (Recipient and Non – Recipient)

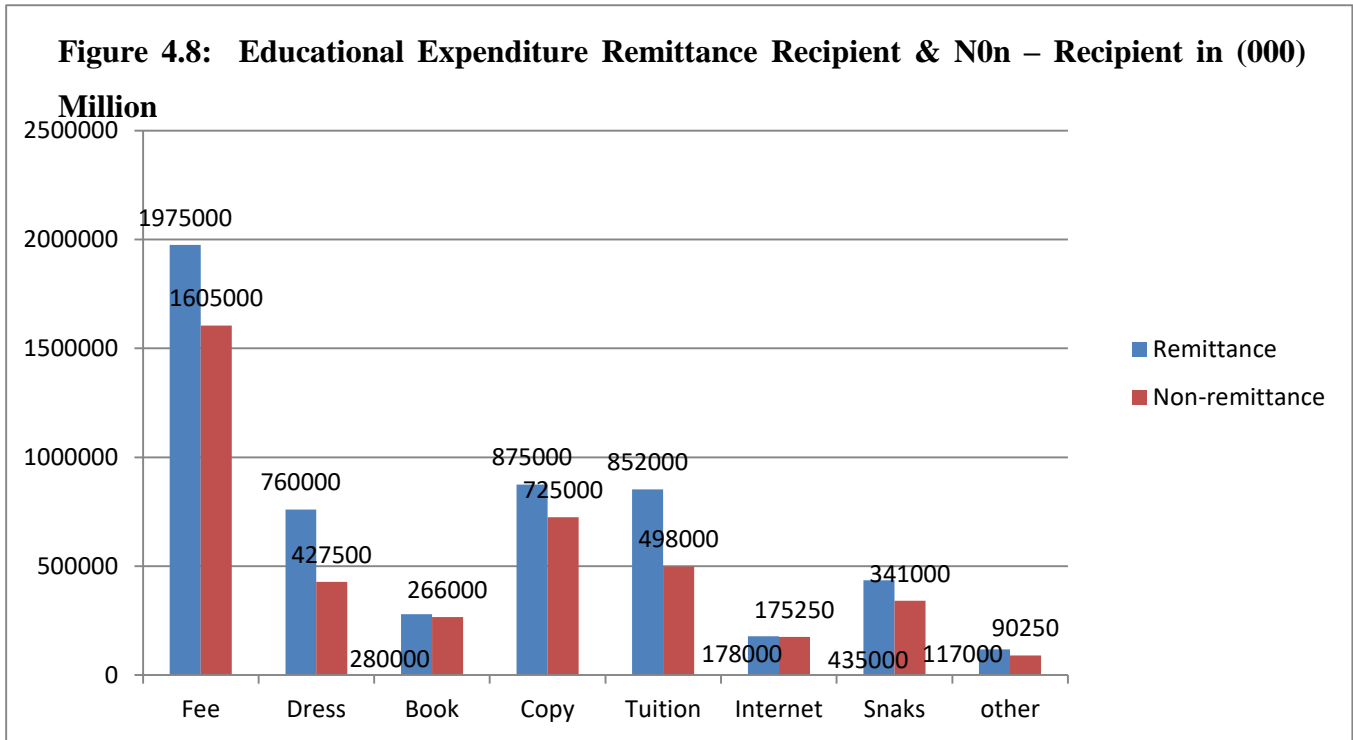


Table 4.20 shows that annually educational expenditure by the remittance recipient and Non – recipient in the random sample HHS on various heading. The table shows that, out of total education expenditure 36.09 and 38.88 percent is spending on fee which is the highest percent of share comparing with other heading. Similarly 15.99 and 17.56 percent spending on copy/ pen which is second highest spending on this heading. They have 13.88 and 10.35 on dress and 5.11 percent of 6.44 percent on book respectively. Similarly out of total education expenditure spending on tuition fee remittance recipient and Non-recipient by 15.57 and 12.06 respectively. Similarly, they have spending by recipient on computer, snack, 3.25, and 7.94 percent and non – recipient by 4.24, 8.26 percent respectively. Also, they have out of total education expenditure 2.13 and 2.16 percent spending on other heading of education expenditure.

4. 10 Sectorial Choice of School

Education sector is one of the important indicators of socio – economic development of a nation and is often viewed as a key index of the social and human development. Education sector in Nepal well diversified with significant private sector activity in primary and secondary school, technical

and vocational colleges as well as tertiary colleges and universities. Access to primary and secondary education in Nepal is very high as a result of high focus of the government but challenges remain in access to higher education and improving employability through technical and vocational education. Private sector provides of risk capital such venture capital funds, private equity funds, impact investor and venture debate funds can play a pioneering role in addressing this need and building the case for the “business opportunity” of investing in Nepal. Early successes in investment can unlock further mainstream and domestic capital and from the corner stone of story and resilient private sector in Nepal, which will in turn drive inclusive growth.

Sectorial choice plays significant role in education outcomes. Various factors influence the educational outcomes effected (provided) by different sector. Various sector influence the educational outcomes such as income family size, geographical situation, opportunities, job, capacity of parents, knowledge, foreign investment etc. here an attempt is made to illustrate the sectorial choice of education in the study area. The result shows below table.

4. 21 Sectorial Choice of School

S.N	Items / sector	Student	Percent (%)
1	Government	194	60.62
2	Private	126	39.37
3	Total	320	100

Source: Field Survey 2022

The table 4.21 Show the sectorial choice of education pattern of HHs Government and private school. According to the field survey data, out of total 320 children are about 39 percent child having in private and 61 percent in government school. The choice of select the school different factors involved such as knowledge, opinion, academic target, and school environment etc. are key factors of choice the school.

4.10.1 School (selection) Attendance Pattern of Child

The cost of education child is increasing year by year. Such increases is because of increased cost in educational materials, use of technology learning, changes in life style and food habit and expanding the duration of education level together with free and compulsory concept. Education

is taken as fundamental rights so as to make provision obligatory to the state. In order to manage all these, fund required to education.

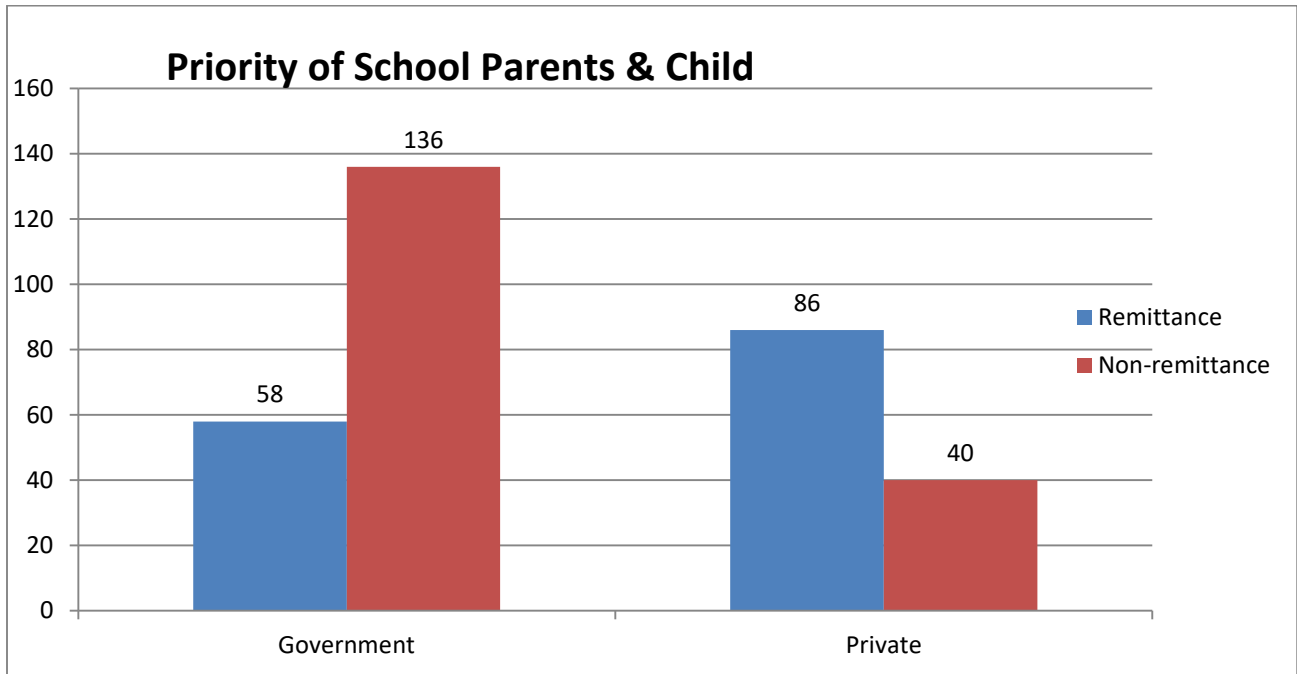
Income plays significant role to develop the socio – economic status. Different elements to achieve the educational goals income is the main factor. To achieve the education goals affected by various factors involved such as what kinds of knowledge and education to give Her/his child depends on parents. According to his source of income parents select the school. Parents thinks about before selected the school what is the environment, facilities, achievement and background of that school. In selection the school different factors involved these are family income, family size, geographical situation, facilities, environment, academic achievement, educational status, knowledge, friends of child, believe of school, capacity etc. Here an attempt is made to illustrate the attendance pattern of child in the study area. The result shows below table.

Table 4.22: School (selection) Attendance Pattern of Child

S . N	Item/ sector	Recipient		Non – Recipient	
		No of child	Percent (%)	No of child	Percent (%)
1	Government	58	40.27	136	77.27
2	Private	86	59.72	40	22.72
3	Total	144	100	176	100

Source: Field Survey 2022

Figure 4.9: School (selection) Attendance Pattern of Child



According to, the field survey 2022, the table 4.22 Show that remittance recipient and Non – recipient 40.27 and 77.27 child are studying in government school. Similarly, 59.72 and 22.72 percent child are studying in private school. What is the data indicated that, when the source of income parents are transforming child from government school to private school it’s believe of private school and good environment for child. The modern technology, globally competition, trends of transforming rural to urban etc. are factors affected to school environment.

4.10.2 Educational Status of Schooling

Environment plays main role in education achievement and studying. Without good environment child does not study. Without good environment any object does not stay the earth. Environment is the main factors of studying for child. Different factors involved in Environment such as income, family relation, facilities, technology, pair of gang age, school environment, out of school environment, parents job etc. In this study environment refers to school and out of school environment and surrounding area. Capacity of child and interest, parental responsibility, teacher responsibility, community responsibility, depends on child education achievement and choice the school. The researcher going on to show drop – out, transforming government to private and private to Government.

Table 4.23: Educational Status of Child (for Child)

S . N	Items	No of child	Recipient	Non - Recipient
1	Drop – out	9	4	5
2	Government to private	13	9	4
3	Private to government	17	6	11

Source: Field Survey 2022

According to the field survey, table 4.23 the data indicated that 9 child drop – out the school which reason is family income and pair of gang age. Similarly, 17 child transforming from Government to private school after the COVID – 19 increased of family income which income is remittance and hotel, business. Similarly, 13 child transforming private to government is this main reason is private school' fee to expensive and higher education family can't support the child because his low income.

10.11 Budget Financing

A budget is a financial plan for a specified period. Budget is a spending plan based on income and expenses. It's an estimate of how much money we will make and spend over a certain period of time such as a month or year. Since, budgeting allows we to create a spending plan for our money, it ensures that we will always have enough money for the things we need and the things that are important to ours. In this study finance the budget defined to family income and expenditure of the specific period of time in the study area. The researcher have going on to show the finance the budget of respondent.

Table 4.24: Finance the Budget of Respondent (Annually)

S.N	Items	Amount
1	Total income	196800000
2	Total expenditure	59520000
3	Saving	137280000

Source: Field Survey 2022

The data indicated that in the study area total 200 HHs of annually income is 196800000 and expenditure is 595200000. Similarly saving is 137280000. Comparatively, saving is high than the expenditure. What is shows the data indicated that the saving behavior of respondent is good for the future plane and his future life.

4.11.2 Financing the Money

Financing is the process of providing fund for business activities making purchases, or investing. Financing institution, such as Bank, are in the business of providing capital to business, consumers, and investor to help them achieve their goals. The use of financing is vital in any economic system, as it allows companies to purchase product out of their immediate reach. In this topic to show the monthly and annually saving capacity of remittance and Non – remittance recipient of respondent of this study area. In below the table show the Financing the money of Respondent pattern.

Table: 4.27: Finance the Money

S.N	Item / Heading	Monthly	Annually	Average
1	Remittance recipient	6890000	82680000	1181142.85
2	Remittance Non– receive	4550000	54600000	420000
3	Total	11440000	137280000	686400

Source; Field Survey 2022

The data indicated that total 70 HHs remittance recipients monthly 6890000 and annually 82680000 saving the money. Similarly, total 130 remittance Non – recipient HHs monthly 4550000 and annually 54600000 saving. Its shows the data indicated saving the money Non – remittance more than the remittance recipient.

4.11.1 Saving the Money Pattern

Saving, process of setting aside a portion of current income for future use, or the follow of resources accumulated in this way over a given period of time. Saving may take the form of increase in bank deposits purchases of securities, or increased cash holding. The extent to which individual save is affected by their preference for future over present consumption, their

expectation of future income, and to some extent by the rate of interest. In this study to shows the saving capacity of bank and out of bank (financial institution) of respondent. Following the table shows the saving pattern of respondent monthly and annually income.

Table 4.25: Saving the Money Pattern

S. N	Items / heading	Monthly	Annually
1	Bank	11300000	135600000
2	Financial institution	140000	1680000
3	Total	11440000	137280000

Source: Field Survey 2022

Table 4.25 indicated that total income of respondent monthly saving 11300000, 140000 Bank and Financial institution totally income saving of monthly 200 HHs is 11440000. Similarly, annually saving of total income 135600000, 1680000 Bank and Financial institution. Totally annually saving of study area saving is 137280000 of respondents.

Table 4.26: Comparison of Saving

S.N	Heading	Recipient				Non – Recipient			
		monthly	Average	Annual	Average	monthly	Average	Annual	Average
1	Bank	4482800	64040	53793600	768480	6817200	52440	81806400	629280
2	Financial institution	67200	960	806400	11520	72800	560	873600	6720
3	Total	4550000	65000	54600000	780000	6890000	53000	82680000	636000

Source: Field Survey 2022

According to the above table it shows that amount of the money saved by the remittance holder was high than compared to the non-remittance recipient. The average annual saving of the

recipients were 768480 in bank, 11520 in financial institution and the average annual saving of non-recipients was 629280 and 6720 respectively. The saving culture was developed in the remittance holder compared to the non-remittance recipients.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

In this chapter describe the Summary, Conclusion and recommendation with a systematic manner from the research findings. This chapter shows overall result while analyzing the information from field survey. It further looks at the policy implication from the study findings and present areas for further research.

5.1 Summary

The study entitled “Role of Remittance in education attainment: A case study of Economics in Education Achievement in Ramechhap rural Municipality, Ramechhap “analyzes the socio – economic impact that respondents realize in their life began holding remittance receiving. The general purpose of this study is to explore impact of remittance holding through enhancing household status of child living in Ramechhap Rural Municipality, Ramechhap. The specific objectives of the proposed study are as to assess the socio – economic condition of the respondents and to explore the socio economic and education outcomes changes that bring by the remittance receiving (holding) in study area.

The study covered the only 200 respondents of the study area who are directly involved in Remittance holding and Non – holding. The study is limited on Ramechhap rural Municipality. The study based mainly on questionnaire. So, the correctness and accuracy of the study depends only the quality of response of the respondents.

Both primary and secondary sources were used to collect data from the field. The primary data were collected by the researcher, conducting field survey whereas secondary data were collected from the relevant available materials such as books, journal, and projects reports and articles, web site, and internet – based journals and so on. The study followed random Sampling method. Remittance receiving and Non – receiving people living in ramechhap rural Municipality was the Universal of this study. There are 6126 household in Municipality among them ward No1, 3, 4, 6 household are participate among them 2000 household are totally participated in Remittance recipient and Non – recipient. Among them 200 individual respondents were selected for this

study. Each of the household single individual were selected for survey interview. Different data collection techniques and tools were applied to enumerate detail and reliable information. Interviews with respondents was conduct as per the survey questionnaire (see annex). The interview schedule was designed to conduct research for collection of primary information for the interview, both structured and semi structure question and included open end close various techniques and tools during the survey were analyzed in the subsequent chapter using both descriptive methods of analysis. The collected data were processed, classified according their nature and presented by employing simple statistical tools (percentage, tabulation, and diagram)

While analyzing the socio economic status like age, education religion etc. It is found 7percent respondents are age 18 to 28 years, 18 percent are 28 to 38 years age group and 36 percent are between 38 to 48 years age group. In the same way 29 percent are above 58 years.. Like that 7 percent are illiterate, 40 percent are studied only primary level or literate. In the same way, 29 percent passed secondary level, 19 percent passed +2 levels. Similarly, 5 percent passed bachelor and above. Majority of the respondents studied below secondary level so they are semi skill manpower of the nation. In the same way, 60 percent are Hindu, 20 percent Buddies, 14 percent are Christian and 6 percent are others. It is showed that majority of the respondents are belong to Hindu religion. Likewise 20 percent earn 100 to 200 thousand, 10 percent earn 200 to 300 thousands. And 30 percent earn 300 to 400 thousands. Like that 10 percent earn 400 to 500 thousands and 20 percent earn 500 to 600 thousands. Only 10 percent earn more than 600 thousands. 65 percent have Non – remittance recipient and 35 percent remittance recipient household. However, some have only remittance recipient family so they taking loan for manage the family.

According to the field survey the data indicated that comparatively health expenditure Non – remittance respondent more than remittance recipient. Its shows, that foreign employed effected in the income of respondents and good knowledge in health. Another reason the study area was hill region which is far from the city and hospital. There was the big mass of the tribe community in study area where in the study area the expenditure out comes may be low as another reason maximum number of respondents takes the health insurance. Comparatively, major examination of respondent check - up Government hospital more than private hospital and clinic.

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While household expenditure patterns was in that area highest spending of the family consumption of food for their daily life activity was 32.45% followed by education which is about 16.12% similarly clothing/jewelry which is about 14.11% festivals or ceremony 9.47% fuel and electricity 4.03%, Health 10.08%, loan 11.12% and other 2.41% respectively. The data shows that the consumption expenditure was increased due to the national as well as international circumstances and it also scaled the expenditure due to the war between Russia and Ukraine.

Education is the backbone of the nation as the study was to compare the spending between remittance recipients and non –recipients. Tuition fee was the highest and is followed by the stationary materials which include copy, pen, and pencil. As the study compare between recipient and non-recipient the study shows that the recipient spends the more on tuition fee.

Similarly in total 320 children was studying in school and college among them 144 were the child of remittance recipient and 176 were non-recipient. The survey data indicates that 9 children were drop-out. 17 were transformed from government to private as their income rises. But the irony was that the children were also transforming from private to government. So it indicates that as the income increases the recipient member spend on the betterment of their children education.

Thus as the income increases through the remittance it shows that the consumption patterns also increases on the luxurious goods, such as spending on mobile, laptop , buying of land, motorcycle, television and others necessity equipment.

As the basic economics indicates that saving is equals to investment. Saving plays the important role for the future life. The saving was high for the family member who receives remittance. As saving plays the important role for the future security remittance has the greatest contribution in

saving. It also gives us way during the time of uncertainty and also helps to provide opportunity to enjoy the quality of life.

5.2 Conclusion

Overall, the result shows a significant positive relationship between remittance and education attainment in rural Municipality Ramechhap. This study shows that the remittance income increases, educational expenditure of household in Municipality increased. In worldwide economy, remittance represents one of the major international flows of financial resources. Worker's remittance constitutes an increasingly important mechanism for the transfer of resources from developed to developing countries. Remittance second - largest source, behind foreign direct investment, of external funding for developing countries, we find that are linked to remittance human capital investment in Municipality and that the positive link or marginal impact is greater where the returns to education are higher. This result appears to be driven by difference in the return on investment in the origination areas and from migration. In other words, Municipality household investment in education and the strength of the effect is depends on the quality of education near a household. This reinforcement by the finding, that remittance has a great impact on education as compared to non – remittance recipient. Therefore, increase in remittance income has had a positive effect on education expenditures. From human development point of view, increasing remittance income has good and positive effect for Municipality and will contribution to the sustainability of income and development.

A growing number of Nepali migrant working abroad has significantly contribution to the country's Gross National Product (GNP) and has also become an important source of exchange earning furthermore, remittance income has also significantly contributed to maintaining household consumption and coping with economic shock. However, family size has negative impact on the investment. The study shows the family having urban area residency are more aware of spending on consumption and investment on different alternatives in consumption of rural area. It is therefore oblivious interest among researchers and economist's household's spending behavior of remittance by per capital expenditure quintile group and ecological belts differ from each other. This study has examined the spending behavior of remittance recipient household among the different income group residing in different ecological belts across the Municipality.

A simple comparison of the average budget share of remittance recipient and non – recipient household shows a marginal difference in the expenditure share on different consumption goods (e.g health, and non – food) and investment (e.g health and education). Remittance recipient household tend to spent more on consumption and general, imply that remittance income appears to enable sustaining consumption. Looking at the motivation to remit, the probability of increasing seems to be high if the household has a higher share of children, a higher female to male ratio and living in a rural area.

The evidence show that household receiving remittance to spent more on non – food goods (e.g apparel and personal motorbikes items, religious, and social function, etc.) with investment in health and durable goods (e. g kitchen application, jewelry, furniture, motorbike, electronic good, etc.). However, remittance recipient household tend to spend less on food consumption and other goods Such as fuel, electricity and rent.

The finding based, on the remittance recipient and non – recipient difference between the expenditure in education and food, non – food. An in – depth analysis shows that remittance appears to increase the expenditure on food consumption in the second fifth quintiles and people residing in the hills, while remittance show a positive effect on the expenditure on non – food , health and durables goods. Therefore, remittance recipient household tend to spent more on some investment categories such as durable goods, health and education, which are found to be considerably larger and consistent remittance recipient household than non – recipient.

5.3 Recommendation

- 1 As finding shows that's the household earning the remittance has shift their student form the government school to private school for the quality education, so it suggest that the government school should ensure the quality education by providing the vocational training.
- 2 It also needs to invest on creating the skillful and professional workforce by linking with the external environment.

- 3 Efforts should be taken to reduce the disparity between male and female enrollment ratio. Girls should be encourage to take the education by providing the facility.
- 4 Modern technical methods should be used by providing the skill, to technique to both as well including the teacher.
- 5 Remittance should be channelized in productive sector, by establishing the Remit-cooperatives.
- 6 Subsidy loan should be provided by that remit cooperatives for the women household holders who are willing to start up new entrepreneur start up project.
- 7 Spending on the luxurious good should be reduced as the way of quality spending should be increased.

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Questionnaire

General Information

- Name of Respondent
.....
.....
- Age Sex
- Caste.....
- Occupation
- Religion
- Ward No
- Mother Tongue
- Education
- Relationship with household head
.....

2. Family Back ground

S.N	Name	Age	Sex	Education	Profession	Material Status	Remark
1							
2							
3							
4							
5							
6							
7							

Section I: Household

1 Are you household head?

yes.....

No.....

Question No	Question	Coding Categories	Remark
1	What is the occupation of the household Head? (household head means the father/ mother or relatives of Recipient /Non – recipient HHs.	Government job – 1 Own Business - 2 Agriculture - 3 Wage labor - 4 Foreign employment - 5 Other - 6	

Question No	Questions	Categories / item	Amount	Remark
1.1	How much money did you spend for food in last year?			
1.2	How much money did you spend for Non – food in last year?	Education Clothing / Jeweler Festival / Ceremony Fuel / electricity Health Loan Other Total		

SECTION II: HOUESHOLD INCOME

Q.N O		Question	Categories	Income	Remar k
1.1.1	Farming	Are you farming?	Yes No		
		How much money did you received from farming last year?	NRS..... .	NRS.....	
1.1.2	Livestock	Does your household make any income through the sale of livestock product?	Yes No		
		How much money did you received from livestock sell from last year?		NRS..... .	
1.1.3	Wage	Dose any member of your household earn wage?	Yes No		
		How much money did you received in monthly		NRS..... .	
1.1.4	Salary	Does any member of your household work for government / salary earned job?	Yes No		

		How much money did you earned from your salary in monthly?		NRS..... .	
1.1.5	Business ownership	Does any member of your household business ownership?	Yes No		
		How much money did you received from your business ownership in monthly?		NRS	
1.1.6	Disable	Did any member of the household received old-age, disable and any other kind of allowance from the government ?	Yes No		
		How much money did you received of this types of disable in last year from government ?		NRS	

SECTION III: HOUSEHOLD EXPENDITUR

Expenditure	Amount	Expenditure	Amount
Durables goods Clothing Alcohols Tobacco Entertainment		Festival / ceremony Home purchases Maintenance Transportation Other	

SECTION: CONSUMPTION

2.1 Did your family member any consume in last year?

Yes

No

Q No.	Question	Categories /		Remark
2.1	Does your household have the following items?	Yes	No	
	Radio	1	2	
	Telephone	1	2	
	Mobile phone	1	2	
	VCD / DVD player	1	2	
	Television	1	2	
	Vehicle	1	2	
	Machine	1	2	
	House	1	2	
	Land	1	2	
	Jeweler	1	2	
	Livestock	1	2	
2.2	How much money does your household member spend this items?	Total amount		
2.3	Does your family member any of items sell last month?	Yes No	1 2	
2.4	Which one did he / she sell and how much money did he / she received from this items?	Total amount		

SECTION 3: HEALTH

3.1 Did any of the family members suffer/ is suffering from diseases in the last one year?

Yes
 No

Line No	Diseases	Health institution	Types of health institution	Money
List the line of member of who were suffer are suffering from disease	1= Runny Nose/ Colder 2 = Sinusitis 3 = Headache 4 = Flu/ 5 = Cough/ Dry, 6 = Asthma 7 = Bronchitis, 8 = tuberculosis 9 = Eye Infection 10 = other	How many times did (name) visit health institution due to this illness? Write (0 0) if no visit is made	1 = Health post 2 = Hospital 3 = Clinics 4 = Nursing Home	How much money did you spend the disease including transportation cost? Write (0 0) if no money.
1				
2				
3				
4				
5				

Question No	Question	Coding	Remark
3.1	How money times did you make regular checkup?	Total No	
3.2	Is your child being Vaccinated?	Yes 1 No 2 Not Regular3 (mention which vaccines were not completed)	
	How many times did you visit health care for ANC (Antenatal care)?	Visit	

SECTION IV: EDUCATION

Q No.	Question	Categories	Amount	Remark
4.2.1	How much money do you spend in your child?	Fee = 1 Dress = 2 Book = 3 Copy / pen = 4 Tuition fee = 5 Computer / e- mail internet = 6 Snakes = 7 Entertainment = 8 Other = 9		
4.2.2	Does your child take tuition class?	Yes = 1 No = 2		
4.2.3	Does your child stop going to school?	Yes = 1 No = 2		
		Male No = Female No =		
4.2.4	What is the reason for stop schooling?	Give your reason		
4.2.5	In which school dose your child read?	No of child Private = Government = Technical = Other =		
4.2.6	Does your child receive any scholarship?	Yes =1 No =2 If the case is yes Laborious Ladies Dalit Janajati Handicap Backward community		

SECTION: IV .I. EDUCATION STATUS

class	Below – 5	Below -10	SEE	+2	Bachelor	Master
male						
Female						
Total						

Section V: Remittance

5. Are you remittance recipient?

Yes

No

if yes case,

Line .of		Years of migrant	Country	Expenditure	Source of expenditure	Income or received	Remark
the members who are migrant overseas	Is (name) male or female Male -1 Female -2			write (0 0)for the free	separately mention loan and saving	(amount annually) sent including good sent	

Do you have any alternative source of income beside remittance?

Yes

No

If yes case,

S.N	Heading / Categories	Quantity	Monthly	Annually	Remark
	Crops Fruits Vegetables Livestock Others				

For the finance statement

1. Do you have any account in any bank and financial institution?

Yes

No

if yes case

2. Please mention your deposit balance?

	Monthly	Annually
Bank		
Financial institution		
Total		

Monthly Saving of the Household

S.N	Monthly	Annually
1. Family Receiving Remittance		
2. Family Not Receiving Remittance		

