ECONOMIC STATUS OF RETURNEE FOREIGN MIGRANTS

(A Case Study of Gaidakot Municipality-5, Nawalpur District)

A Thesis

Submitted to the Department of Economics, Faculty of Humanities and Social Sciences, Birendra Multiple Campus of Tribhuvan University, Nepal, in Partial Fulfillment of the Requirements for the Degree of MASTER of ARTS

> in ECONOMICS

By SHUSILA SAPKOTA Exam Roll No.: 190143 T.U. Regd. No.: 7-743-36-2011 Birendra Multiple Campus Chitwan, Nepal September, 2023

DECLARATION

1. SHUSILA SAPKOTA, hereby declare that the thesis entitled "ECONOMIC STATUS OF FOREIGN RETURNEE MIGRANTS: A CASE STUDY OF GAIDAKOT MUNICIPALITY-5, NAWALPUR DISTRICT" submitted the Department of Economics, Birendra Multiple Campus, Bharatpur, is entirely my work done under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information burrowed from various sources in the course of preparing this thesis. The result of this thesis has not been submitted or presented anywhere else for the award of any degree or for any other purpose. I assure that no part of this thesis has been published in any forms before.

Shusila

Shusila Sapkota Roll No: 190143 Regd. No: 7-743-36-2011



पत्र संख्याः

च.न. (Ref.);



\$20253 \$20689 526159 Fax:056-520253

BIRENDRA MULTIPLE CAMPUS

भरतपुर, चितवन Bharatpur, Chitwan

DEPARTMENT OF ECONOMICS

मितिः Date:

LETTER OF RECOMMENDATION

This thesis "ECONOMIC STATUS OF FOREIGN RETURNEE MIGRANTS: A CASE STUDY OF GAIDAKOT MUNICIPALITY-5 NAWALPUR DISTRICT" has been prepared by Ms. SHUSILA SAPKOTA under my supervision. I hereby, recommend this thesis in partial fulfillment of requirements for the Degree of MASTER of ARTS in ECONOMICS for final examination.

Thesis Supervisor

Devi Prasad Poudel

(Assistant Professor)

Date: 18 August, 2023

2080-05-01 BS



APPROVAL SHEET

We certify that this thesis entitled, "ECONOMIC STATUS OF FOREIGN RETURNEE MIGRANTS: A CASE STUDY OF GAIDAKOT MUNICIPALITY-5 NAWALPUR DISTRICT" submitted by Ms. SHUSILA SAPKOTA to Department of Economics, Birendra Multiple Campus, Bharatpur, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfilment of the requirements for the Degree of MASTER OFARTS in ECONOMICS has been found satisfactory in the scope and quality. Therefore, we accept this thesis as a part of the said degree.

Thesis Committee

Thesis Supervisor

(Devi Prasad Poudel)

(Assistant professor)

(Surya Narayan Poudel) (Associate professor)

(Deepak Regmi) (Associate Professor)

External Examiner

Head of the Department

Date: 11 Sep 2023 2080 - 05-25 B.S

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ABSTRACT

This study investigates foreign returnee migration, focusing on individuals who return to their home country after international migration, intending to stay for at least a year. Examining both voluntary and forced returnee migration, the study highlights their crucial role in transferring currency, qualifications, and skills, contributing to post-migration reconstruction and potential job creation. The research aims to understand the socio-economic characteristics of returnee migrants, explore financing sources and costs tied to foreign employment, assess the impact of foreign employment and remittances on household economies, and analyze remittance utilization patterns. Data from 50 households in Gaidakot Municipality-5, Nawalpur district, reveal that Gulf countries, particularly Qatar, attract Nepalese workers. Unemployment and family debt burdens drive migration, with 74 percent using manpower agencies for employment. Remittance income influences expenditure, often utilized for land purchase and small businesses, improving living standards, though challenges post-return are acknowledged. The study offers insights into returnee migrants' socio-economic dynamics, highlighting potential positive changes and challenges.

[Keywords: foreign returnee migration, job creation, socio-economic characteristics, remittances, household economies, reintegration.]

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ABBREVIATIONS

| ADB | : | Asian Development Bank |
|-------|---|--|
| BOP | : | Balance of Payment |
| CBS | : | Central Bureau of Statistics |
| CFE | : | Convertible Foreign Exchange |
| DFID | : | Department for International Development |
| FDI | : | Foreign Direct Investment |
| FY | : | Fiscal Year |
| GDP | : | Gross Domestic Product |
| GNI | : | Gross National Income |
| Govt. | : | Government |
| HDR | : | Human Development Report |
| ILO | : | International Labor Organization |
| IMF | : | International Monetary Fund |
| MoF | : | Ministry of Finance |
| MPA | : | Man Power Agencies |
| NLSS | : | Nepal Living Standard Survey |
| NPC | : | National Planning Commission |
| NRB | : | Nepal Rastra Bank |
| Popn. | : | Population |
| Pvt. | : | Private |
| SAARC | : | South Asian Association for Regional Cooperation |
| UAE | : | United Arab Emirates |
| UNDP | : | United Nations Development Program |
| USA | : | United States of America |
| US\$ | : | United State Dollar |
| VDC | : | Village Development Committee |
| WB | : | World Bank |
| WDR | : | World Development Report |
| WTO | : | World Trade Organization |
| | | |

CHAPTER I

INTRODUCTION

1.1 Introduction

Remittances consist of financial instruments transferred by migrants living and working abroad to residents of the home economies of the migrants. It is limited to transfers made by workers that had stayed in foreign economies for at least one year stayed transfers from migrants that are self-employed are excluded (IMF, 1999) A remittance is a transfer of money by a foreign worker to an individual in his or her home country. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. The main aim of labor migration is to send money back home. 'Remittance from Nepali migrant workers in foreign countries is an important component of Nepali economy. Its contribution is not only the cash income and other goods and commodities that come to Nepal, but also the foreign exchange which has other positive contributions in terms of social and human development (Gurung et al., 2016).

Remittances have become a major source of hard currencies for the national economy as well as of household income. Number of remittance receiving household has reached 56 percent in the country. Remittance has approximately 29.5 percent share in GDP and has surpassed the incomes received from tourism and national exports for the last three consecutive years (MoF, 2021). Remittance inflow has been credited for heavy foreign reserve and management of monetary resource for small and medium scale industries. Besides, remittance has helped the country's economy from being debt crisis at a time when the world was under recession period. Remittance also supports for poverty alleviation (MoF, 2021).

At present, remittance has become an important source of revenue for government through tax and fees. These fees include fees paid by manpower companies, passport fees, value added tax and other non-tax revenues. Similarly, remittance has become an important source of revenue for private sector as well. Various recruitment agencies, agents, medical institute, orientation institute, training institute, advertisement, photograph shop, air-ticketing, local transport, hotels, restaurants etc has been collecting significant amount of revenue – Rs. 107 million per day, since the foreign labor migration has become a common phenomenon (MoF, 2021).

Foreign returnee migration, which is the focus of this research, refers to the act of a person returning to his or her country of citizenship after having been international migrant in another country and who is intending to stay in his/her own country for at least one year (Adhikari, 2019).

Remittances to Nepal have a stronghold in the national economy and they have also improved the lives of a large number of rural people. Remittance inflow in Nepal began with the entry of Nepalese youths in the British Indian Army during the World War I. Following this, there were increased remittances to Nepal when a large number of Nepalese youths joined the Indian army in the 1950s and 60s. Simultaneous to this, the increased number of Nepalese migrant workers in India also contributed to bring in remittances from India (NRB, 2015).

With the increasing number of Nepali citizens migrating every year for work, it is no surprise that the amount of remittances is substantial, in line with the heavy increase in workers going abroad for employment. Remittances have become a major contributing factor to increasing household income as well as to the country's gross domestic product (GDP). Foreign migrant can have brain gain also. Brain gain generally denotes people returning from abroad with highly skilled technical or intellectual expertise, which creates a positive outcome because they often bring back skills and/or norms. Brain gain usually has a positive connotation in the literature because migrants can potentially bring back skills and/or norms and implement them in their home society (Adhikari, 2019).

Returning migration are personal returning to their country of citizenship after having been international migration (whether short term or long term) in another country and who are intending to stay in their own country for at least a year.

Foreign returnee migration, which is the focus of this research, refers to the act of a person returning to his or her country of citizenship after having been international migrant in another country and who is intending to stay in his/her own country for at least one year. There are two main forms of returnee migration i) voluntary returnee and ii) forced returnee (Bhurtel, 2018).

Returnees migrants play an important role in facilitating the transfer of currency (money), qualification and skills to origin countries as they bring back skill, experiences and entrepreneurship abilities which can help countries to rebuild better. If the returnees could create job through their business to others, that would be beneficial (Bhurtel, 2018).

Most of the labor force is attracted towards foreign employment as a result of inability to create employment opportunities in the domestic labor market and increased temptation of youths in foreign employment due to push and pull factor. Granting labor permits to Nepali workers, maintaining their records and protection, rescue and relief related works are being carried out through the Labor Attached under the Department of Foreign Employment, Foreign Employment Promotion Board and Embassies of destined nations to ensure organized, dignified and secured employment in international labor and employment sectors. The receipt of remittance amount from foreign employment bound youths has played a big role in raising the Gross National Income. Moreover, employment opportunities are created through availability of skill, which has helped improve the income level of target groups and contributed significantly towards reducing country's poverty (MoF, 2021).

Developing a sound policy on returnee migrants in particular will require a good knowledge of returnee migration including a deeper understanding of their socioeconomic implications after return. This research therefore will explore the socioeconomic status of returnee foreign employees to Nepal using Gaidakot Municipality-5 of Nawalpur as a case.

1.2 Statement of the Problem

Migrants would return to their place of origin when at the place of destination, they fail to gain employment they lose hope that their fortunes will turn around or they are unable to sustain themselves any longer. Sometime they were coming back in order facing problem family circumstance as illness of dependent, lack of support member of household. They also felt some income they earned were adequate for establishing business for their own country. A prolonged stay abroad might create challenges for returnees to find employment opportunities, primarily due to loss of contact to their prior contact persons. Due to the technical financial problem they might not be utilizing the knowledge they gain at foreign country (Gautam, 2018).

Migration and its outcome remittance have large benefits to receiving country in national as well as in household level. There is growing evidence that remittances have reduced poverty in several developing countries. But an important discussion regarding remittance and returnee migrants in a country like Nepal is do the amount of money received as remittance are use for investment with long benefits like human capital formulation or they used for household consumption (Gyawali, 2021).

Most of the people are unemployed. People have gone to the foreign country through loan and most of the people spend their earning in repayment of debt. Because of being uneducated and unskilled human resources, they are facing many kinds of problem. Due to political instability industries and business could not increase its pace. Agriculture development is also becoming inadequate. Remittances have emerged as one of the premier sources of foreign exchange in study area. Recent years they have been one important avenue of support for family members remaining at home. It seems foreign migration is important source of employment (Neupane, 2022).

Some of the studies relating foreign employment are concern with the impact of foreign employment on national economic growth, on economic development, on education in this context this study try to examine Socio economic condition of the returnee foreign migrants in their country of origin.

Foreign employment is the major source of employment of many households in Gaidakot Municipality of Nawalpur. People in the study area have increased their consumption and changed their consumption pattern because of flow of remittance send by foreign employer. Large numbers of people in the study area are return from abroad after doing foreign job. In this context, this study tries to answer the following questions:

- i) What is the socio-economic status of the returnee migrants in study area?
- ii) What is the income, expenditure and consumption status of returnee migrants?

1.3 Objectives

General Objective

The general objective of this study is to analyze the socio-economic status of returnee foreign migrants in the study area.

Specific objectives

- i) To identify the socio-economic status of the returnee migrants in study area.
- ii) To find out the effects of foreign employment on the household of returnee migrants.

1.4 Significance of the Study

This study is oriented towards investigating the Socio-economic status of returnee foreign migrant in the study area where this type of micro level study has not yet been carried out. Findings of this study will provide a significant insight to the different agencies of the society which plays a key role for the development of the society. This study sketches the outline of the Socio-economic status of returnee foreign migrant in Gaidakot Municipality-5. So it is not only useful to those who want to know about the contribution of foreign employment in Gaidakot Municipality-5 but also to those who are keen interested to know about the role of foreign employment in Nepal as a whole. Similarly, this study clearly states the economic status of the people of the study area before and after the foreign employment.

At present, remittance has become an integral part of urban and rural household for livelihood, strategies in many parts of our country. So the remittance money is a crucial part and reliable sources of livelihood in much rural part of the country and for children education, nutrition and to fulfill other requirements. It permits household to increase their consumption of more goods and services. At a community level remittance create multiplier effect in the domestic economy, producing employment opportunities and creating new economic infrastructure and services especially in remote rural areas where state resources have not been effective. The use of remittance depends on the priority placed by the individuals of different families. Poor family had increased their living standard, economics status as well as all aspect of the household in study area through foreign employment. The significance of the study is to examine the utilization pattern of remittance within household and compare their status before and after recipient of remittance. The study will be helpful to government, policies makers and stakeholders (i.e. migrants, future researcher) know about the utilization pattern remittance income and compare the economic status before and after remittance of the area.

1.5 Limitations of the Study

This study has following limitations:

- i) This study is focused in a small range of geographical area i.e. Gaidakot Municipality-5, Nawalpur district. So, result cannot be generalized in other area.
- ii) Labor migration to India has not included in the analysis. Because there is an open boarder between Nepal and India so there is no requirement for official documents to cross over and thus it is difficult to get registered information.
- iii) Only 50 households have been taken among the migrant households from study area by using stratified random sampling technique.
- iv) Primary data has been used through questionnaire methods.

1.6 Organization of the Study

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The study has been divided into five chapters. The first chapter in the introduction that includes background of the study deals with statement of the problem, objective of the study, significance of the study and limitations of the study. Literature review in the second chapter, which deals with theoretical and empirical evidences regarding migration. The third chapter is the research methodology which deals with research design, rationale for the selection of study area, nature and sources of data, sample selection procedure, data collection techniques and tools, data processing and tools for data analysis. The fourth chapter deals with data presentation and analysis. This chapter includes overview of foreign employment and utilization of remittance in study area, comparison of economics status of households before and after remittance received. The fifth chapter deals with summary, conclusion and recommendations.

CHAPTER II

REVIEW OF LITERATURE

Various studies have been conducted nationally and internationally on different issues related to foreign employment and role of remittance on health, education, consumption, poverty reduction etc. A number of studies have found that as remittance earning of the household changes, the condition of living standard has also changes.

2.1 Theoretical Review

Todaro stated that migration is stimulated primarily by rational economic consideration of relative benefit which are mostly financial. Decision to migrate is influenced by the difference between expected income between two places, the odds, probability of getting job in new area is inversely related to unemployment rate in the new area (Todaro, 1976).

Lewis distinguished subsistence sector and developed sector within the economy and explained in economic growth with unlimited supplies of labor. In other words the first to agro-based, undeveloped sector or rural area and second is industrial, developed, urban territory. The prime reason for migration is due to wage difference unlimited supply of labor force prevailing at low wage rate are attracted in to industrial sector until substance sector provides equal wage rate like that of urban sector i.e. migration exists whenever wage differential exist and eliminates of such differential causes to end labor mobility (Lewis, 1984).

Ravenstein was the first person to attempt forming migration theory. Revenstein's "laws of migration" is also known as, push-pull factors of migration; still predominates as framework of migration analysis. Push factors are land tenure system, unfavorable form of trade, wide dispersion of poverty and income, pressure of rural poverty; pressure of rural poverty in general and so on. Pull factors are employment, education and other facilities are opportunities known as bright light of the towns. On the one hand push factors push the migrants from their place of origin and on the other hand pull factors pull the migration to the place of destination (Ravenstein, 1985).

Todaro clarified that migration is stimulated primarily by rational economics consideration of relative benefit which are mostly financial decision to migrant is influenced by the difference between expected income between two places. He added that international migration in developing countries' probability of getting job in new area is inversely related to unemployment rate in the new area (Todaro, 1996).

2.2 Empirical Review

2.2.1 International Context

Ponce, Iliana and Mercedes analyzed on education and health indicators, as well on some other consumption variables. Although they find positive impacts on consumption, and on education and health expenditures, they find no significant results on education and health outcomes. Regarding education, they find that children receiving remittances have a higher probability of attending private schools. In relation to health, people receiving remittances buy more medicines and likely have more complete medical treatment in case of illness. To create an exogenous source of identification the paper uses a new and rich data set Ponce, Iliana and (Mercedes, 2008).

Quayuum, Javid and Arif studied on the importance of remittances inflow and its implication for economic growth and poverty reduction in Pakistan. By using ARDL approach they analyze the impact of remittances inflow on economic growth and poverty in Pakistan for the period 1973-2007. The district wise analysis of poverty suggests that overseas migration contributes to poverty alleviation in the districts of Punjab, Sindh and Balochistan however new work force participation is not portraying a clear picture. The empirical evidence shows that remittances effect economic growth positively and significantly. Furthermore the study also finds that remittances have a strong and statistically significant impact on poverty reduction thus suggesting that there are substantial potential benefits associated with international migration for poor people in developing countries like Pakistan. So the importance of remittance inflows can't be denied in terms of growth enhancement and poverty reduction that consequently improves the social and economic conditions of the recipient country (Quayuum, Javid and Arif, 2008).

Castaldo and Reilly analysed using data drawn from the 2002 Albania Living Standards Measurement Survey to investigate whether the receipt of migrant remittances has an effect on the consumption patterns of recipient households or not. They also test whether the receipt of remittances from a migrant within Albania has the same effect on consumption behavior as the receipt of remittances from abroad. They estimate budget share equations for four broadly defined categories controlling for a number of variables including those capturing whether or not the household receives remittances from within Albania or abroad. The four categories of commodity considered are food, non-food, durables and utilities. The estimated coefficient corresponding to the variable capturing the receipt of internal remittances is not statistically significant in any of the reported budget share equations. In contrast, the estimated effect for the receipt of international remittances is found to be statistically significant for all categories except non-food. Their estimates suggest that compared to those households which receive no remittances at all, the average budget share of expenditure on food for households in receipt of external remittances is 4.50 percent lower, ceteris paribus the receipt of an external remittance (Castaldo and Reilly, 2009).

Stark and Bloom examined the empirical evidences that the initial relative deprivation of household in their village reference group plays a significant role in migration controlling for initial absolute income and the expected income gains from migration they showed that the prosperity of household to participate in international migration is directly related to the household initial relative's deprivation (Stark and Bloom, 2009).

Sasikumar studied that though remittance is affected by the economic cycles of source and host countries, they often provide a significant source of foreign currency, raise national income, finance imports and contribute to the balance of payment, which other capital flows tend to increase during favorable economic cycles and decline in period of economic downturn remittances seem to react less violently and reveal incredible stability over time. For instance, remittances to developing countries continued to go up steadily in 1998-2001 when private capital flows declined in the wake of the Asian financial crisis. Even the more stable components of capital flows FDI and official flows-declined in 2000-2001, while remittances continued to rise (Sasikumar, 2009).

Coss examined the remittance flows as an important source of funds for many developing countries workers remittances have been growing rapidly in the past few years and now represent the largest sources of foreign income for many developing countries. It is hard to estimate the exact size of remittance flows because many transfers take place through unofficial channels and therefore are not capture by authorities worldwide, officially recorded international migrant remittance had projected to exceed 232 billion in 2005, with & 167 billion flowing to developing countries. After 1997 the flow of recorded remittance grew much faster than foreign direct investment (FDI). Unrecorded flows through informal channels are believed to be at least 50 percent larger than recorded flows not only are remittances large but they are also more evenly distributed among developing countries than capital flows, including foreign direct investment most of which goes to a few big emerging market. In fact, remittances are especially important for low income countries. This study suggests that remittance may rise per capital income and reduce poverty in some countries. For instance a 10 percent increases in the share of people living in poverty. Remittance may have reduced the share of poverty by 11 percent in Uganda, 6 percent in Bangladesh and 5 percent Ghana. In China were more than 150 million people are internal migrants, the second most important factor for lifting a household out of poverty (Coss, 2009).

World Bank assessed that remittance constituted workers remittance, compensation of employees and migrant transfer, migrant remittances are defined broadly as the monetary transfer that a migrant makes to the country of origin. International migrant remittances are the second largest source of external finance in developing economics, neat to foreign direct investment international migrant remittances received by developing countries are estimated to be approximately us & 167 billion in 2005 and have doubled in last five years (World Bank, 2009).

Amjad examined remittance using time series data set included 34 observations over the period of 1975 to 2008. Data collected from various sources like as Remittance series (total and by region) GDP per capita from various issues of economic survey, Amjad and Kemal, economic surveys missing data for poverty has been interpolated and extrapolated and intercept Dummies have been used to capture the impact of variation in remittance. Over the three decades 1980's 1990's and 2000 (Amjad, 2009).

This investigated that impact of remittance on poverty inversely and negatively related and studied find that some female headed households are in worst position due to they received only 38% of remittance, the decline in the remittance inflows a major contribution factor is explaining the size in poverty in Pakistan during 1980's. He provide some observable recommendations for developed well data set and keep well documentation of overseas migration and remittances and encourage migrants to send their remittance through legal channels.

Salim examined with using time series econometric analysis linking remittance and economic growth in Bangladesh over period 1981-2006. Likewise using CGE (computable general Equilibrium) and a cross section economic analysis explained the link between remittances and poverty for the household using the latest household survey data. The average economic growth was around 5.5 percent and population growth was 1.2 percent The analyzed growth of per capita income was 4.2 percent during the same fine, remittance recorded a phenomenal growth inflow of remittance increased from million USD 1949 in 2000 to million USD 3848 in 2005 implying a 97 percent growth over the period, and the analyzed remittance growth was around 20 percent. And in the HIES 2005 data set observing around 1800 HHS only 905 HHS receive international remittance while rest are 50 not receive any international remittances. At the first step they separated all households there are receiving international remittances. In the second step they have identified those HHS who do not receive remittance but they found similar probability of receiving remittance but, they found similar probability of receiving remittance after controlling for differ household characteristics. And finally, this study found that remittance is on important factor is poverty education remittance helped maintain macroeconomic stability and government should take following action (Salim, 2009).

Sonam studied in Bhutan about the economic impact of remittances particularly in household income, assets, foreign exchange (BOP) social security and discriminations in Bhutan. The comprehensive analytical study was based on the survey of RUM, PPD & MOA 2005 and found that some key issues are high transaction cost for visa and documentation remittance transfer cost changed by banks, lack of legal from work on assess of poor people in migration. This study suggested some viable recommendations are to promote the competition in remittance industry, protect of migrant working and other related enabling policy environment need to adopt it. (Sonam, 2009).

Nisal & Dushan, examined the a paper about Sri Lanka economy in international conference to examine the impact of migrants and remittance on economy using the survey of central bank's time series data of 2003-04 (secondary data). The study

examined macro level (economic stability national study and labor market) and micro level (Households expenditure, HHS income & people welfare). They found that macroeconomic impact of remittance flows to strength economy through steady sources of fund FDI portfolio and remove external shocks (i.e. natural disaster, financial crisis and political conflict etc.) and micro impacts of remittance on household income & expenditure with reducing poverty and improving health, education & standard of living (Nisal & Dushan, 2010).

Deshal & Suwendrani investigated in Maldives propose of assess the impact of remittance in poverty and consumption using time series data in period (1997-2005). They found that significant role of remittance to remove poverty (i.e. 10 percent increases in remittance leads to 3.5 percent decline in poverty) and internal migration another important aspect of remove inequality (Deshal & Suwendrani, 2010).

Tilani & Roshni examined impact of migrant in Afghanistan using cross sectional data from National Risk and Vulnerability Survey (SNRVA) 2005 and 2005, the survey conducted with covered 11,227 household out of the total households 2332 number of households had at least one number who migrated during the last year (Tilani & Roshni, 2010). Similarly survey conducted with main objective to gather information update and guide policy makers in their development decision about the migrants & remittances. The study found that remittances are the most tangible result of migration and direct link to development Remittance has direct positive impact on poverty alleviation, assess to education and health facilities (IPSSL).

International Labor Organization in its report has concluded that international migration is going to increase, not decrease, in the twenty-first century. Global demographic trends, widening disparities in incomes, human security and rights across countries, increasing migrant networks, and environmental and climate changes make this certainty. There is consequently a long unfinished agenda before the international community in making migration work for development and in providing a fair deal to migrant workers. The International labor organization has a unique role to play in addressing these challenges and promoting a fair deal for all migrant workers in the new millennium, in line with its rights- based approach and in partnership with all other stakeholders. As the commission on Global Governance pointed out, there is no alternative to working together and using collective power to create a better world (ILO, 2010).

Mamum & Nath studied the officially recorded number of migrant workers from Bangladesh to over 140 countries during more than three decades since the mid-1970s stands at over 6.7 million. Most of these workers are temporary migrants working mainly in Middle East and Southeast Asia. This mass movement of temporary migrant workers has, to some extent, eased unemployment pressures on over-burdened labor market of highly populated Bangladesh. More importantly, the remittance transfers from these migrant workers have reached a phenomenal level of about 12 percent of GDP in Bangladesh. The existing studies have shown that most of these remittance transfers augment household income and are used for consumption. However, there has been evidence to show that these remittances have helped reduce poverty in Bangladesh. The analysis presented in this paper further indicates that these transfers may have significant effects on other macroeconomic variables as well (Mamum & Nath, 2010).

Maelan studied that migrants remittances contribute significantly to poverty reduction in developing countries and that their effect is all the more important that they are sent to countries which are more vulnerable. Since migrants remittances represent an important source of income for households living in home countries, these flows may have an effect on poverty in developing countries. Several microeconomic studies have shown that remittances often play an insurance role for migrants' families, but no analysis studied the stabilizing role played by remittances at the macroeconomic level. This specificity could be all the more determinant for developing countries that they are characterized by macroeconomic instability, especially trade instability based on their dependency on basic products. While the negative effect of instability on development is largely recognized, to our knowledge, instability has not been taken into account at the macroeconomic level in the debate on the role played by remittances in development of home countries. Using a panel sample of 65 developing countries over the period 1980-2005, they first find that remittances have a significant and positive effect on poverty reduction in countries of origin. Furthermore, the effect of macroeconomic instability, and more precisely of trade instability and of climatic instability on poverty in home countries, is all the more attenuated that remittances are important. This result about the stabilizing role of remittances in developing countries confirms the microeconomic theory according to which remittances can play an insurance role for migrants' families (Maelan, 2010).

Arunatilake, et al. conducted research in Sri-Lanka and found that the remittances from abroad have risen steadily over the years. They amounted to US\$ 2.5 billion in 2007. Sri Lanka is struggling to strike a balance between maximizing the development benefits of migration while protecting migrant workers and their families from the adverse impacts of migration. On the macro front, remittances have provided a stable as well as the largest source of foreign capital to the country. Remittances have also provided significant balance of payments (BOP) support to the country by offsetting the adverse impacts of the trade deficit during times of crisis. Further, there are indications that remittance inflows have improved national savings and lifted the level of investment rate of the country. A large proportion of households in the country receive remittances. The level of remittances received by migrant households appears to be significant being equivalent to 48 per cent of main household income in the country (Arunatilake, et al. 2010).

Sonderatne explained that the out migrations of Sri Lankan no doubt contribute, handsomely to the country's economy. However there are both benefits and adverse impact of out migration. The main positive impacts are that the remittances strengthen the balance of payments and contribute to GDP. They have also contributed to the improvement of living condition and livelihoods no doubt one of the ways by which poverty has been alleviated has been these remittance. These have enhanced income of the poor especially those in rural areas. No doubt the poor have improved their living condition owing to remittances from migration (Sonderatne, 2011).

Pant et al., estimated econometrically the effects of foreign employment on poverty and agricultural production especially in the light of recent economic crisis. It compares agricultural output elasticities of foreign employment and assesses the role of foreign employment on the relationships between growth, poverty and agricultural development. The study categorized the countries on the basis of the stages of labor migration, and concludes that labor migration, poverty and economic growth are found to be highly related in South Asian Economy. The labor migration has phases. Bhutan is in initial phase of labor migration and has little effects on the economy. India is at the second phase of the labor migration. At this stage, remittance from the labor migration reduces

poverty and since the ratio of the labor migrated is small to domestic labor force, increases the productivity of the agriculture. This may be due to the increase in the productivity of the remaining labor force. But Nepal has entered to the third phase of labor migration. It is reducing poverty from the remittances and at the same time is decreasing agricultural production. The study recommend for staying at the second stage of labor migration. It means, theoretically it appears that as Bhutan is in the first stage it can benefit by increasing out migration of small number of labor force. Whereas, Nepal is in the third stage and it can benefits by attracting some of the labor force back to its agriculture. Since India is at the second stage, it should effort to remain in this stage. The government in the region appears happy with the outcome that the labor migration to foreign countries generates remittance that benefits the households and also the economy reducing the poverty in the region. But this is only one side of the effects of migration in the economy. The government should learn that if the labor migration increases to a certain threshold level, it may harm the domestic production (Pant et al. 2011).

Faul described that remittances are particularly important for sustainable development because the process is based on a continuous made of self-help. In poor countries, the volume of remittances is several times that of ODA and FDI, accounting for 10-15 percent of the national income of many medium-sized developing nations. He also stated the funds circulate more times in the recipient economy and are made directly to the households of ordinary citizens, thus improving the multiplier effect and increasing financial and civil empowerment studies, have confirmed that remittances contributed to the relief of poverty amelioration of human welfare in poor countries because the inflows are spent on food, shelter, education, health services, community project and other activities in line with millennium development goals (MDGs) (Faul, 2013).

Orzell studied that if remittance were to increase by 10 percent, on average, there will be a 0.41 percent reduction in the poverty rate of a given country, holding all else constant. This study also found that remittances are extremely resilient. Despite a global financial crisis and prolonged recession, remittances continue to grow, only suffering a minor setback in 2009. The results of the analysis show that remittances continued to have a decreasing effect on poverty rates during the period of 1980 to 2011 and the effect was not statistically significantly changed by the crisis. Remittances, the outcome of foreign employment are, and will continue to be, a constant factor in the development of lowand middle-income countries (Orzell, 2013).

Orzell stated that there was a small but increasing flow of remittances to Bhutan from Bhutanese working abroad, particularly in the US and Australia. Non-resident Bhutanese remitted various currencies worth Nu 508 million from January to December, 2014, according to the Royal Monetary Authority (RMA). This was an increase of Nu 164 from Nu 344.6 in the previous year during the same period. Unlike in most of the South Asian neighbors, foreign remittances do not form a major portion of the Gross Domestic Product (GDP) in Bhutan. A recent World Bank report titled "Global Economic Prospects: Having Fiscal Space and Using It" reveals that remittance inflow into Bhutan is the lowest among the SAARC countries, contributing only two percent of the country's GDP (Orzell, 2014).

2.2.2 Nepalese Context

Central Bureau of Statistics analyzed the data of different sector for Nepal Labour Force Survey. For this purpose using the stage stratified sampling and as a whole country divided in to six strata was distributed equally in rural and urban. At the first stage 800 wards were taken by the primary sampling units (PSU) in the second stage among their words 1600 hundred were taken by using secondary sampling units (SSU) has shown the proportion of household receiving a remittance (from either an absentee or from another person) was 30 percent of all enumerated household. The average amount received over all households in the last 12 months was Rs. 19721.Further the survey shows that must remittance income were received from outside of Nepal (including India, Malaysia, Saudi Arabia, Quarter etc.) with 82.9 percent of all remittance income (absentees and other combined) coming from outside. The share of remittance received from abroad in the highest from Quarter (21.3 percent) and 19.2 percent, 14.9 percent, 13.4 percent, 2.2 percent 2.2 percent 29 percent respectively from Malaysia, Saudi Arabia, India, United Kingdom and Other countries. The survey collected data on the district from which the remittance was sent but this is insufficient to distinguish remittance from urban and from rural areas (CBS, 2008).

Shrestha Malla studied International labor migration and found that not a single country exists that does not contribute to international labor migration either as a receiving country or sending country or country of transit. Foreign employment therefore plays a vital role in the today's global economy. Labor migration has rapidly increased particularly after globalization. In this context, Nepal also observed tremendous growth of foreign employment especially after restoration of multi party democratic system and induction of liberalized economic policy. In the recent years, remittance has emerged as one of the important sources of foreign exchange earnings that have significant bearing on the economy especially in the context of poverty alleviation and balance of payment situation of the country (Shrestha Malla, 2009).

Arter stated in a multi-regression worldwide country panel that that 10 percent increase in remittances can reduce poverty by 2.3 percent. Further the Remittances could be an essential key for the economical lift off in a country like Nepal. It is, however, crucial that remittances are invested in a smart way and that rising inequality can be stopped. Otherwise social tensions may arise. With the use of the NRF he showed a possible solution how remittances can have a deeper impact on future economic development. In the long run, Nepal should have the goal that people are not forced to leave their country any more. Many of them cannot see their family and friends for a couple of years, suffer from bad working conditions and receive very low wages. Unfortunately, the governments in developing countries such as Nepal are too weak and do not have a powerful position in negotiations with other governments to improve these conditions for their citizens abroad (Arter, 2009).

Dahal highlighted the importance of youth and Remittance in Nepalese economy and suggest some measures to mainstream youth and remittance for this purpose. The study showed about 2 million youth work abroad and send foreign currency as remittance, which is being used as a sources of consumption by the government and banking system, about 15% in being used in buying land and investing agriculture and industries. The study denoted two important resources youth and remittance are interrelated. The study told that the remittance is cash money created by youth that contributes 21.8 percent to nation's GDP. It was 10.7 percent in 2000/01. Total amount of remittance reached 217 billion 2008/09. But the two factors are left to vagaries of market. The comment of this study in the state must capitalize both resources for the long term prospects of nation. Finally his study shows, Remittance is not a permanent resources; it is a significant

transitional resources that can be utilized for productive economic investments in economy (Dahal, 2011).

K.C. examined the updating the data of labor migration in different fiscal year from FY 1993/94 to 2009/10. The data showed that the high inconsistency till the FY 2007/08 from the beginning, and after that some improvements in the number of Nepalese foreign workers were recorded by the end of the FY 2009/10. In his analysis also tries to shows an impact of global financial crisis in Nepalese economy from various pointed ways such as Media response, Government response etc. In the national wise effects of crisis in Nepalese economy though reduce aid generated capital investment by the European Union. The Media response of the financial crisis on Nepalese labour especially in Malaysia affected many Nepalese workers due to the government decision not to recruit foreign migrant workers in the manufacturing and service sector from January 2009 and double the levy for hiring them in order to increase the salaries of local workers. Movement of People from one place to another place is the outcome of human psychology and behavior. Any universal and uniform law cannot define human but, many studies relating to migration have tried to find out some pattern and order in migration decision of an individual. If a person goes to another country and sends back the money which is earned is defined as remittance. In the context of Nepal, the government of Nepal has received millions of dollars as a remittance per year, and even today played a vital role in the Nepalese economy. But, whether the family is using the remittance properly or not should be analyzed, which is an important aspect in the study of remittance in Nepal (K.C. 2012).

Bhatta conducted the research on remittance and trade deficit using co integration technique and a vector error correlation model (VECM) based on monthly data based on merchandise import, worker's remittances and trade deficit for ten years. The studied showed that there is positive relationship of remittances into the import and trade deficit in the long run implying that the remittance income seem to have spent mostly on imported goods and services either foe daily consumption or luxury and durable items which is accelerating import and ultimately inducing trade deficit to rise. His study also showed that unit raises in remittance causes the trade deficit to increase by 0.296 units (Bhatta 2013).

Thakur conducted his thesis by using explorative and descriptive type of research design based on primary and secondary data of Lakhauri VDC of Dhanusa by taking 72 households out of 578 households and found that in recent years it is being an important avenue of support for family members remaining at home and he concludes that there is positive impact of remittance on living standards (food, clothing and education) of people (Thakur, 2013).

Baral stated that it is for good education and employment opportunities to stop the youths in the country. The study stated that, one day if the flying youths fail to get opportunities abroad and if we too fail to address their problems the situation will further exacerbated and the consequences will be counterproductive. Labor migration has contributed in social development also. More people have migrated to cities for better education thus producing a better human capital. Evidence from rural Pakistan, India, Nepal, Srilanka, Bangladesh, Philippines and South Africa suggest that temporary international migration is associated with increased school enrolment. Research studies also show development in access to technologies like television, laptops and mobile phones have increased people access to information (Baral, 2014).

Shah analyzes the role of the remittance. Beside this, the specific objective of this study were to analyze the nature and role of remittance in the Nepalese economy, to examine general poverty scenario of the study area, to analyze the nature and extent of remittance income in the study area and to measure the role of remittance on poverty reduction of the study area. From the study, it was found that the larger amount of remittance income has been used for household expenses (37.5 percent), loan repayment (29.8 percent), investment only 16.34 percent and social spending (5.76 percent). Minimum part of remittance has been used into productive sector like as land purchase (20 percent), bank deposit (14 percent) and other small business and investment (10 percent). In this case, the respondents from Chhetri are forward. Among the returnees from foreign employment only 35 percent of the workers are using the gain skill in abroad employment whereas the rest 65 percent of the respondents have not benefited from that gain skill in foreign employment. It is because of lack of technology, lack of capital, lack of market and lack of positive social attitude etc (Shah, 2014).

Pokhrel tried to examine the role of remittance in rural poverty reduction in Rajbara VDC, Pyuthan. In the process of analysis the researcher took 104 households out of 845

households as sample and concludes that the larger amount of remittance income has been used for household expenses (37.5 percent), loan repayment (29.8 percent), investment only 16.34 percent and social spending (5.76 percent). Minimum part of remittance has been used into productive sector. Accordingly he concludes that remittance has great role in life standards of the sampled households of the study area (Pokhrel, 2014).

Bhandari studied using descriptive cum exploratory research design and using the primary data of Raikawar Bichawa VDC-7 by applying questionnaire, observation, and interview techniques of data collection from sample size 21percent of 142 households has shown that remittance income has positive role on education along with female education. Main areas of expenditures of remittance income are real estate, loan repayment, household consumption and education. Because of the foreign employment, family income has increased. So, the share of educational expenditure of total expenditure has also increased significantly in about 4 percent. Peoples of study area are more conscious about their children's/adult's education. Remittance income is significantly correlated with female education in positive direction. It has been also supported with regression outcome i.e., beta coefficient is positive (Bhandari, 2014).

Panta reported that remittances are more predictable as compared to other financial flows and, more importantly, they are counter-cyclical providing buffer against economic shocks. In conflict or post–conflict circumstances, remittances can be crucial to survival, sustenance, rehabilitation, and reconstruction. In providing primarily for household livelihoods, remittances are spent on general consumption items in local communities that contribute to local economies by backing small businesses. A reasonable proportion of these expenditures are directed to the construction of homes, health care and education, together with savings in financial institutions, thereby creating employment in these sectors (Panta, 2015).

Sharma studied the labor migration to the Arab countries at a micro level from Jaidi VDC of Baglung district. The objectives of the study were to understand the causes and impact of emigration and the socio-economic characteristics of emigrants. The study was mainly based on primary data which were obtained from field survey conducted by sampling method. He concluded that all the migrants were young males who were literate. The Push factor of emigration were unemployment, food deficiency, increased

expenditure, lack of security and some family causes. On the other hand, availability of work, presence of friends/relatives, higher rate of salary and bright light were the pull factors emigration. The jobs picked by these people were building construction, mechanics, agriculture/farming, industrial work and hotel works. The impacts of emigration fell upon economics, social and demographic dimension. Impacts were positive as well as negative. The positive impacts were: higher earning, saving and a main source of upliftment to their livelihood. The people tended to be more conscious. They tended to give more attention to education and sanitation. The negative impacts were labor shortage in the village, negligence of agriculture and mobility to urban areas. The domination of children and older population, low development activities and family problems were some other negative impacts of the emigration in the study area (Sharma, 2015).

Karki studied the impact of foreign employment and remittance in rural community in the study area. Moreover he also tried to identify the past trend of foreign employment and remittance of Nepal, Socio-economic characters of Foreign employees, sources of Financing and cost for foreign employment, change brought by foreign employment and remittance in household economy and uses of remittance. The study summaries that remittance has increase their household economic and social indicators after returning from foreign employment (Karki, 2016).

Shrivastav studied on remittances and foreign employment and mentioned that remittance has contributed substantially to maintain the macroeconomic stability of developing economy. He found that remittance has been leading in the external sector in the recent years. Since last few years, remittance has been playing the main role for the foreign currency earning and favorable impact on balance of payment. In micro level, the biggest contribution of remittance for Nepal has been reported to be welfare and improvement in the livelihood of remittance receiving household (Shrivastav, 2016).

Gurung try to examine the impact of global economic slowdown on remittances inflows and poverty reduction in Nepal. Secondary time series data were taken for analysis. The study found that the remittances income rent invested mainly on household purposes of purchase of land, purchase and maintenance of new houses, paying off loans, deposit cash in bank and finally interest for business purposes. Some returnee migrants have also invested their saving in business ventures. Given the political and economic realities in Nepal and the limited space for expanding employed and income opportunities, foreign employment will remain a attraction for new entrants in the Nepal labor market for long time to come. While the attractions are strong and realistic the foreign labor market remains fragile subject to different factor, including local demands and global economic situation. Since the bulk of the Nepali migrant workers consist of unskilled labor, youth are exposed of insecure and low-paid jobs. Lastly they recommended that the private sector should take the initiative to make the most productive use of remittances income, which is now largely invested in land, housing and buildings. In the long term it would be not sustainable for promoting foreign employment (Gurung, 2016).

Bhattarai focused on the role of remittances in household economy collecting primary data from Nirmal Pokhari VDC in Kaski district of western hill Nepal. For the purpose of household survey, four wards of the VDC were selected purposively. In the second stage of sampling the total households of the selected wards were divided into two categories based on remittances receiving households and remittances n]on- receiving households. From these two strata, 34 remittances non- receiving and 64 remittances receiving households were selected randomly for household survey. The necessary information was collected filling up the interview schedule asking head of the household. The analysis was done with the help of simple statistical tools. Descriptive as well as inferential statistical tools have been used. Educational status, income, expenditure, saving and debt were taken to analyze the role of remittances in rural household economy (Bhattarai, 2016).

Upadhyay analyzed the role of remittances for poverty alleviation in Nepal. Data were secondary. Secondary data were taken from Nepal living standard survey on headcount poverty rate of different types of households according to their migration status in 2003/04. if the pattern of receiving remittances remained the pattern of receiving remittances remained the same as in 2003/04, then poverty rate among households with internal migrants would have been higher than the observed on by 4.2 percentage points, whereas poverty rates among households with migrants abroad would have been higher than the observed one by 19.5 percentage points. Overall, the increase in the incidence of remittances accounts for a 3.9 percentage points decline in poverty rate (Upadhyay, 2017).

Regmi conducted the study to analyze role of remittance in rural poverty reduction by taking a case study of Khilung Deurali VDC of Syangja district by applying descriptive as well as analytical type of research design. The data were mainly primary where among 797 households 100 households are taken as sample and found that the economic and social condition of all the families who have involved in foreign employment have increased. It may be in both aspects i.e., economic as well as social but surely there is positive change in the status of the families of the respondents due to remittance income derived from foreign employment (Regmi, 2017).

Nepal stated that young boys lose their productivity after returning back, young ladies lose their not only social status but also each and every things and on the other hand children of remittance receiving families often grow up without the benefit of close contact with both parents and the entire family's stress level is heightened by the absence of one or more members. The social and cultural fragmentation also grows due to the foreign employment, for example if the husband goes to foreign employment and wife left the joint family, and she use to live in urban city. When she starts to live in urban city the demonstration effects drive her interest toward consumptions and she forget social and families ' restrictions. Nowadays the numbers of divorce registered in courts with related in foreign employment has increasing. Those cases shows that the social crime also increase through the foreign employment. Those factors make the pursuit of remittance a costly, risky investment for families and society. Thus, the role of remittance for nation is very significant, but there are not only benefit but also many risk are containing there those are burden for family, society and nation (Nepal, 2017).

Gautam studied on remittance income on consumption and found that more the 60 percent of remittance income come from channels of money transfer agencies, 18 percent from banking channels, 5 percent from Hundi, 14 percent from their friends and friends and 3 percent from themselves (Gautam, 2018).

Pant stated that, whether remittances are utilized for consumption or purchasing houses, or other investments, they produce positive impact on the economy by stimulating demand for other goods and services. Migrants provide different forms of capital that have developmental impact on their countries of origin. These impacts may be in the form of financial, social, cultural, political and/or economic impacts. The impact can be

examined at both micro level, like in case of households, and macro level like impact on GDP growth, poverty and development (Pant, 2018).

Bhurtel conducted the study on present and future prospect of foreign employment and remittance in Nepal. The study found that Nepal has opened foreign employment for more than 107 countries in the world. In 75 countries where Nepalese have been gone for the foreign employment. There have been 2029423 Nepalese employers were gone by labor permit (last Ashad, 2074). And there have been 25 million Nepalese processed for foreign employment by the open boarder without any permit, which is nearly 10 percent of whole population. Among them foreign labors 71 percent untrained 27 percent semi trained and 2 percent are trained. According to the study the cross-country analysis showed that when 10 percent individual remittance on official recorded increase then the poverty decreased by 3.5 percent and also international label study shows that more than 35 percent of remittance has been gone in rural area (Bhurtel, 2018).

Adhikari concluded that recent patterns of international migration from Nepal and concludes that migration has generally increased over the years but remittance income has not increased as increased in volume of migration. One of the primary reasons behind this is that the choice of the country for foreign employment in not based on wage rate. Migrant remittances generally reduce the proportion of the population in poverty, but the future sustainability of remittance flows is in doubt in the country because of lack of channel to transfer temporary income to permanent income. Existing foreign employment policies and strategies do not pay sufficient attention to the issue of international migration and there is a need for institutional strengthening to address this. There is a also a need to develop a research network and strategy for the region to assist planners to better understand the implications of migration patterns and to formulate appropriate policy response. The government needs to pay attention on how to create an institutional framework to better manage international migration and to maximize the benefits from migration process and mitigate the costs (Adhikari, 2019).

Aryal conducted a study on overview of remittance economy of Nepal with the aim to evaluating the significance of inward remittance in the overall economy development of the country. Employment in abroad has not only helped Nepal ever-growing unemployment problem but it has also injected much needed foreign currency into our economy to fill up foreign exchange and investment gap, thereby helping Nepal avoid a major BOP crisis. Remittance now a day is considered as one of the six pillars of economy other being investment, trade, agriculture, water and tourism. At the household level, it helps to smooth the consumption and investment in human and physical capital. Remittance also generates benefits to the community, if they are spent on locally produced goods and services, and helps poverty reduction since money is utilized for rural development. In Nepal's case the penetration of the remittances into remote villages has helped in poverty reduction (Aryal, 2019).

Bohara analyzed the international labor migration of Nepalese women and the impact of their remittances on poverty reduction. The design of this study is pre-and post-recall. In the absence of baseline data and the inability to conduct an experimental study, researcher designed this study to measure the impact of remittances on poverty reduction based on retrospective pre-and post-recall by the respondents. Poverty indicators used in this analysis are inadequacies in food, housing, clothing, and schooling for boys and girls medical care, social expenses, religions expenses, land and income. The conclusion of this research is that Nepalese women's international labor migration is mainly promoted by poverty at home and significant impact of their remittances on overall poverty deduction at the household level (Bohara, 2020).

Gyawali described the causes of foreign employment and examine the socio-economic impacts of the foreign employment and remittance income in the study area. The study comprises 105 migrants- households representing three wards of the village from different caste and ethnic groups. The study found that the majority of the village people do not have sufficient land, despite being farmer. All the represented households are engaged in subsistence farming. Foreign employment or labor migration has been an important source of income in the village to maintain livelihood of the household. Remittance is basically used for day to day food and other household requirements, pay debt, buy new land and houses. There is no investment in the productive sector. Most of the consequences of remittance are positive and some are negative as well. Improved living standard, increased socio-economic status of both male and female, and consumption pattern show positive consequences. Similarly, increase in divorce rate, conflict and crime, alcoholism are the negative impacts of remittance as well as foreign employment (Gyawali, 2021).

Neupane studied that size of remittance inflow has been increasing in tremendous way in Nepal. Not only the size of remittance inflow has increased in the nation but it has been found that its share to GDP has also increased. In the year 2010/11 ratio of remittance to GDP was just 0.46 percent and the figure has gone up to 19.01 in the first eight month of the year 2019/20. From quantitative analysis made in his study, it has been found that nominal GDP is significant to bring increase in domestic consumption expenditure in the nation. The result obtained through key informant survey shows that average consumption expenditure of households is 1,60,100 Nepalese rupees yearly where average remittance receipt is 1,83,900 Nepalese rupees yearly. The result obtained in his study has shown that increment of 1 percent in GDP brings 1.023 percent increase in domestic private consumption expenditure. From analysis of data made in this study, he found that remittance inflow and domestic consumption expenditure have positive relationship. Quantitatively the study has found that 1 percent increase in remittance inflow is responsible to bring approximately 0.030 percent increases in domestic private consumption expenditure other things being the same. Lag GDP has not found significant to bring change in domestic private consumption expenditure in the nation. From the analysis of data made in this study it has been found that GDP is significant to bring positive change in domestic investment expenditure in Nepal. The result has shown that 1 percent increase in GDP brings near about 1.119 percent increase in domestic investment in the nation other things remaining the same. Through the analysis of the data made in the study, the study found that remittance inflow plays negative role to change domestic investment expenditure in the nation. The numerical result says that the 1 percent increase in remittance earning brings approximately 0.164 percent decreases in domestic investment expenditure other things being the same. The study also found that the cost of capital that is the industrial lending rate of commercial banks is not significant to affect domestic investment in the nation. He also found that the study is that lag GDP is not significant to increase domestic investment in the nation. Domestic consumption expenditure has been found highly significant for bringing increase in GDP of Nepal. The result obtained in this study confirms that 1 percent increase in domestic consumption expenditure brings approximately 0.870 percent increases in GDP other things being the same (Neupane, 2022).

2.3 Research Gap

From these reviews, it is evident that labor migration has multifaceted causes and consequences, particularly concerning the origin of migrants. Researchers, scholars, and practitioners have conducted numerous studies that provide detailed insights into these aspects. However, the existing body of research on labor migration falls short in delivering a comprehensive understanding of the complex realities at play. This underscores the necessity of further investigation to bridge the existing research gap.

One of the primary research gaps pertains to the economic conditions and experiences of returnee migrants. While extensive literature exists on the economic benefits of remittances to sending countries, there is a glaring lack of research focused on the economic well-being of migrants upon their return home. A comprehensive exploration of their income levels, income sources, and overall financial stability is imperative. Such insights are crucial for policymakers seeking to develop effective reintegration programs and support mechanisms tailored to the specific needs of returnee migrants.

The economic impact of foreign employment on the households of returnee migrants is an area that demands nuanced investigation. While previous studies have emphasized the positive role of remittances in household economies, a deeper examination is required to understand how these financial inflows are utilized. Researchers should delve into whether the financial gains derived from foreign employment translate into sustainable economic improvements for households, such as investments in education, healthcare, or entrepreneurial endeavors. This nuanced perspective can unveil whether labor migration genuinely contributes to long-term economic betterment or merely offers short-term financial relief.

One of the notable voids in the current research landscape is the lack of attention to the financial hardships and vulnerabilities faced by returnee migrants. While many studies have focused on the positive aspects of labor migration, such as remittance inflows, there is a dearth of research that explores the economic difficulties encountered by migrants upon their return. Understanding the nature of these challenges, whether related to unemployment, underemployment, or the loss of assets, is crucial for devising targeted interventions and policies that can help returnee migrants regain their economic footing.

Another research void centers on the variability in economic outcomes among returnee migrants based on factors like gender, skillsets, and the specific destination countries where they were employed. It is imperative to recognize that not all returnee migrants encounter identical economic circumstances upon their repatriation. Variables such as the nature of their work abroad, the duration of their migration experience, and their demographic characteristics can significantly influence their economic status. A comprehensive examination of these nuances can provide a more accurate understanding of the diverse economic resilience of returnee migrants. Mhile some individuals may successfully reintegrate into their home country's labor market and achieve economic stability, others may struggle to do so. Understanding the factors that contribute to resilience, such as access to support networks, educational opportunities, and entrepreneurial resources, can shed light on strategies to bolster the economic prospects of all returnee migrants.

It extends to understanding the long-term implications of economic challenges faced by returnee migrants upon their return. Questions about how these setbacks affect their future financial security and social well-being, as well as the potential intergenerational impact, remain unanswered. A longitudinal perspective on the economic trajectories of returnee migrants can provide valuable insights into these aspects.

The effectiveness of policies and programs designed to support returnee migrants in their economic reintegration is another critical area that requires evaluation. An assessment of existing reintegration initiatives and policy measures can guide policymakers in refining and improving these programs. This includes identifying the specific needs of returnee migrants and tailoring interventions to address their economic vulnerabilities effectively.

Despite a substantial body of research on labor migration and remittances, there exists a critical research gap concerning the economic status of returnee foreign migrants. Addressing this gap is essential for advancing our knowledge of the economic challenges and opportunities faced by returnee migrants and for informing evidence-based policies that contribute to their successful reintegration and long-term economic well-being.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

This study is based on the descriptive type of research design. The analytical type of research design has been followed for clarifying the trends in the different parameters pertaining to socio-economic status of returnee foreign migrant on the basis of the collected data and facts. The descriptive type of research design has been used to make the analyzed facts more meaningful and useful for the objective of the study.

3.2 Rationale for the Selection of Study Area

There are lots of changes within household's economic status after returning foreign countries. They could bring commodities and brain gain in order to undertake new concept of employment. There were lots of returnee migrants in study area. Thus this area had been selected for conducting the study. There is no study conducted in Gaidakot Municipality ward no. 5 regarding the socio-economic status of returnee foreign migrant. Thus, this study attempts to explore socio-economic status of returnee foreign migrant in Gaidakot Municipality ward no. 5, Nawalpur district.

3.3 Nature and Sources of Data

Both qualitative as well as quantitative natures of data have been used for this study. Basically, this study is based on the primary data. The required primary data has been collected from the field study by the researcher himself by direct interview, structured questionnaire method etc. as well as some necessary secondary data required for this study has been taken from the secondary sources; published as well as unpublished sources like municipality profile, district profile, books, journals, articles, research reports etc. A set of questionnaire were prepared based upon finding objectives. This was distributed to respondents and wherever needed direct interviewed were conducted by researcher.

3.4 Sample and Sampling Procedure

According to purposive interview taken from Gaindakot Municipality-5, there were all together 969 total households and the total population are 5592 in study area. Among them, 280 households members were migrants for foreign employment. But in this study only 50 households had been taken among the returnee migrant households with purposive sampling method.

3.5 Data Collection Tools

In order to obtain necessary and reliable data for this study researcher has used both quantitative and qualitative techniques of data collection. For quantitative technique structured questionnaire are used.

3.5.1 Questionnaire

The direct personal interview with remittance receives family members were taken for the study by the field survey. 50 households were surveyed. An interview with structured-questionnaire was applied to collect data for meeting the purpose of the study. In this study, structured questionnaire had been used for the collection of data and information of returnee migrants' socio-economic status. In general the questions were design based on socio-economic condition. It helped researcher to verify data directly.

3.5.2 Observation

It is the qualitative method of data collection. Observation method has been used to collect the observable information such as living standard, structure of house and household activities. The data collection through observations had been used to support the structured data in relevant place in the text. Human nature is basically hesitating to explore their weakness so it helped to collect this information. The questionnaire was asked to head of returnee households.

3.6 Data Presentation and Analysis

While analyzing the data, the available data from the various sources have been classified and tabulated to meet the needs of the study. Simple statistical tools like average, percentage, ratio etc have been used for analyzing data. The collected data has been presented by using simple table to fulfill the requirements of the study.

CHAPTER IV

RESULTS AND DISCUSSIONS

In this chapter the data, which are collected during the field survey, are shown in different tables. Mainly primary data are used in this study and these are analyzed in this chapter. Socio-economic information of returnee migrants and their households are presented in this chapter.

4.1 Features of Sample Households

4.1.1 Age Composition of Returnee Migrants

In this study, age description of returnee migrant workers has been analyzed which helps to know how many people have been gone to foreign country among these age groups from study area.

| S.N. | Age Group | No. of Respondents | Percentage |
|------|-----------|--------------------|------------|
| 1 | 18 - 25 | 18 | 36.0 |
| 2 | 25 - 32 | 20 | 40.0 |
| 3 | 32 - 40 | 7 | 14.0 |
| 4 | > 40 | 5 | 10.0 |
| | Total | 50 | 100 |

 Table 4.1 Age Composition of Returnee Migrants

Sources: Field Survey, 2022

The table 4.1 showed that 36 percent returnee migrant workers are in the age 18 to 25 years. Migrants with in the age 25 to 32 are 40 percent. Above 40 years migrants have been gone only 10.0 percent and 14.0 percent with of 32 to 40 years. This trend shows that, most of the economically active people came back from foreign country, because of the main responsibilities to the family. Considering that age group 18-45 years are energetic, dynamic, able to do risky task and frequent traveler for foreign job. But migrants would return to their place of origin when at the place of destination they failed to gain employment they lose hope that their fortunes will turn around or they are unable to sustain themselves any longer in foreign country.

4.1.2. Education Status of Returnee Migrant Workers

Education plays the importance role for development of human capital. Table 4.2 shows the educational background of the migrant workers has been shown.

| S.N. | Education Background | No. of Respondents | Percentage |
|------|----------------------|--------------------|------------|
| 1 | Under S.E.E. | 17 | 34.0 |
| 2 | S.E.E. | 20 | 40.0 |
| 3 | Intermediate | 9 | 18.0 |
| 4 | Bachelor or above | 4 | 8.0 |
| | Total | 50 | 100 |

Table 4.2 Educational Status of Returnee Migrant Workers

Sources: Field Survey, 2023

The table 4.2 showed the educational status of returnee migrant workers. About 34.0 percent of them are under S.E.E. passed. 40 percent of them have S.E.E. passed, 18 percent of them have got intermediate level. Only 8.0 percent have got bachelor or above level. These data clarifies those more than 50 percent migrants workers have below or equal S.E.E. level qualification which explain the poor educational standard of the migrants. Educated migrants were skilled labors and they could get higher salary for their better performance. Whereas lower educated migrants are semi-skilled or unskilled labor and they get lower salary than skilled labor.

4.1.3. Gender Description of Returnee Migrants Workers

In this study gender description of migrants' workers has been included and the table 4.3 helps to know how many people are male and female workers are gone for foreign employment.

| S.N. | Gender | No. of Respondents | Percentage |
|------|--------|--------------------|------------|
| 1 | Male | 49 | 98.0 |
| 2 | Female | 1 | 2.0 |
| | Total | 50 | 100 |

Table 4.3 Gender Description of Returnee Migrants Workers

Sources: Field Survey, 2023

Table 4.3 showed the gender description of migrants, out of the total migrants 98 percent of them are male and 2 percent of them are female. It means only one female have returned for foreign employment. This trend shows that most of the migrant workers were male because of main responsibilities of family. Despite women's migration tendency was increasing in Nepal however at Gaidakot women's migration was rear i.e. 2% of total migration. Mostly men migrate from breadwinning of household income. The above table shows that male returnee is outnumbered than female. In this area there were tendency of male migration however few women were also migrated. Thus male dominate for returnees.

4.1.4. Marital Status of Foreign Migrant Workers

In this study marital status of workers has been included and the table 4.4 helps to know how many respondents are married and unmarried workers are gone for foreign employment.

| S.N | Status | No. of respondents | Percentage |
|-----|-----------|--------------------|------------|
| 1 | Married | 40 | 80.0 |
| 2 | Unmarried | 10 | 20.0 |
| | Total | 50 | 100 |

Table 4.4 Marital Status of Returnee Migrants

Sources: Field Survey, 2023

The table 4.4 showed that 80 percent of the foreign migrant workers in the study area are married and 20 percent are unmarred. These data clearly showed that people migrate for family pressure. The married people had main responsibility for caring their family. They had to look after the family and support economically to household members. So, they returned from abroad. However 20 percent unmarried returned to pursue work at own country.

4.1.5 Employment Status Returnee Migrants

In this study employment status of migrants' workers has been included and the table 4.5 helps to know how many people are involved in different employment sector after return from foreign employment.

| S.N. | Current Status | No. of Respondents | Percentage |
|------|-----------------------------------|--------------------|------------|
| 1 | Self-employed in agriculture | 10 | 20.0 |
| 2 | Self-employed in business / trade | 35 | 70.0 |
| 3 | Wage labor | 3 | 6.0 |
| 4 | Passive | 2 | 4.0 |
| | Total | 50 | 100 |

Table 4.5 Current Status of Returnee Migrants

Sources: Field Survey, 2023

The table 4.5 showed that 20 percent of the returnee migrant workers are self-employed in agriculture, 70 percent area self-employed in business/trade, 6 percent are service at wage labor and 4 percent are passive i.e. they did not get job. The above table shows us that most of the returnees were involved in self-employed in business / trade and agriculture due to lack of employment opportunities in the country. For doing business and trade government provide loan at subsidy interest rate through commercial banks in order to utilize their skill and knowledge. Therefore returnees migrants attracted towards self-employed in business / trade instead of searching employment. However few returnees were passive due to unable to work after returning foreign employment.

4.1.6 Major Countries of Returnee Migrant Workers

In this section, major destination of foreign migrant worker has been included which helps to know that how many people have gone to foreign country.

| S.N. | Country | Total | Percentage |
|------|----------|-------|------------|
| 1 | Qatar | 16 | 32.0 |
| 2 | Malaysia | 12 | 24.0 |
| 3 | Dubai | 5 | 10.0 |
| 4 | Saudi | 7 | 14.0 |
| 5 | Oman | 1 | 2.0 |
| 6 | Libya | 2 | 4.0 |
| 7 | Kuwait | 2 | 4.0 |
| 8 | Iraq | 1 | 2.0 |
| 9 | UK | 2 | 4.0 |
| 10 | Bahrain | 2 | 4.0 |
| | Total | 50 | 100 |

Table 4.6 The Countries of Returnee Migrant Workers

Sources: Field Survey, 2022

Table 4.6 depicted that 32 percent workers were working in Qatar, 24 percent were working in Malaysia, 14 percent of them in Saudi Arabia and 10 percent of them are in Dubai. Libya, Kuwait, UK, and Bahrain have taken the equal share of 4 percent and also Iraq and Oman taken the equal percent of 2. It showed that the Gulf countries are most favored destination for foreign employment from the study area. It is found that only 2 i.e. 4 percent of migrants went UK as student visa initially and ultimately they were working there. It is clear that, most of the workers have gone in Gulf countries are Gulf for the foreign employment from the study area.

4.2 Socio-Economic Status of Returnee Migrants

In this study socio-economic status of migrants' workers has been included and the following tables helps to know how socio-economic status of workers who returned from foreign employment.

4.2.1 Causes of Foreign Employment

There must be several reasons of seeking foreign employment .The reason might be economical, social, and political. They may be related to the acquired skill and other reasons. To find out the causes seeking employment the respondents were asked to identify the prime causes to go for foreign employment, they gave more than one reasons which are shown by the following table.

| S.N. | Causes | Total No. of Respondents | Percentage |
|------|--------------------|--------------------------|------------|
| 1. | Unemployment | 12 | 24 |
| 2. | Indebtedness | 13 | 26 |
| 3. | Political conflict | 6 | 12 |
| 4. | Family pressure | 19 | 38 |
| | Total | 50 | 100 |

Sources: Field Survey, 2023

Table 4.7 shows the causes of seeking foreign employment. Family pressures were the main causes of foreign employment. Many respondents showed that there is lack of employment opportunities within the country i.e. pull factors. So 24 percent went for foreign country due to unemployment, 38 percent has gone in order to earn money due to family pressure, 26 percent has gone to earn for family debt burden (indebtedness), 12 percent of them has gone because of political conflict. It is concluded that unemployment, family debt burden and family pressure are the main causes of seeking foreign employment.

4.2.2 Different Kinds of Job According to Education

Education is essential to get a good job in the job market. So education also determines the job people get in the foreign country. Uneducated people have to work as a laborer and they get less remuneration. But the educated people can get high paying job and better salary. So, it is evident that remuneration varies from educated people to uneducated people in great extent.

| S.N. | Field of work/ | Under SEE. | SEE | Intermediate | Bachelor or | Total |
|------|-----------------|------------|---------|--------------|-------------|---------|
| | Education level | No. (%) | No. (%) | No. (%) | above | No. |
| | | | | | No. (%) | (%) |
| 1 | Security | 3 (6.0) | 3(6.0) | 1 (2.0) | 1(2) | 8 |
| 2 | Construction | 2 (4.0) | 4(8.0) | 2(4.0) | - | 8 |
| 3 | Hotel | 3 (6.0) | 3(6.0) | 1(2.0) | - | 7 |
| 4 | Driving | 2(4.0) | 3 (6.0) | 2(4.0) | - | 7 |
| 5 | Salesman | 2(4.0) | 3(6.0) | 1 (2.0) | 2(4) | 8 |
| 6 | Manufacturing | 3 (6.0) | 2(4.0) | 1(2.0) | - | 6 |
| 7 | Other | 2(4.0) | 2(4.0) | 1(2.0) | 1 (2) | 6 |
| | Total | 17 (34) | 20(40) | 9(18) | 4(8) | 50(100) |

Table 4.8 Educational Status and Type of Jobs

Sources: Field Survey, 2023

Note: Figure in parenthesis of row and column indicate percentage

The table 4.8 shows us that among the 50 respondents, 17 respondents have achieved the education of under SEE Level, 20 respondents have achieved SEE., 9 have achieved intermediate and 4 respondents achieved Bachelor or above.

Higher the education level more diversified the workers in different field of work and gradually choosing more skilled work and lesser the education more narrow field of work and workers gather in semiskilled category of work. From the above table, under S.E.E. level education workers can get security type of work and S.E.E. or above S.E.E. education workers can get diversified category of work like construction, hotel, salesman, manufacturing etc. It is strongly felt that proper screening of the workers should be done as per their education and proper trainings/skill should be provided before going for foreign employment.

4.2.3 Monthly Income During Foreign Employment

Generally people of our country go for foreign employment with the purpose of earning better money. But most of the migrants are unskilled in nature. That is the main reason to earn low amount of money. The situation of average earning of the migrated person from the different country is given in table 4.9.

| S.N. | Income | No .of Respondents | Percentage |
|------|-------------------|--------------------|------------|
| 1 | < 20,000 | 14 | 28.0 |
| 2 | 20,000 - 40,000 | 12 | 24.0 |
| 3 | 40,000 - 60,000 | 8 | 16.0 |
| 4 | 60,000 - 80,000 | 5 | 10.0 |
| 5 | 80,000 - 1,00,000 | 9 | 18.0 |
| 6 | > 1,00,000 | 2 | 4.0 |
| | Total | 50 | 100 |

Table 4.9 Monthly Income during Foreign Employment

Sources: Field Survey, 2023

The table 4.9 displays the monthly earning of the migrants people. Out of 50 respondents 28 percent earned less than 20,000, 24 percent earned Rs. 20,000-40,000, 16 percent earned Rs. 40,000-60,000, 10 percent earned Rs. 60,000-80,000, 18 percent earned Rs. 80,000-10,000 and 4 percent earned Rs. greater than 100,000. Despite their education the

migrants earn good amount of income in foreign country. 28 percent of respondents earned less than Rs. 20,000 per month, which is above the minimum wage rate of Nepal. However 22 percent of respondents earned more than Rs. 80000 per month which is very good amount. Despite good earning they came back because of problems of family circumstance as illness of dependent, lack of support from member of household, household burden, parents' death.

| S.N. | Country | No .of Respondents | Percentage |
|------|--------------|--------------------|------------|
| 1 | Qatar | 16 | 32.0 |
| 2 | Malaysia | 12 | 24.0 |
| 3 | Dubai | 8 | 16.0 |
| 4 | Saudi Arabia | 5 | 10.0 |
| 5 | Other | 9 | 18.0 |
| | Total | 50 | 100 |
| | | | |

Table 4.10 Name of Country for Foreign Employment

Sources: Field Survey, 2023

Similarly out of 50 respondents 32 percent had gone Qatar and their average earning amount was NRs 160000 in last year. Average income in Malaysia was NRs 155000. In comparison to the income of the respondents who had gone other countries, the average income of the respondents who had gone Malaysia and other Gulf countries were lower. It is due to the semi-skilled and unskilled type of the respondents.

To sum up, it becomes evident from the data that the respondents who had gone other countries were from higher class and they were skilled. So they become successful to earn much money as compared to the rest of the respondents.

4.2.4 Sources of Occupying Foreign Employment

Peoples who want for foreign employment need to know the job, salary, the nature of contract and the cost of getting employment opportunity. Generally government registered manpower agencies (MPAs) are supposed to cater the needs for foreign employment seekers. Besides them individual contract also play important role. The quality of job and the cost is related to the medium used by the individual. The cheating by agent and the torture are also related with the medium used. The medium used was

considered to be important and the respondents were asked to identify it. The answers given by respondents are given in the following table.

| S.N | Medium | No .of Respondents | Percentage |
|-----|---------------------|--------------------|------------|
| 1. | By Man power agency | 37 | 74.0 |
| 2. | Personal effort | 13 | 26.0 |
| | Total | 50 | 100 |

Table 4.11 Medium Used to go for Foreign Employment by Respondents

Sources: Field Survey, 2023

Table 4.11 shows that among the respondents, 74 of respondents went to foreign country through man power agency. MPA are growing business of Nepalese people at present. If people go abroad through MPA there is possibility of lower exploitation of those people. However MPA are also diverted towards exploitation of people taking people taking lots of profit margins. The people could claims for MPA in case of need. 26 of migrant went to foreign country through personal effort. It is concluded that the majority of foreign job seekers uses the manpower agents (MPAs) as a medium to find the jobs. Some used their friends and relatives as medium. Foreign migrants should follow the proper legal medium to go for foreign employment, so that it will be easy to get/access legal rescue when at risk. Also government should strictly discourage/control for adopting illegal medium for foreign employment and closely monitored the medium used for foreign employment.

4.2.5 Status of Skill Training before Going for Foreign Employment

Skill is one of the most important factors which helps to find the proper job and increases the purchasing power of labor. Anybody who is trained can earn more money and get better job than unskilled labour. Most of the Nepalese seeking foreign employment are said to be untrained. They do not have adequate skills due to which employment in menial work and are paid low. The assessment of individual towards their own status of skill development the sources of training were asked in the interview, the responses received are presented in following table.

| Respondents 20 30 | 40.0 |
|----------------------------|--|
| - | |
| 30 | |
| | 60.0 |
| 50 | 100 |
| skills become helpful at y | our destination? |
| 10 | 20.0 |
| ul 6 | 12.0 |
| 4 | 8.0 |
| 20 | 40.0 |
| | skills become helpful at y 10 ful 6 4 |

Table 4.12 Skill Training Before Going for Foreign Employment

Sources: Field Survey, 2023

Table 4.12 shows that 40 percent of respondents went foreign employment with skill training. The remaining 60 percent went foreign employment without skill training. Regarding the respondents who were gone to foreign employment with skill training 20 percent said helpful to some extent, 12 percent said very much helpful and 8 percent told not helpful. It shows that most of the foreign migrants were untrained and unskilled labor.

4.2.6 Duration of Stay by Returnee Migrants in the Country of Employment

Duration of stay by returnee migrants in the country of employment is presented in following table 4.13.

| Table 4.13 Duration of Stav | by Returnee Migrants in | the Country of Employment |
|-----------------------------|-------------------------|---------------------------|
| | | |

| S.N. | Duration | No. of Respondents | Percent |
|------|-----------|--------------------|---------|
| 1. | < 3 years | 5 | 10.0 |
| 2. | 3-6 years | 20 | 40.0 |
| 3. | 6-9 years | 15 | 30.0 |
| 4. | >9 years | 10 | 20.0 |
| | Total | 50 | 100 |

Sources: Field Survey, 2022

Table 4.13 shows that 10 percent of returnee migrants stayed in the country of employment less than 3 years, 40 percent stayed 3-6 years, 30 percent stayed 6-9 years and 20 percent more than 9 years in foreign country. Returnees migrants came back though they earned good earnings in foreign country because of facing problem of family circumstance as illness of dependent, lack of support from member of household. They also felt some income they earned were adequate for establishing business for their own country and expirers of work permit visa.

4.3 Use of Remittance on Different Sectors

4.3.1 Use of Remittance on Unproductive Sector

The use of remittance depends on the priority placed by the individuals on different uses like size of remittance, the time availability, opportunities for investment and several other factors. Majority of migrants workers go abroad because of unemployment at home and poverty in the households. The cost of foreign employment is borne by borrowings. Keeping all these conditions in mind, the respondents were asked to identify the uses they made for the money earned abroad. Generally the small amount of money spend on recurring expenditure like clothing, loan payment, cultural expenses, consumption expenses, durable consumer goods and which have huge investment but have no immediate return like real estate are known as unproductive investment.

To find out the use of remittance by the respondents they were asked to list the use of money in different heads. The answers given by respondents are presented in the following table 4.14.

| Items | Number of Respondents | Percen |
|--------------------------------------|---|---|
| | | t |
| Necessary household durables and | 12 | 24.0 |
| consumables | | |
| Loan and interest payment to fulfill | family 3 | 6.0 |
| needs before planning migration | on | |
| Purchase of Land | 35 | 70.0 |
| Total | 50 | 100 |
| | Necessary household durables and consumables Loan and interest payment to fulfill needs before planning migratic Purchase of Land | Necessary household durables and consumables 12 Loan and interest payment to fulfill family needs before planning migration 3 Purchase of Land 35 |

 Table 4.14 Average Annual Expenditure of Different Sector after Return Home

 Country

Sources: Field Survey, 2022

In the table 4.14 averaged annual expenditure on different sector after remittance income has been shown. According to table 4.14, 24 percent of the sampled respondents were spending on necessary household durables and consumables like clothing, consumer durable goods, cultural expenses and food consumption. The huge amount of remittance used in purchase of land. 6.0 percent used to pay the loan and interest payment to fulfill family needs before planning migration and 70.0 percent of the total amount spent for the purchase of land. Thus utilization of income in buying land for agricultural production only 30 percent used for household consumption. In the foreign country remittance earners have seen the extravagant life style, expensive cultural ceremonies and uses of luxuries goods etc. So they spent their income on unproductive sectors.

4.3.2 Uses of Remittance in Productive Sectors

Nepalese migrant's workers have earned some part of money and they were returned to home. But they have not used their total income into productive sectors, due to use of their total income into different sectors, several causes such as lack of knowledge, lack of market, lack of sufficient capital, non-availability of opportunities for investment etc. Generally, the huge i.e. 85 percent amount of money spend on capital expenditure like education, agriculture, business and bank deposit which have huge investment and return are known as productive investment.

| Table 4.15 | Average | Annual | Investment | on | Different | Sector | after | Return | Home |
|------------|---------|--------|------------|----|-----------|--------|-------|--------|------|
| Country | | | | | | | | | |

- . . .

| S.N. | Sector | Number of Respondents | Percent |
|------|------------------------------|-----------------------|---------|
| 1 | Education | 8 | 16.0 |
| 2 | Agriculture | 2 | 4.0 |
| 3 | Investment in trade business | 40 | 80.0 |
| | Total | 50 | 100 |

Sources: Field Survey, 2022

Table 4.15 shows that average annual investment on different sector after remittances have been shown. According to this, 16 percent of the sampled respondents were spending for the purpose of education of family. The sampled respondents were spending for the purpose of the agriculture tools which were 4.0 percent of the total expenditure on being different sector. Similarly for the purpose of business uses of

remittance income seems huge amount among other which was 80.0 percent of the total productive expenditure, due to this most of the migrant households when they received remittance they start to do small business like hotel, cosmetic shop etc. So it covered the larger percent which is found by the field survey of the study area. From above table it can be concluded that the average annual investment on a productive sector is lower than the average annual expenditure on unproductive sector. It may be due to knowledge and lack of proper policy of government for the utilization of remittance.

4.4 Changes in Socio-Economic Status of Returnee Migrant Workers

In this section, we can compare the economic status of migrant household before and after received remittance as well as what the impact of remittance is after received it. So for this, asked the question with respondents about it and according to their answer the data have been analyzed with different topic as follows.

4.4.1 Total Land Holding Before and After Remittance Income

The landholding exercise before and after remittance income is shown in the table 4.16.

| S.N. | .N. Land holding Before Remittance | | | Land hol | ding After Rem | ittance |
|------|------------------------------------|----------------------|------------|-------------------------|-----------------------|------------|
| | Land holding size | No. of respondent | Percentage | Land holding size | No. of Respondents | Percentage |
| 1 | Landless | 1 | 2 | Landless | - | - |
| 2 | Up to 5 ropani | 5 | 10 | Up to 5 ropani | 2 | 4 |
| 3 | 5-10 ropani | 10 | 20 | 5-10 ropani | 13 | 26 |
| 4 | 10-15 ropani | 20 | 40 | 10-15 ropani | 17 | 34 |
| 5 | 15+ ropani | 14 | 28 | 15+ ropani | 18 | 36 |
| | Total | 50 | 100 | | 50 | 100 |

 Table 4.16 Land Purchase by Using Remittance Income

Sources: Field Survey, 2022

Table 4.16 shows the figure of land holding size before and after the remittance income. It is observed that the landless household decreased zero after remittance income. It is found that people in rural area prefer having own land than to do other business activities. It is also found the household who have already owned land also buy new land

from their remittance income. This figure symbolized the characteristics of rural practices of Nepalese economy that people say "land is the property cannot be stolen." It is proved that people do not prefer to take risk by investing in other sector as the households with high ropani land buy extra land from their remittance. Most of them utilize their remittance money in buying land.

4.4.2 Changes in Household Economy due to Foreign Employment

It is believed that if somebody received remittance in households, his/her economy improved. The change in economic wellbeing and improvement in living standard will improve the social status of household where the change takes place. To find out the change in household due to remittance or foreign employment the respondents were asked to give their own adjustment. The answer given by them is presented in the table 4.17.

| S.N. | Indicators | Change in condition after Returning Home Country | | | | |
|------|--------------------|--|----------|-----------|--|--|
| 1 | - | Increased | Constant | Decreased | | |
| 2 | Economic status | 75.0% | 20.0% | 5.0% | | |
| 3 | Standard of living | 78.0% | 17.0% | 5.0% | | |
| 4 | Social Attitude | 80.0% | 13.0% | 7.0% | | |
| 5 | Skill | 83.0% | 13.0% | 3.0% | | |

Table 4.17 Changed in Different Indicators of the Respondents after ForeignEmployment

Sources: Field Survey, 2022

Table 4.17 is based on the total sample without separation. It shows that 75 percent respondents reported that their economic status has increased after received the remittance, other 20 percent respondents said that their economic status remain same, 5 percent said that their economic status decreased. Decreases in economics might have been resulted with high cost, loan payment or short employment in foreign country. 78 percent respondents have increased the living standard after foreign employment or received remittance, 17 percent remain their standard of living same, only about 5 percent said decreased their living standard. 80 percent respondents felt that social attitude towards them have changed and were looked upward because of their earning.

But 13 percent respondents said that they had some skill because performed same work abroad as they have done in Nepal.

It can be concluded that most of the respondents felt that there was a positive change in their household economic and social indicators after going foreign employment.

4.4.3 Effect on Other Indicators

How the foreign employment and remittance impacted on certain household indicators? Do they live in better house? Do they send their children to better school? How the health has changed? Is their family batterer dressed? Are they protected from rural indebtedness at the time of need? These were very pertinent questions positive impact on them depended on size of income of respondents brought from foreign employment, family size, economic condition of family, before foreign employment knowledge of respondents, culture of society etc. To find out the impact for an employment on household indicators the respondents were asked to respond on changed brought by foreign employment. The answers provided are given in the following table.

| | | Change in Condition | | | |
|------|----------------------------|---------------------|-----------|-------|--|
| S.N. | Indicators | Very good | Unchanged | Bad | |
| 1 | Condition of housing | 87.0% | 12.0% | 2.0 % | |
| 2 | Education of children | 63.0% | 13.0 % | 3.0 % | |
| 3 | Health of family members | 80.0% | 15.0 % | 5.0 % | |
| 4 | Clothing | 90.0% | 8.0 % | 2.0 % | |
| 5 | Cash reserve in themselves | 75.0% | 22.0 % | 3.0 % | |

Sources: Field Survey, 2022

Table 4.18 shows that 87 percent respondents have improved the condition of housing i.e. very good. It shows that anybody who came from foreign employment either have made new house or repair old house. Around 12 percent respondents reported that the house condition remained unchanged. The reason might be low income or other more pressing priorities. More than half of the respondents reported that the education of the children have improved after foreign employment. It might be the result of improvement

of the economic condition of individual who could afford boarding school for their children. But around the 3 percent of the respondents reported that the educational conditions of their children become bad. It might be due to the absence of parents to guide the children at home.

Around 13 percent respondents reported that the level of education of their children remained unchanged. 80 percent respondents reported that the health condition of their family members have very good after foreign employment. It might be result of again income and affordability of medical services. Around 5 percent respondents reported bad health condition of their family members. It might be due to over wok or burden in the family cores. About 15 percent respondents said that the health condition of their family members remaining the unchanged ever after returning from the foreign employment. It might be due to general health condition of the area and health awareness. More than half of the respondents said that household members are using better clothing after received the remittance. When the availability of liquid cash to meet their need. About 2 percent of the respondents said that they were worse off. 8 percent said that they are in usual situation. It indicates that foreign employment. The lower level of liquidity might have been the result of high expenses, low income of the high cost of foreign employment. It was not analyzed in detailed in this study.

It can be concluded that around 80 percent respondents of this village have improve different household's economic indicators due to foreign employment. In short, people who have reformed economic indicators due to foreign employment have received some economic benefit and improved their financial, social and economic condition but it cannot be said it has improved their life tremendously. It might be indicators that remittances brought by the foreign bound labour have benefited other than the employees themselves.

4.4.4 Effective on Physical Assets due to Remittance

The migrants' households were seemed more changes sector of physical assets after received remittance. Here mainly concern with the effect on agricultural tools, T.V., Telephone, computer etc. So asked to the sampled respondents about it answer have been found which has been helped to know, what the impact is or to comparison the status of

physical assets before and after received remittance income; which is shown by the following table.

| S.N. | Physical assets | Before | After Remittance |
|------|---------------------|------------|------------------|
| | | Remittance | |
| 1 | Agricultural Tools | 35 | 45 |
| 2 | Vehicles | 2 | 6 |
| 3 | T.V. Radio | 15 | 45 |
| 4 | Telephone | 10 | 50 |
| 5 | Computer (Internet) | - | 2 |
| | Landholding | 10 | 20 |

Table 4.19 Comparison on Physical Assets and Sources of Information ofHouseholds Before and After Remittance Received

Sources: Field Survey, 2022

Table 4.19 shows that, out of total sampled respondents 35 respondents have agricultural tools before they received remittance but after when they received the remittance which is increased to 45 people using it. Similarly increase seen in the number of vehicles uses households (here vehicles indicate mainly motorbike, taxi etc.). It is clear that more than half of the sampled respondents buy the T.V., Radio, Telephone after received the remittance, Only 2 respondents have been given the answer to buy the computer (internet) after remittance income. The huge amount of remittance is used for the purpose of buying these types of things. There is also increase in the land holding respondents after received remittance, mainly they buy the land in urban sector or quite developed area, like near the bazaar, near the main road etc.

4.4.5 Current Sources of Income

In this study current sources of income of migrants' workers has been included and the table 4.20 helps to know current sources of income of workers after return home country.

| S.N. | Income Sources | Numbers of | Percentage | |
|------|----------------|-------------|------------|--|
| | | Respondents | nts | |
| 1 | Agriculture | 18 | 36 | |
| 2 | Service | 22 | 44 | |
| 3 | Pension | 3 | 6 | |
| 4 | Loans | 7 | 14 | |
| 5 | Total | 50 | 100 | |

Table 4.20 Current Income Sources of Returnees' Households

Sources: Field Survey, 2022

Table 4.20 shows the current sources of income of returnee migrants. 36 percent of respondents have agriculture as sources of income, 44 percent have service, 14 percent have loans and 6 percent have pension.

4.4.6 Use of Toilet

In this study current use of toilet of migrants' workers has been included and the table 4.21 helps to know the sanitation facilities in the study area before and after foreign employment.

| Types of | | Number of | % Change | |
|----------|---------------|-----------------------|----------------------|-------|
| S.N. | Toilets | Before the Remittance | After the Remittance | - |
| | | | | |
| 1 | Normal toilet | 31 | 19 | -38.7 |
| 2 | Deep hole | 16 | 22 | 37.5 |
| | cover | | | |
| 3 | Flush toilet | 3 | 9 | 200 |
| | Total | 50 | 50 | |

Sources: Field Survey, 2022

Sanitation is one of the indicators of living standard of the people. The above table shows that the using of normal toilet has been decreased by 38.7 percent on the other hand use of modern toilet has been increased by 200 percent and use of covered also raised by 37.5 percent.

4.4.7 Way of Sending Savings from Foreign Employment

In this study way of sending savings from foreign employment of migrants' workers has been included and the table 4.22 helps to know the way of sending savings from foreign employment.

| S.N. | Way of Sending Saving | Number | Percentage |
|------|---|--------|------------|
| 1 | Send to the family through formal channel | 30 | 60.0 |
| 2 | Send to the family through informal channel | 10 | 20.0 |
| 3 | Brought self while returning home | 7 | 14.0 |
| 4 | Hundi | 3 | 6.0 |
| 5 | Total | 50 | 100 |

Table 4.22 Way of Sending Savings from Foreign Employment before Return

Sources: Field Survey, 2022

Table 4.22 shows the way of sending savings from foreign employment before return. 60 percent respondents send to the family through formal channel, 20 percent send to the family through informal channel, 14 percent brought self while returning home and 6 percent send through hundi.

4.4.8 Benefitted from Foreign Migration

In this study benefitted from foreign employment of migrants' workers has been included and the table 4.23 helps to know the benefitted from foreign employment.

| S.N. | Type of Benefit | Number of Respondents | Percentage |
|------|-----------------------------------|-----------------------|------------|
| 1 | No benefit | 4 | 8 |
| 2 | Economic condition improved | 25 | 50 |
| 3 | Learned new skills | 6 | 12 |
| 4 | Learned about foreign country | 2 | 4 |
| 5 | Raised social status | 7 | 14 |
| 6 | Education of children has improve | ed 5 | 10 |
| 7 | Health facility improved | 1 | 2 |
| | Total | 50 | 100 |

 Table 4.23 Benefited from Foreign Migration

Sources: Field Survey, 2022

Table 4.23 shows that out of 50 households surveyed, 4 households of 8 percent have no benefit from foreign employment, 50 percent have improved economic condition, 12 percent learned about foreign country, 14 percent raised social status, 10 percent improved education of children and 2 percent told improved health facility.

4.4.9 Changing in Occupation before Went to Abroad and After Return Back

In this study changing in occupation before went to abroad and after return back has been included and the table 4.24 helps to know the changing in occupation before went to abroad and after return back from foreign employment.

| S.N. | Types of Occupation | Number of Respondents | | |
|------|----------------------------|-----------------------|------------------|--|
| | | Before the return | After the return | |
| 1 | Government job | 5 | - | |
| 2 | Own business | 15 | 35 | |
| 3 | Agriculture | 20 | 10 | |
| 4 | Waged labor | 7 | 3 | |
| 5 | Passive | 3 | 2 | |
| | Total | 50 | 50 | |

Table 4.24 Changing in Occupation before Went to Abroad and After Return Back

Sources: Field Survey, 2022

From the table 4.24 it is clear that 5 respondents were involved in government job before foreign employment but after the return no body were involved in government job. Similarly 20 respondents were involved in agriculture before foreign employment but after return only 10 respondents are involved in agriculture. Likewise 15 respondents were involved in own business before foreign employment but after return 35 respondents are involved in own business.

4.4.10 Distribution of Negative Impact of Labour Migrants

All things have two aspects, viz. negative and positive. In this section, negative impact of labour migration has been described this section by asking the question with respondents. The response is given in following table 4.25.

| S.N. | Description | No of respondents | Percent |
|------|--|-------------------|---------|
| 1 | Migrating skilled manpower | 25 | 50.0 |
| 2 | Feeling insecurity | 3 | 6.0 |
| 3 | Homesick Problem | 5 | 10.0 |
| 4 | Deficiency of local development activity | y 8 | 16.0 |
| 5 | Injuries of migrants | 2 | 4.0 |
| | Other | 7 | 14.0 |
| | Total | 50 | 100 |

Table 4.25 Distribution of Negative Impact of Labor Migration

Sources: Field Survey, 2022

Table 4.25 shows that the fifty percent of total sampled responded have viewed that migrating skilled manpower, from which local resources has not been utilized properly and the potentiality of the development process of local level remain constant and decreased, which directly impact negative on developing process of the economy of the home country. 16 percent have viewed that there is deficiency of local development activity. Among sampled respondents 10.0 percent migrant were suffer from homesick problem, 6 percent felt insecurity, 16 percent have given the answer other like deficiency of local development activity and 4.0 percent viewed that people were injured in foreign country who have gone with the aim to earn more money. These are the bad aspect of foreign migration.

From table 4,25 it is concluded that the remittances have not always positive impact on economy, it has some negative impact on economy or households. If we cannot use properly the remittance and lack of aware of migrant persons, there will be dangerous for foreign employment.

4.4.11 Fuel Use for Cooking

In this study fuel use for cooking before went to abroad and after return back has been included and the table 4.26 helps to know the changing in fuel use for cooking before went to abroad and after return back from foreign employment.

| | Fuel Use for Cooking | Number of Respondents | | |
|------|----------------------|-----------------------|------------------|--|
| S.N. | | Before the return | After the return | |
| 1 | Electricity | 14 | 20 | |
| 2 | LPG | 21 | 24 | |
| 3 | Biogas | 14 | 6 | |
| 4 | Wood and animal dung | 1 | - | |
| | Total | 50 | 50 | |

Table 4.26 Fuel Use for Cooking

Sources: Field Survey, 2022

The table 4.26 shows that the 14 people were using electricity before the return but after return it increased to 20 respondents. 21 people were using LPG before the return but after return it increased to 24 respondents. Similarly 14 people were using Biogas before the return but after return but after return it decreased to 6 respondents. It is concluded that the electricity and LPG have been kept significant role for the people's health.

4.4.12 Children's School Type

In this study children's school type before went to abroad and after return back has been included and the table 4.27 helps to know the children's school type before went to abroad and after return back from foreign employment.

| S.N. | Children's school | Number of Respondents | | |
|------|--------------------------|-----------------------|-------------|--|
| | type | Pre-return | Post-return | |
| 1 | Government school | 41 | 20 | |
| 2 | Boarding school | 9 | 30 | |
| | Total | 50 | 50 | |

Table 4.27 Children's School Type

Boarding school admission of child is one of the indicators of living standard. The table 4.27 shows that out of 50 households, 41 households were sending their children in government school before foreign employment but after foreign employment it decreased to 20 household. Similarly 9 households were sending their children in

boarding school before foreign employment but after foreign employment it increased to 30 household.

4.4.13 Possession of Bank Account

In this study possession of bank account before went to abroad and after return back has been included and the table 4.28 helps to know the possession of bank account before went to abroad and after return back from foreign employment.

| N. Possession of Bank | Number of Respondents | | |
|------------------------------|-----------------------|-------------|--|
| Account | Pre-return | Post-return | |
| Having personal bank account | 45 | 50 | |
| No personal bank account | 5 | - | |
| Total | 50 | 50 | |

Table 4.28 Possession of Bank Account

Sources: Field Survey, 2022

Possession of bank account is one of the indicators of improvement of economic activity. The table 4.28 shows that out of 50 households, 45 households had personal bank account before foreign employment but after foreign employment it increased to 50 households. Similarly 5 households had no bank account before foreign employment but after foreign employment it decreased to zero household.

4.4.14 Health Facility

In this study health facility before went to abroad and after return back has been included and the table 4.29 helps to know the health facility before went to abroad and after return back from foreign employment.

Table 4.29 Health Facility

| S.N. | Health Facility | Number of Respondents | | | |
|------|---------------------|-----------------------|-------------------|--|--|
| | | Before the foreign | After the foreign | | |
| | | employment | employment | | |
| 1 | Dhami / Jhakri | 14 | 3 | | |
| 2 | Government Hospital | 21 | 4 | | |
| 3 | Doctor's clinic | 15 | 43 | | |
| | Total | 50 | 50 | | |

Sources: Field Survey, 2022

Table 4.29 shows that out of 50 households, 14 households were used to go to Dhami/Jhakri before foreign employment but after foreign employment it decreased to 3 households. Similarly 21 households used to go to government hospital for checkup before foreign employment but after foreign employment it decreased to 4 households. Similarly 15 households used to go to doctor's clinic for checkup before foreign employment but after foreign employment it increased to 43 households.

CHAPTER V

SUMMARY AND CONCLUSIONS

5.1 Summary

Foreign returnee migration, which is the focus of this research, refers to the act of a person returning to his or her country of citizenship after having been international migrant in another country and who is intending to stay in his/her own country for at least one year. There are two main forms of returnee migration i) voluntary returnee and ii) forced returnee. Returnee migrants play an important role in facilitating the transfer of currency (money), qualification and skills to origin countries as they bring back skill, experiences and entrepreneurship abilities which can help countries to rebuild better. If the returnees could create job through their business to others, that would be beneficial. The main objectives of this study is to identify the socio-economic characters of returnee migrants, source of financing and cost for foreign employment, change brought by foreign employment and remittance in household economy and uses of remittance. The specific objectives are: a) to identify the current status of returnee migrants in study area.

To fulfill these objectives of the study, Gaidakot Municipality-5 Nawalpur district has been selected as study area. The 50 households were chosen by purposive sampling method and the data were collected through the questionnaire method. The main destination of Nepalese workers are gulf countries in which Qatar have been taken on the higher percent of it. Only 4 percent of the respondents had gone into other Europe or other development countries. The major reasons to seek foreign employment include unemployment and family debt burden. The means to get foreign employment more than 50 percent of sampled respondents were man power agency. Other went either through the unregistered agents of personal initiative.

The study found that most of the migrant workers are in the age 18 to 45 years. Migrants within the age 25 to 32 are 40 percent. Above 40 years migrants have been gone only 10.0 percent and 14.0 percent with of 32 to 40 years. This trend shows that, most of the economically active people have gone to the foreign country, because of the main

responsibilities of the family. Considering that age group 18-45 years are energetic, dynamic, able to do risky task and frequent traveler for foreign job.

The study found that 36 percent migrant workers the gender description of migrants, out of the total migrants 98 percent of them are male and 2 percent of them are female. The study found that 20 percent of the returnee migrant workers are self-employed in agriculture, 70 percent area self-employed in business/trade, 6 percent are service at wage labor and 4 percent are passive.

The study found that 32 percent workers are working in Qatar, 24 percent were working in Malaysia, 14 percent of them in Saudi Arabia and 10 percent of them are in Dubai. Libya, Kuwait, UK, and Bahrain have taken the equal share of 4 percent and also Iraq and Oman taken the equal percent of 2. It showed that the Gulf countries are most favored destination for foreign employment from the study area.

Family pressures were the main causes of foreign employment. Many respondents showed that there is lack of employment opportunities with in the country. So 24 percent went for foreign country due to unemployment, 38 percent has gone in order to earn money due to family pressure, 26 percent has gone to earn for family debt burden (indebtedness), 12 percent of them has gone because of political conflict.

The study found that among the respondents, 74 of respondents went to foreign country through man power agency. MPA are growing business of Nepalese people at present. If people go abroad through MPA there is possibility of lower exploitation of those people. However MPA are also diverted towards exploitation of people taking people taking lots of profit margins. The people could claims for MPA in case of need. 26 of migrant went to foreign country through personal effort. It is concluded that the majority of foreign job seekers uses the manpower agents (MPAs) as a medium to find the jobs. Some used their friends and relatives as medium. Foreign migrants should follow the proper legal medium to go for foreign employment, so that it will be easy to get/access legal rescue when at risk.

The study found that 40 percent of respondents went foreign employment with skill training. The remaining 60 percent went foreign employment with out skill training. Regarding the respondents who were gone to foreign employment with skill training 20

percent said helpful to some extent, 12 percent said very much helpful and 8 percent told not helpful. It shows that most of the foreign migrants were untrained and unskilled labor. The study found that 10 percent of returnee migrants stayed in the country of employment less than 3 years, 40 percent stayed 3-6 years, 30 percent stayed 6-9 years and 20 percent more than 9 years in foreign country.

The study found that averaged annual expenditure on different sector after remittance income has been shown. According to this table, 24 percent of the sampled respondents were spending on necessary household durables and consumables like clothing, consumer durable goods, cultural expenses and food consumption. The huge amount of remittance used in purchase of land. 6.0 percent used to pay the loan and interest payment to fulfill family needs before planning migration and 70.0 percent of the total amount spent for the purchase of land.

The study found that 16 percent of the sampled respondents were spending for the purpose of education of family. The sampled respondents were spending for the purpose of the agriculture tools which were 4.0 percent of the total expenditure on being different sector. Similarly for the purpose of business uses of remittance income seems huge amount among other which was 80.0 percent of the total productive expenditure, due to this most of the migrant households when they received remittance they start to do small business like hotel, cosmetic shop etc. So it covered the larger percent which is found by the field survey of the study area.

The study found that 75 percent respondents reported that their economic status has increased after received the remittance, other 20 percent respondents said that their economic status remain same, 5 percent said that their economic status decreased. Decreases in economics might have been resulted with high cost, loan payment or short employment in foreign country. 78 percent respondents have increased the living standard after foreign employment or received remittance, 17 percent remain their standard of living same, only about 5 percent said decreased their living standard. 80 percent respondents felt that social attitude towards them have changed and were looked upward because of their earning. But 13 percent respondents said that they had some skill because performed same work abroad as they have done in Nepal.

Sanitation is one of the indicators of living standard of the people. The study found that the using of normal toilet has been decreased by 38.7 percent on the other hand use of modern toilet has been increased by 200 percent and use of covered also raised by 37.5 percent. The study found that the way of sending savings from foreign employment. 60 percent respondents send to the family through formal channel, 20 percent send to the family through informal channel, 14 percent brought self while returning home and 6 percent send through hundi.

The study found that out of 50 households surveyed, 4 households of 8 percent have no benefit from foreign employment, 50 percent have improved economic condition, 12 percent learned about foreign country, 14 percent raised social status, 10 percent improved education of children and 2 percent told improved health facility.

The study found that 5 respondents were involved in government job before foreign employment but after the return no body were involved in government job. Similarly 20 respondents were involved in agriculture before foreign employment but after return only 10 respondents are involved in agriculture. Likewise 15 respondents were involved in own business before foreign employment but after return 35 respondents are involved in own business.

Boarding school admission of child is one of the indicators of living standard. The study shows that out of 50 households, 41 households were sending their children in government school before foreign employment but after foreign employment it decreased to 20 household. Similarly 9 households were sending their children in boarding school before foreign employment but after foreign employment it increased to 30 household. Possession of bank account is one of the indicators of improvement of economic activity. The study found that out of 50 households, 45 households had personal bank account before foreign employment but after foreign employment it increased to 50 households. Similarly, 5 households had no bank account before foreign employment it decreased to zero household.

5.2 Conclusion

This study delved into the world of foreign returnee migration, focusing on individuals who return to their home country after working abroad for at least one year. There are two main types of returnees: those who choose to return voluntarily and those who are forced to do so. These returnee migrants play a vital role in transferring money, skills, and knowledge back to their home countries, potentially aiding in the reconstruction and development of their nations. Creating job opportunities through their businesses can further enhance these contributions.

The primary objectives of this research were to understand the socio-economic characteristics of returnee migrants, examine how they financed their foreign employment, investigate the changes brought about by their overseas experiences and remittances on household economies, and explore the uses of remittance funds. The specific goals included assessing the current status of returnee migrants and identifying changes in their socio-economic circumstances within the study area.

To accomplish these objectives, we conducted our study in Gaidakot Municipality-5, Nawalpur district. We selected 50 households using purposive sampling and collected data through questionnaires. The study revealed that the majority of Nepalese workers in our study area tended to migrate to Gulf countries, with Qatar being a particularly popular destination. Only a small percentage ventured to other European or developed countries. The most prevalent reasons for seeking foreign employment included unemployment and the burden of family debt. Additionally, more than half of the sampled respondents used manpower agencies as a means to secure foreign employment, while others pursued opportunities through unregistered agents or personal efforts.

We also discovered that the age group between 18 and 45 years was the most active in foreign employment, likely due to their economic responsibilities within their families. Gender-wise, the overwhelming majority of migrants were male, comprising 98 percent of the total, while females accounted for a mere 2 percent. In terms of occupations upon return, many individuals engaged in self-employment in business and trade (70 percent), followed by wage labor in services (6 percent) and passive roles (4 percent).

The study showed that Qatar, Malaysia, Saudi Arabia, and Dubai were the primary destinations for foreign employment among the respondents. Family pressures, unemployment, and the burden of family debt emerged as the key drivers for seeking opportunities abroad, reflecting the complexities of migration decisions. Most

respondents utilized manpower agencies to facilitate their overseas employment, while a few relied on personal networks.

Notably, only 40 percent of the returnee migrants received skill training before departing for foreign employment, indicating a prevalence of unskilled laborers among this group. The duration of stay in foreign countries varied, with 40 percent staying for 3-6 years, 30 percent for 6-9 years, and 20 percent for over 9 years.

Regarding the utilization of remittance income, our findings revealed diverse expenditure patterns, with land purchase being a substantial recipient of remittances. A significant portion also went toward necessary household expenses, loan repayment, and investments in education and business ventures. Many respondents reported improved economic status, living standards, and social attitudes toward them after receiving remittances, highlighting the positive impact of migration on their lives.

In terms of sanitation facilities, there was an increase in the use of modern toilets and covered sanitation, suggesting an improvement in living standards. The study also explored the methods used to send savings back to their families, with the majority using formal channels. Furthermore, it found that a considerable number of households benefited from foreign employment in terms of improved economic conditions, learning experiences, enhanced social status, better education for their children, and improved access to healthcare facilities.

In conclusion, this research provides valuable insights into the socio-economic dynamics of returnee migrants in Nepal, shedding light on the challenges and opportunities they face upon their return from foreign employment. These findings can inform policies and interventions aimed at supporting the reintegration of returnees, ultimately contributing to the development and well-being of their communities and the nation as a whole

5.3 Recommendations

Based on the findings of the study regarding the economic challenges and opportunities faced by returnee migrants, several recommendations can be made to address these issues effectively and improve their overall well-being.

Skill Training and Education:

It is evident from the study that many returnee migrants ventured into foreign employment in unskilled conditions, limiting their income potential. To address this, it is recommended that technical training institutions be established in rural areas. Individuals aspiring to work abroad should undergo training related to their chosen occupation and the language spoken in the destination country before their departure. This would not only enhance their skills but also increase their earning potential in skilled job sectors.

Access to Low-Interest Financing:

A significant number of returnee migrants financed their foreign employment costs through loans, selling land, or depleting family savings. To alleviate the financial burden on migrants, the government should establish a mechanism to provide financing for foreign employment at minimal interest rates. This would ensure that individuals do not resort to high-interest loans or sell their valuable assets to pursue opportunities abroad.

Matching Skills with Employment:

The study highlights a correlation between the level of education and the diversity of job opportunities available to returnee migrants. To optimize their employment prospects, it is crucial to align the skills and qualifications of migrants with suitable job opportunities. This can be achieved through a systematic screening process, where migrants are matched with jobs that align with their education and skill levels. Additionally, providing pre-departure training and skill development specific to the chosen field of work can enhance their performance abroad.

Promoting Legal Channels for Migration:

A majority of foreign job seekers in the study utilized registered manpower agencies (MPAs) to find employment opportunities abroad. It is recommended that migrants continue to use legal and registered channels for foreign employment. This not only ensures the safety and rights of migrants but also facilitates legal assistance in case of any issues or disputes abroad. The government should take strict measures to discourage and control illegal migration routes while closely monitoring the channels used for foreign employment.

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APPENDIX I

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Household Questionnaire

1. Personal Information District: Rural Municipality/Municipality: Ward No: Date of interview: Name of respondent: Sex: Male (Female ())) Age: (Married (Marital Status: Unmarried () 2. Educational Status: a. Illiterate () b. Informal Education () c. Primary () d. Lower Secondary () e. Secondary () f. Higher Secondary () g. Bachelor () h. Masters & Above () 3. Have you taken education in Nepal or foreign country? a. Nepal ()

b. Foreign country (.....)

4. Current Status of Employment:

- a. Self-employed in agriculture ()
- b. Self-employed in business / trade ()
- c. Wage labor in Agriculture ()
- d. Wage labor in non-agriculture ()
- e. Public service ()
- f. Service at non-government sector ()

5. Description of Family:

| S.N | Name | Age | Sex | Marital Status | Education | Current |
|-----|------|-----|-----|----------------|-----------|------------|
| | | | | | | Occupation |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

6. What are the causes for going abroad:

- a. Unemployment ()
- b. Expectation of good job ()
- c. Expectation of high wage ()
- d. Family pressure ()
- e. Indebtedness ()
- f. Political conflict ()
- g. Demonstration effect ()
- h. Lure by friends, relatives & family ()
- i. Others ()

7. Which channel do you use while going for employment abroad:

- a. Manpower agency ()
- b. Local agents of manpower ()
- c. Family / Relatives / Friends ()
- d. Personal effort ()
- e. Others ()

8. Which countries have you gone for employment?

Countries: 1. 2. 3. 4.

9. Did you got any work related skill training before going for foreign employment?

Yes () No ()

10. If yes to what extent skills become helpful at your destination?

Did not help () To some extent () Very much helpful ()

11. How long did you stay in the country of employment?

a. < 3 years ()

b. 3-6 years ()

c. 6-9 years ()
d. >9 years ()

12. What type of work did you performed in the destination country?

- a. Labor ()
- b. Menial works ()
- c. Official jobs ()
- d. Other

13. Per month income during foreign employment.

a. < 20,000 () b. 20,000 - 40,000 () c. 40,000 - 60,000 () d. 60,000 - 80,000) (e. 80,000 - 1,00,000 () f. > 1,00,000 ()

14. What you have done your saving?

- a. Send to the family through formal channel ()
- b. Send to the family through informal channel ()
- c. Brought self while returning home ()
- d. Others..... (
- 15. Did you get any opportunity to invest money in our country?
 - a. Yes ()
 - b. A little ()
 - c. No ()

16. How you spend the money you earned?

- a. Necessary household durables and consumables ()
- b. Luxurious household durables and consumables ()
- c. Feast/festivals/social ceremony and entertainment ()
- d. Loan and interest payment taken to go abroad ()
- e. Loan and interest payment to fulfill family needs before planning migration ()

)

- f. Purchase of Land ()
- g. Education ()

- h. Health ()
- i. Investment in trade business ()
- j. Lending for interest ()
- k. Bank Deposit/ saving ()
- l. Others ()

17. How you and your family have been benefitted from migration?

- a. No benefit ()
- b. Economic condition improved ()
- c. Learned new skills ()
- d. Learned about foreign country ()
- e. Raised social status ()
- f. Education of children has improved ()
- g. Health facility improved ()
- h. Others.....

18. How do you compare economic status of your family after migration?

- a. Very good ()
- b. Good ()
- c. Bad ()
- d. Very bad ()
- e. Same (unchanged) ()

19. What is your current source of income?

- a. Agriculture ()
- b. Cattle ()
- c. Service ()
- d. Other ()

20. Have you again made plan to go abroad?

Yes () No ()

21. To be specific, what changes are seen before you went to abroad and after you return back.

| Occupation: | Before | After |
|--------------|--------|-------|
| Govt. job | () | () |
| Own business | () | () |
| Agriculture | () | () |

| Waged labor | () | () |
|--|--------|-------|
| Passive | () | () |
| Other | () | () |
| Fuel use for cooking: | Before | After |
| Electricity | | |
| LPG | () | () |
| Biogas | () | () |
| Wood | () | () |
| Animal dung | () | () |
| Other | () | () |
| Types of toilets: | Before | After |
| Flush toilet | () | () |
| Normal toilet | () | () |
| Deep hole cover | () | () |
| Physical assets and source of information: | Before | After |
| Agricultural tools | | () |
| Vehicle | () | () |
| TV, Radio | () | () |
| Telephone | () | () |
| Computer (internet) | () | () |
| Landholding | () | () |
| Children's school type : | Before | After |
| Government school | () | () |
| Boarding school | () | () |
| Health facility: | Before | After |
| Dhami / Jhakri | () | () |
| Government Hospital | () | () |
| Doctor's clinic | () | () |
| Main source of information: | Before | After |
| Community | () | () |
| Radio/ Television | () | () |
| Mobile phone | () | () |
| Newspaper | () | () |
| Internet | | () |
| momet | | |

| Possession of Bank account: | Before | After |
|-----------------------------|--------|-------|
| Having Personal Account | () | () |
| No Personal Account | () | () |