

World Bank (2016). *Migration and remittance facebook 2016*. Washington

**SOCIO-ECONOMIC CONTRIBUTION OF REMITTANCES IN
JALJALA RURAL MUNICIPALITY, PARBAT,
GANDAKI PROVINCE, NEPAL**

A Thesis

Submitted to Central Department of Economics

Faculty of Humanities and Social Science

In Partial Fulfillment of the Requirements for the

Degree of Master of Arts

in

ECONOMICS

By

DEVINDRA PAUDEL

Central Department of Economics

Tribhuvan University

Roll No. : 99/068

TU Reg. No. : 6-1-318-20-2003

March, 2019

LETTER OF RECOMMENDATION

This thesis entitled *Socio-Economic Contribution of Remittances In Jaljala Rural Municipality, Parbat, Gandaki Province, Nepal* has been prepared by Mr. Devindra Paudel under my supervision. I hereby recommend this thesis for examination to thesis committee as a partial fulfillment of the requirement for the Degree of Masters of Arts in Economics.

.....
Dr. Rashmi Rajkarnikar
Thesis Supervisor
Central Department of Economics
T.U., Kirtipur

Date: March, 2019

APPROVAL LETTER

This is to certify that the thesis entitled *Socio-Economic Contribution of Remittances In Jaljala Rural Municipality, Parbat, Gandaki Province, Nepal* submitted by **Mr. Devindra Paudel** Central Department of Economics, Tribhuvan University, for the partial fulfillment of the Degree of Masters of Arts in Economics has been found satisfactory. Therefore, we accept this thesis as a part of the degree.

Evaluation Committee:

.....
Prof. Dr. Kusum Shakya
Head, Central Department of Economics

.....
Dr. Yogesh Ranjit
Associate Professor
External Examiner

.....
Dr. Rashmi Rajkarnikar
Thesis Supervisor

Date: March, 2019

ACKNOWLEDGEMENTS

First and foremost, I would like to extend my sincere gratitude to my supervisor Dr. RashmiRajkarnikar, Central Department of Economics, for his supervision while preparing this research. This research would have been never completed without her scholarly and invaluable guidance.

I would like to extend my regards to Prof. Dr. KushumShakya, Head, CentralDepartment of Economics for allowing me to conduct my research on "Socio-EconomicContribution of Remittance in Jaljala Rural Municipality Parbat".

Similarly, I would like to thank all my respondents and other concerned persons of my study area, who provided me with their important time and shared own feelings, experiences and information and kind support during my fieldwork.

Similarly, I also thank my all colleagues for their support and help.

Last but not the least, I am very much indebted to my mother Mrs.Tara Devi Paudeland my lovely life partner Mrs. KavitaSubedi and all my family members for their regular support and inspiration for my higher degree.

DevindraPaudel

March, 2019

TABLE OF CONTENTS

	Page No.
Recommendation Letter	i
Approval Letter	ii
Acknowledgements	iii
Table of Contents	iv
List of Tables	vii
List of Figures	viii
Abbreviations/ Acronyms	ix
CHAPTER-I: INTRODUCTION	1-7
1.1 Background of the Study	11
1.2 Statement of the Problem	13
1.3 Objectives of the Study	15
1.4 Significance of the Study	15
1.5 Limitations of the Study	16
1.6 Organization of the Study	16
CHAPTER-II: REVIEW OF LITERATURE	8-20
2.1 Theoretical Review	18
2.2 Empirical Reviews	22
2.3 Research Gap	20
CHAPTER-III: RESEARCH METHODOLOGY	21-25
3.1 Conceptual Framework	31
3.2 Selection of the Study Area	32
3.3 Research Design	33
3.4 Nature and Sources of Data	33
3.5 Population, Sample and Sampling Procedure	33
3.6 Tools and Method of Data Collection	34
3.7 Tools and Method of Data Analysis	35

3.8 Basic Terminology Used in the Study	35
CHAPTER-IV: PRESENTATION AND ANALYSIS OF DATA	26-44
4.1 Geographical Setting of Study Area	36
4.2 Socio-Economic Characteristics of the Migrants	37
4.2.1 Age and Sex of Labor Migrants	37
4.2.2 Religion Composition	38
4.2.3 Caste/Ethnic Composition of Migrants Households	39
4.2.4 Educational Status of Migrants	40
4.2.5 Marital Status of Migrants	41
4.2.6 Types of Family	41
4.2.7 Landholding Pattern of Migrants Household	42
4.2.8 Sufficiency of Food	43
4.2.9 Drinking Water Facility of Migrants Households	43
4.2.10 Livestock Ownership of Migrant Households	44
4.3 Effects of Remittance in Study Area	45
4.3.1 Challenges of Receiving Remittance	46
4.3.2 Effect in Family Relation due to Remittance	46
4.4 Socio-Economic Contribution of Remittance	48
4.4.1 Economic Impact of Remittance in Migrants Households	48
4.4.1.1 Last Year's Annual Expenditure of Migrant Households	49
4.4.1.2 Living Standards	50
4.4.1.3 Types of Housing	51
4.4.1.4 Toilet Facility	51
4.4.1.5 Impacts in Food Sufficiency due to Remittance	52
4.4.1.6 Monthly Income of Labor Migrants	53

CHAPTER-V: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	45-50
5.1 Summary	55
5.2 Conclusions	57
5.3 Recommendations	58
APPENDICES	51
REFERENCES	56

LIST OF TABLE

	Page No.
Table 4.1: Distribution of Migrants by Age and Sex	37
Table 4.2: Distribution of Caste / Ethnicity by Migrants Households	39
Table 4.3: Distribution of Educational Level of Migrants	40
Table 4.4: Distribution of Marital Status of Migrants	41
Table 4.5: Distribution of Migrants Households by Types of Family	41
Table 4.6: Distribution of Migrants HHs by Size of Land Holding and Types of Land	42
Table 4.7: Distribution of Migrants Households by Food Sufficiency	43
Table 4.8: Distribution of Migrants Households by Drinking Water Facilities	44
Table 4.9: Distribution of Migrants Households by Livestock Ownership	44
Table 4.10: Social Impacts of Remittance in Migrants HHs Life	45
Table 4.11: Challenges of Receiving Remittance	46
Table 4.12: Impacts in Family Relation due to Remittance	47
Table 4.13: Distribution of Economic Impact of Remittance in Migrants Households	48
Table 4.14: Distribution of Migrants Annual Expenditure Pattern in Household Level	49
Table 4.15: Distribution of Migrants Households by Living Standard Facilities (Before & After)	50
Table 4.16: Distribution of Migrants by Types of House (Before& After)	51
Table 4.17: Distribution of Migrants by Type of Toilet Facility (Before& After)	52
Table 4.18: Impacts in Food Sufficiency Due to Remittance	52
Table 4.19: Distribution of Labours by Income of Labor Migrants	53

LIST OF FIGURES

	Page No.
Figure 4.1: Migrants By Age and Sex	38
Figure 4.2: Caste-Wise Classification of Migrants	39
Figure 4.3: Migrants' Level of Education	40
Figure 4.4: Landholding Status of Migrants	42

ABBREVIATIONS/ACRONYMS

BOP	Balance of Payment
CBS	Central Bureau of Statistics
CDPS	Central Department of population Studies
CDSA	Central Department of Sociology and Anthropology
CEDECON	Central Department of Economics
FEA	Foreign Employment Act
GDP	Gross Domestic Product
HDI	Human Development Index
HHs	Households
HIV	Human Immunodeficiency Virus
IDS	Acquired Immune Deficiency Syndrome
MA	Masters in Arts
MoF	Ministry of Finance
NIDS	Nepal Institute of Development Studies
NLSS	Nepal Living Standard Survey
NPHC	Nepal Population and Housing Census
NRB	Nepal Rastra Bank
PAN	Population Association in Nepal
Pvt. Ltd.	Private Limited
STDS	Sexually Transmitted Diseases
TV	Television
UAE	United Arab Emirates
UK	United Kingdom
UN	United Nations
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
USA/US	United States of America
WB	World Bank
YOAC	Youth Action Nepal
LMICs	Low and Middle Income Countries

CHAPTER-I

INTRODUCTION

1.1 Background of the Study

Migration is the process of moving from the use of one operating environment to another operating environment that is, in most cases, thought to be a better one. It is a usual phenomenon since the beginning of human civilization. There are various types of migrations. They are: internal, external, permanent, temporary, rural to urban and/ or urban to rural. Among others, foreign employment is regarded as an external migration. Most of the migrations, like foreign employment, have been taking place for the purpose of economic prosperity or utility maximization or improvement in living standard.

Remittances, defined as financial inflow arising from the cross-border movement of nationals of a country, are the transfer of money and goods sent by migrant workers to their country of origin. Globally, remittance flows to low and middle income countries (LMICs) are estimated to be a total of UD\$ 442 billion in 2016, an increase of 0.8 percent over the past year, in which the officially-recorded remittance receipt developing countries are mostly from Asia, Latin America, Eastern Europe and Africa (World Bank, 2016). The amount of remittance sent by migrants to developing countries is about three-times higher than the official development assistance and can play a significant role in the overall development and human welfare in the recipient countries. It is also estimated that remittances through informal channels could add at least 50 percent to the globally-recorded flows (World Bank, 2006).

The migration from Nepal, in addition to India, to the Middle-East (Saudi Arabia, Qatar and United Arab Emirates) and Southeast Asia, such as Malaysia had not only dramatically increased during the armed conflict period in Nepal, but also prolonged for a decade even after signing the Comprehensive Peace Agreement in

2006. It made the absentee population increase by about two million, more than double that of the year 2001 (CBS, 2012).

In the situation of prolonged and sluggish economic growth during conflict and transition in Nepal, remittances are significantly contributing to reduce poverty, household income and expenditure. Moreover, it has become the single biggest source of foreign exchange earnings in Nepal. Currently, Nepal is the first remittance-receiving country in the world in terms of the percentage of the Gross Domestic Product (GDP); this swelled from 1.5 percent of GDP in 1993 to 32.2 percent in 2015—6.7 billion US\$ (World Bank 2016). It has profound implications for the country's economy. For instance, the Nepal Living Standard Surveys (NLSSs) show that remittance income has significantly contributed reducing the head count poverty rate from 42 percent in 1995/1996 to 31 percent in 2003/2004 and then 25 percent in 2010/2011, as the percent of sampled households receiving remittances has sharply increased from 23.4 percent in 1995/1996 to 55.8 percent in 2010/2011 (CBS 2011). Moreover, remittance flow in Nepal has offset large trade deficits and enabled maintaining a current account surplus (Mohapatra,Ratha and Silwa 2010). Despite a significant contribution to both the micro- and macro-economy of the country, relatively few studies have assessed the impact of remittances on the household and national economy. Therefore, an understanding of the use of remittances and expenditure patterns at the household level can have significant policy implications in the host country (Thapa and Acharya, 2017).

Main thrust of this study is closely related to remittance-income, which is the consequence of the foreign employment.The remittance brings various kinds of consequences in short and long run. This study, which is a sort of case study, is mostly concerned with short run effect of remittance in specific place/village/community. Due to the globalization, modernization, liberalization and other global socio-economic phenomena, foreign employment rate is

increasing in recent years. As a result, mostly the economy of the developing countries like Nepal is directly shaped by remittance.

One of the major sources of income in the context of Nepal is remittance. In the last few years, demand for middle class manpower is very high in international labour market, especially in the Gulf countries. So, remittance has a vital role for capital-flow or currency-flow in developing countries. The World Bank's new report 2012 'Migration and Remittance fact book 2011' has mentioned that Nepal is among the top five countries with remittance amounting to 29 percent of the Gross Domestic Product (GDP) (NRB, 2018).

Remittances are playing an increasingly larger role in the economy of Nepal. Remittances contribute to economic growth and to the livelihoods of needy people (though generally not the poorest of the poor). As remittance receivers often have a higher propensity to own a bank account, remittances promote access to financial services for the sender and recipient, an essential aspect of leveraging remittance to promote economic development.

Remittance inflow rose by 7.7 percent year-on-year in 2015-16 to Rs. 665 billion. However, last year's growth rate was much lower than the previous year's 13.6 percent. The growth rate in the first and second months of the fiscal year stood at 26.3 percent and 27.5 percent, respectively, but it continued to decline in the following months, averaging 7.7 percent for the year, due to a decrease in the number of migrant workers leaving the country. Last fiscal year, 2016/17 the number of Nepalis going for foreign employment declined by 18.4 percent due to Malaysia halting to hire migrant workers since February. The number of Nepalis going to Malaysia slumped to 60,979 last fiscal year from the previous year's 202,828 (NRB, 2018).

1.2 Statement of the Problem

Migration is one of the most obvious events in Nepal. Perhaps it is not an exception case in all over the world in the present context. New means of transportation and communication have eased both internal and external movements reducing costs and risks. So, migration is increasing day by day and the majority of rural households now depend on at least one member earning from employment away from home and often from abroad. The 12th plan (2007-2012) of Nepal also remarked that the government would direct its efforts towards poverty alleviation through promotion of foreign employment (Shrestha, 2015).

Most of the jobs in which Nepali migrants are employed fall into low-paid category. One bitter reality is that, Nepali women who are employed as commercial sex workers in the numbers of Indian cities including Mumbai, Delhi, Calcutta, Lucknow, Varanasi, Bangalore tend to work in worse conditions that are degrading to say the least and often involve considerable personal Parbater (Seddonet *al.*, 2001).

Two major causes of Nepalese people going abroad for employment are the limited employment opportunities and the weak economic status in the country. The scale of foreign migration has created a shortage of skilled manpower, loneliness and helplessness. The Jaljala rural municipality study area is also affected by enormous migration. However, no remittance records are available in the rural municipality as no past study has been conducted regarding this issue in this area.

Despite ever increasing size of remittances in the country, there has been little effort to analyze its effect on economic development, especially on poverty in Nepal. It is observed that little attention has been paid to examining the impact of remittances on households, despite ever increasing size of official records of remittances. In fact, notwithstanding that remittance has been implicated as a vital source of income with crucial income smoothing effect and contribution to improve standard of living, its effect in Nepal is not known.

Thus, because of poor understanding of the impact of remittances in Nepal's economy and national development, remittances are poorly managed. It is observed that in spite of the recognized advantages of well-articulated remittance management regime to aid growth and development by providing much needed foreign exchange and as a source of liquidity and a palliative for its balance of payment deficit; Nepal does not put remittance of migrant workers to their best use (Rajkarnikar, 2014).

The remittance has contributed remarkably in the promotion of socio-economic condition of Nepalese societies but it has not yet been systematically estimated. National media and some research reports concluded that major portion of the remittance is used for meeting household consumption and paying of loans borrowed while going abroad. Only a few migrants use remittance in directly productive sectors like agriculture and manufacturing. In this regard, this study mainly attempts to address the following research questions.

- a) What are the socio-economic characteristics of migrants' households?
- b) What are the socio-economic contribution of remittance in migrants' households

1.3 Objectives of the Study

General objective of this study is to find out the cause and effect of migration in relation to foreign employment in Jaljala rural municipality of Parbat district. The specific objectives of this study are as follows:

- a) To know the socio-economic characteristics of migrants' households.
- b) To examine the socio-economic contribution of remittances in the study area.

1.4 Significance of the Study

The problem of foreign employment is serious in Nepal. This type of study is the first attempt ever made in Jaljala rural municipality. It may be useful to some extent for the researchers, students and for those who want to carry out further study. The current financial crisis with its unprecedented job losses and potential for long duration had added extra burden on the poorest countries and the migrants themselves. Large numbers of migrants returning to their countries as their job opportunities have suddenly vanished. Therefore, it is high time to formulate specific policies regarding migration and productive utilization of remittances. For this purpose, a framework for assessing the impact of remittances is developed to consider positive and negative impacts at all levels. It is also hoped that this study may be able to explore the socio-economic characteristics of foreign migrants.

1.5 Limitations of the Study

There are currently seven rural municipalities in Parbat District. Among them, Jaljala rural municipality of Parbat district is the research area of this study. Therefore, the results derived from this study may not be applicable in the country as a whole. The main limitations of the study are as follows:

- a) This study has been conducted in Jaljala rural municipality ward no. 2 of Parbat district.
- b) This study does not include the households if there is no participation in a foreign employment.
- c) This study does not include the household less than one year time period of foreign employment.

1.6 Organization of the Study

This study is classified into five chapters. The first chapter deals with the introduction that includes background of the study, statement of the problem, objectives of the study, significance of the study, limitations and organization of the study. Theoretical and empirical literature review are included in chapter two. Similarly, research gap is also included at the end of chapter two. Chapter three is the research methodology where conceptual framework, rational for selection of the study area, research design, nature and sources of data, population, sample and sampling procedure, tools and techniques of data collection, and tools and techniques of data analysis are presented. Chapter four is the main chapter of the study where all the primary data are presented and analyzed. This chapter also deals with socio-economic characteristics of migrants' households are presented. Similarly, this chapter deals with socio-economic contribution of remittances in the study area are presented. The chapter five is concluding chapter where summary, conclusions and recommendations of this study are presented.

CHAPTER-II

REVIEW OF LITERATURE

The present study aims to analyze the socio-economic impact of remittances entering the rural area as well as the country. For this purpose, review of related literature in this concerned area can help to get clear ideas, opinions and other concepts.

2.1 Theoretical Review

Todaro(1969)opined thatmigration mechanism can be explained by the differences in expected rather than actual earning between two places. He has formulated migration model in four different features as:

- a. Migration is estimated primarily by national income considerations of relative benefits which are mostly financial and psychological.
- b. The decision to migrate depends on expected rather than actual new or old real wage differentials.
- c. The probability of obtaining employment in the new sector is inversely related to the unemployment rate in the new sector.
- d. Migration related to new employment opportunity, growth rates are not only possible but rational as well and even likely in the face of wide new or old expected income differentials.

To sum up, this model interprets that migration of population is the matter of profit and loss experienced by migrants themselves. This interaction leads them to move from the place of origin to the place of destination, this is also applicable to the Nepalese migrants. Most of the Terai people of Nepal come from hills and the mountains in the last of 20th century and nowadays the migration flow is going aboard for better opportunities of employment and greater profit.

Mabogunje(1970)applied a concept of system theory in the context of rural-urban migration. According to the author migration system operates within the environment having economic, social and technological and government components.

Stark, and David, (1985), in their work on "The New Economics of Labor Migration" (NELM) has explained the causes behind the migrants' decisions to send funds (cash and goods) to their relatives back home. An important research on the motivations to remit has been developed under the framework of the 'new economics of labor migration' or NELM. Families in migrant-sending areas, particularly rural communities, have indulged in migration by sending one or more members off as migrants (normally, sons and daughters of the household head), who subsequently share part of their earnings with the rural household, through remittances.

The NELM theory states that imperfections in rural credit and risk markets (for instance, farmers' inability to obtain credit and insure against income loss) generate incentives to participate in migration by sending family members to work in the city or abroad. Migrants function as financial intermediaries, substituting for the missing rural bank or insurance institution. Once they are set up at their destinations, migrants provide the family members at the origin with required capital through remittances, and with income insurance, or simply the promise to remit if the origin household suffers an adverse income shock.

Generally, the motives behind remittances can be grouped under three headings: a) the altruistic motive, b) the self-interest motive, and c) implicit family contract: loan repayment and co-insurance.

Altruistic Motive

According to the altruism or livelihoods school of thought, remitting is an obligation to the household. A model of pure altruism would envisage that as

migrant incomes rise, a portion of the incremental income is passed on to the origin household through remittances. Remittances are dispatched owing to affection and responsibility towards the family. The altruistic model states that sending remittances brings satisfaction to the migrant out of a concern for the welfare of his family. When motivated by altruism, remittances can vary based on the number of household members that migrate and the poverty status of the receiving household; although it has been shown that poorer households obtain a larger proportion of their total income from remittances than do non-poor ones.

Self-Interest Motive

A divergent motivation is to assume that the migrant is primarily stimulated by an economic and financial self-interest, when sending remittances to the home country. The argument supporting this line of theory is that at every point in time, the successful migrant in the foreign country saves. Subsequently, the migrant wants to know how (in which assets) and where (in which country) to accumulate his wealth. The home country is the obvious place to invest, at least part of his assets, by purchasing property, land and financial assets, among others. These assets could generate a higher rate of return than assets in the host country though their risk profile can also be greater.

Implicit Family Contract: Loan Repayment and Co-Insurance

According to this theory, families seem to develop an implicit contract among the migrant, and those who stay at home. The implicit contract consists of an inter-temporal dimension, which could last for many years or even decades, as a time horizon. The contract is a combination of the elements of investment and repayment. As per the loan repayment theory the family invests in the education of the migrant and usually finances the costs of migrating (travel and subsistence costs in the host country). This is the loan (investment) element of the theory. The repayment part happens after the migrant settles in the foreign country and his

income profile begins to rise over time and is in a position to begin repaying the loan (principal and interest) back to the family in the form of remittances.

A variant of the theory of remittances as an implicit family contract between the migrant and those at home is based on the notion of risk diversification. If it is assumed that economic risks between the sending and foreign country are not positively correlated, then it becomes an opportune strategy for the family as a whole to send some of its members abroad (often the most educated) to diversify economic risks. The migrant can then help to support his family in worsening times at home. Conversely, for the migrant, having a family in the home is insurance as bad periods can also take place in the foreign country. In this model, migration is a co-insurance strategy with remittances playing the part of an insurance claim. Analogous to any contract, there exist potential problems of enforcement (for instance, ensuring that the terms of the contract are respected by the parties). Still, enforcement seems to be simpler, in principle owing to the fact that these are implicit family contracts, helped by considerations of family trust and altruism.

Revenstein(1889)presented the significant factors that motivate foreign employment.This study explained that there are certain undesirable factors in the place of origin, which stimulates or compels to the individuals to migrate from one place to other. Likewise, there are certain desirable factors in the destination that attracts the migrants.Moreover, the distance between the origins determines the volume of migration. Moreover, the distance determines the volumes of migration between place of origin and destination. Higher the distance lowers the volume of migrations and vice-versa. He also states that migration occurs within streams and counter streams. He is not sure that only the distance between the origin and destination determines the volume of migration.

2.2 Empirical Reviews

Bhattarai (2005) analyzed the "Trend and Structure of Foreign Employment of Nepalese Youths." The research was conducted based on secondary sources of data. This study explained international labor migration mostly in Gulf States, Malaysia and other South East Asian countries is a new phenomenon in the Nepalese context and that only have about 30 years long history. Unexpectedly, the foreign labor migration has developed in such a way, which has shifted the agricultural based economy towards remittance based economy. The figures on labour migration state that there are more than 500 thousand documented migrant workers in aboard where as other estimated figure conforms that there are more than one million Nepali migrant workers including 100 thousand female migrant workers. This figure does not include the migrated population in India. Remittance sent by the Nepalese labor migrant is estimated to be Rs.100 billion each year and women share 11 percent of the total remittance.

Major concentration of Nepali migrant workers were in Gulf States for the very beginning but the dynamics has been changed and people are migrating towards other parts of the worlds including Malaysia and Korea since the past few years even though the number of people going to the Gulf States is still significant. A class division among the labor migrants is also found to determine the selection for the country of destination i.e. poor people use to go to India, Gulf States and Malaysia and rich people towards Japan, South Korea, North America and Europe.

Adhikari (2007) examined the role of remittance on economic development. The study identified the following reasons of migration.

-) Poverty, unemployment, decreasing income, cost burden for living, disaster, low agriculture production, political instability, internal conflict, vicious circle increasing population, low economic growth and armed conflict.

-) Employment, good income, salary, security, demands for labor, family remitting.
-) International labor transport, technology development, concept of borderless world.
-) Global inequality, Brain drain and Brain circular.
-) Trend of going abroad unskilled labor because of the fewer alternatives available in Nepal.
-) Trend of going abroad by rich, high skilled person and to improve their status or search of gainful employment or to fulfill skill gap.
-) Promotion and pressure of the over labor force to foreign employment or labor policy and legal and institutional management.
-) Life style of returning people from abroad, income prosperity and attraction towards abroad, demonstrating.

Bhadra (2007) conducted a study on "International Labor Migration of Nepalese Women: The Impact of their Remittances on Poverty Reduction" the study aimed at assessing the impact of remittances by women migrant workers on poverty reduction in Nepal. The specific objectives were to investigate the financial aspects, explore the human factors, and examine women migrant workers perceptions and preferences of national policy.

The study was conducted in two remittance-based towns Dharan in eastern and Pokhara western development regions of Nepal. The sample size was 421, comprising 247 returnee migrants and 174 household members. Data were collected through survey questionnaires, focus group discussions and case studies.

Uni-variate statistics such as frequencies, descriptive were used. Bi-variate analysis such as cross-tabulation, correlation and multivariate analysis of regression were used. To analyze pre-post variance, paired t-tests were used. Non-

parametric rank tests were also used to crosscheck the results of paired t-tests in the absence of knowledge about population distribution.

Women's remittances have had a significant impact on overall poverty reduction and on household capital formation leading to improvement in the quality of life. Women migrant workers also bring with them the so-called "social remittances". Migration and remittances have increased women's self-esteem by bringing about a positive change in their gender identity and gender roles, leading to a decrease in violence against women and an increase in love and respect among the family and community.

Certain trends have emerged in the migration and remittances by Nepalese women. Current migrants are better educated compared to the illiterate majority of the past. Poverty has led women to break the gender restriction imposed upon their mobility. Women from poorer families are migrating for work more than ever before, indicating that this is the only option for family survival. Current migrants are using institutional financial services to a much greater extent than relying on informal services that are costly and risky.

Kandel (2008) examined the "Cause and Effect of Foreign Employment Mithukaram VDC of Nawalparasi District." The main aim of this study was to describe the causes and socio-economic effects of the foreign employment in the study area. The study comprises 70 of returned emigrant workers representing all wards of the VDC and different caste and ethnic groups. All the immigrants were found male. All the represented households were engaging in subsistence farming. Foreign employment or labour migration had been an important occupation among males in the village to maintain the household. Remittance was used for immediate food and other household's requirements, pay debt, buy new lands and house. There were various push and pull factors for foreign employment. The volume (trend) of labour migration was increased due to increasing population pressure, unemployment and prevailing political conflict.

Gurung (2009) studied the "Underlying Problems and Prospects of International Labour Migration" using a total of 120 samples collected in Kathmandu district. Among them 20 percent were female emigrants. The study analyzed the socio-economic and demographic characteristics of individual emigrants and to find out the problems and prospects of international labour migration and use of remittance and money transfer as well as the contribution of remittance in the household and the country. The main reason behind the migration was to acquire for a prosperous life in the future. Most of the emigrants were low level of education, without any skills, training and lower level of income. Those who had good educational status got the good job and attractive salary. Most of the Nepalese migrants were involving in constructions, salesman, housemaid, care giver, security guards, driver and other types of work. The study summarizes that the flow of international migration was increasing and the major destinations were Malaysia and Gulf countries and other Asian countries as well as Europe and North America.

World Bank, (2010) stated that Nepal is among the top five countries in sending remittance back home, amounting to 23 percent of the GDP. Tajikistan, Tonga, Lesotho and Moldova are ranked ahead of Nepal. Among the least developed countries, Nepal is placed second behind Bangladesh.

According to the report, remittance inflow to Nepal is estimated to reach US\$ 3.5 billion in 2010. Nepal received payments worth US\$ 2.98 billion in 2009. The World Bank's latest report says remittance flows are expected to reach US\$ 440 billion by the end of 2010. The World Bank estimates that after recovering by the end of this year, remittances to developing countries will rise further in 2011 and 2012, possibly exceeding US\$ 370 billion in two years' time.

The top remittance sending countries in 2009 were the US, Saudi Arabia, Switzerland, Russia and Germany. Worldwide, the top recipient countries in 2010 are India, China, Mexico, the Philippines and France (WB,2010).

Nepal's remittance growth remained at 10.5 percent in the last fiscal year 2009-10, down from 47 percent in the previous year. Remittance growth has not kept pace with the rising number of migrant workers leaving for foreign employment. According to the latest macroeconomic situation report released by Nepal Rastra Bank, remittance flow rose 9.7 percent in the second month of the current fiscal year. The NRB report shows that Nepal received remittance amounting to Rs 38 billion in the first two months compared to Rs 34 billion of last year.

CBS Nepal, (2010), provides brief account of "Remittance and Transfer Income". NLSS III estimates NRs. 259 billion in nominal terms as the total amount of remittance in the country in the surveyed year. Of the total remittance, 77 percent of remittances are transferred by person, 19 percent via financial institutions, 3 percent via Hundi and 2 percent by other means.

Pokhrel (2011) studied the "Trend of Foreign Labour Migration in Nepal." The study is tried to find out the trend and structure of foreign labour migration in Nepal. In total of 116 sample households 145 people were labour migrants. Among them the total number of males and females migrant were 143 and 2 respectively. A total number of 52 returned labour migrants were also approached. The finding claims that the main push factors were under unemployment, family responsibilities and lack of opportunity whereas the major pull factors were high wage rate, presence of friends and relatives and easy availability of work. The process which involves for foreign employment was by contacting friends and relatives from abroad. Recruiting (manpower) agency expenses pertaining for foreign employment usually vary from one country to other, ranging from Rs 30,000 to 6 lakhs.

Gyawali (2014) analyzed the "Socio-economic Characteristics of Migrants" households, to analyze the causes and process of migration in the study area and to examine the socio-economic impacts of remittance income in the study area and measure income inequality. The study was mainly based on primary sources of

data. Total remittance income and its uses during 10 years period were also analyzed as secondary sources of data. This study concluded that the majority of migrants have either below the primary level of education or illiteracy. Almost all the youths are leaving their study because of the trend of going abroad with friends and neighbors. Unemployment, lack of agricultural land and low level of agricultural production are important factors for migration. Likewise, higher wage rate, demonstration effects (a feeling that if one has been abroad, the other wants to follow his/her steps) and presence of friends/relatives at the destination place and no need of special skills and higher education are other important factors associated with destination.

Rajkarnikar(2014) analyzed the impact of remittance on poverty reduction in terms of difference in socio-economic status of the Remittances Receiving Households (RRHH) and the Remittance Non-receiving Households (RNRHH) of three selected Village Development Committees (VDCs): Changuarayan of Bhaktapur district, Hatiya of Baglung district and Katahari of Morang district, based on their topography. . Empirical analyses were conducted to identify differences between socio-economic status of the RRHH and RNRHH. Hypotheses were set to analyze using Categorical Principal Components Analysis (CATPCA) for three poverty indicators namely: Economic Security; Human Resource Development; and Empowerment and Social Inclusion. Overall finding was that the remittance has an important and vital role in improving economic security among the households in the study region. RRHH has more influence of economy security than RNRHH has on the average. The remittance income earned from foreign employment is helping the households of the study area in fulfilling their basic needs as well as fulfillment of other socio-economic aspect of their life.

Subedi (2015) conducted the study entitle "Overview of Foreign Employment and Utilization of Remittance." The main aim of the study is to examine the utilization pattern of Remittance and to compare the economic status of migrant household before and after receipt of remittance. She uses the primary and secondary data

and simple statistical instruments. The study found out the major sector of employment for Nepalese workers were security, building construction, hotel as well as manufacturing sector. On the other hand, the major portion of the remittance is used in unproductive sectors like consumption, Real state, paying loan and social spending. But some portion of the remittance is used in productive sector like education, business agricultural sector etc. Remittances have emerged as one of the premier sources of foreign exchange in Nepal. Recent years they have been one important avenue of support for family members remaining at home. It seems migrant workers is an effective tool for poverty reduction. Though freeing employment is boon to the economy, the facilities are inadequate to back of the increasing trend of migration.

Karki (2016) has conducted the thesis "Foreign Employment and Remittance:A case study of Goldhap VDC, Jhapa" with the aim to analyze the inflow of remittance and to examine an utilization pattern of remittance by using the systematic sampling method and simple statistical tools. Karki stated that historically Nepalese people established their business and work with neighboring countries like Tibet, China and India. In Lichhavi period promoted Nepalese arts and popularity by Bhirkuti in China and many artists designers worked there. Artist Areniko invited by Kublie Khan for to constructing temples and setup as in China. Their histories show that at that time Nepalese were working in neighboring countries and send the earned amount to their motherland. At that period, Nepal was rich for culture, arts heritages and also economically in Malla regime too. Nepalese carried on the job continuously focusing trade between the neighboring countries.

Thapa and Acharya (2017) examined the effect of remittances on household expenditure patterns applying propensity score matching methods that allow designing and analyzing observational data and enable reducing selection bias. We use data from the Nepal Living Standards Survey 2010/2011. In general,

remittance recipient households tend to spend more on consumption, health and education as compared to remittance non-receiving households. Although the findings do not clearly provide evidence of either the productive or non-productive use of remittances, expenditures on non-food investment categories, such as durable goods, health and education, are more apparent among remittance-receiving households compared to remittance non-receiving households, which signal the prospect of a sustainable long-term welfare gain among the former.

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

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

2.3 Research Gap

There are several studies conducted by many research scholars on remittance and its impact on social and economic status of the people. However, these all studies reviewed above have tried their best to picturize the impact of remittance. They have found that the effect of remittance is positive and correlated with their economy and social position. This study is not a new one research in this field. However, this study has tried to analyze and evaluate the remittance income using frequency tables and cross-tables. This study has also tried to evaluate the effect of remittance income taking those migrants who are migrated before 5 years ago. Because, it is common fact that the effect of remittance cannot be properly measured of those migrants who are migrated not more than five years. Hence, it is excepted that the research has found accurate and reliable effect of remittance on socio-economic status of the people.

CHAPTER-III

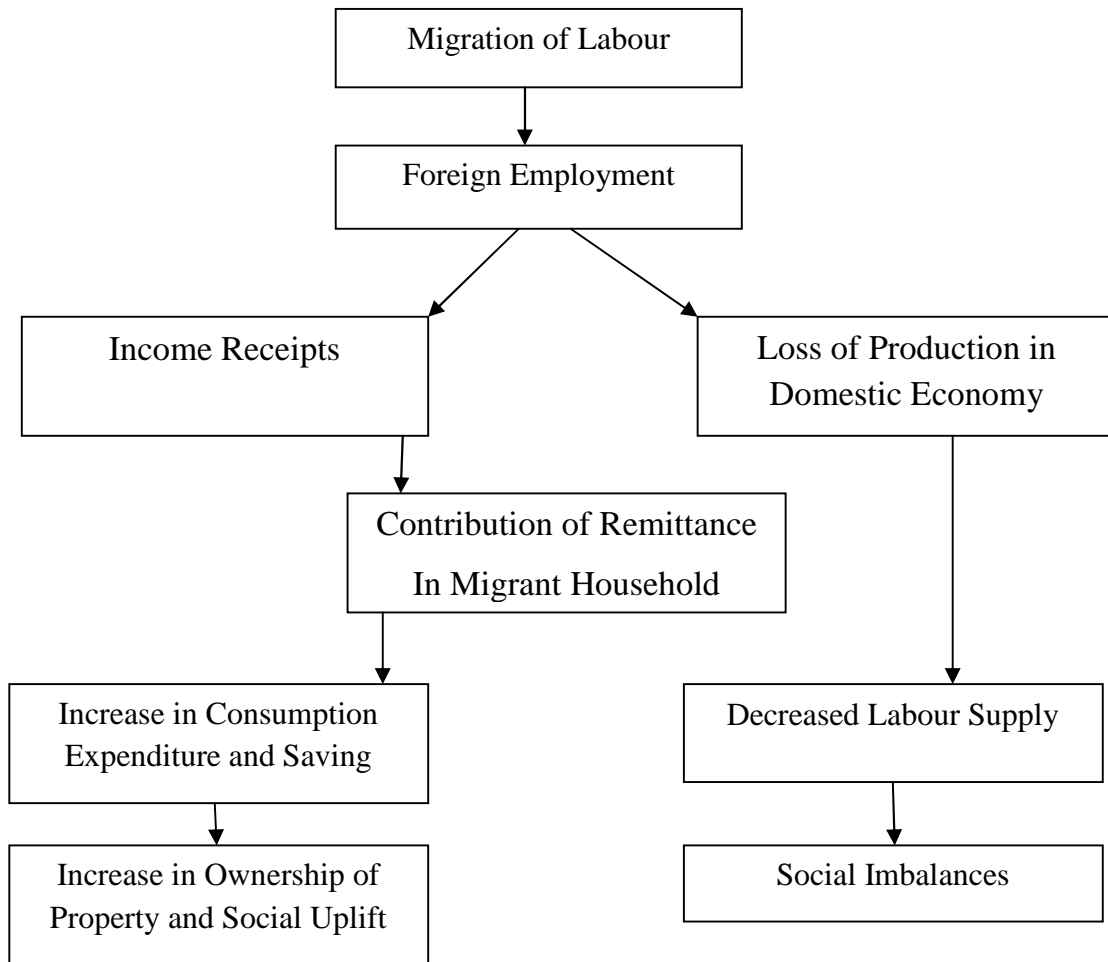
RESEARCH METHODOLOGY

This chapter deals with the methods employed by the researcher to complete the study. Methods are guidelines, which aid the researcher to research in a scientific and systematic way. This chapter provides the brief introduction of the study area including the determination of sample size, research design and conceptual framework.

3.1 Conceptual Framework

There are various types of migration taking place in the country. Temporary migration, permanent migration, seasonal migration, domestic migration, international migrations are some examples of migration. On the one hand, migration depends upon others independent variables like season, time and places. On the other hand, migration depends upon various push and pull factors. Factors such as unemployment, low wage rate, no security etc. are push factors and easy entry and exit, high wage rate, security, luxurious lifestyle etc. are pull factors. Foreign employment is a temporary migration from one country to another. Due to the foreign employment, most of the developing countries like Nepal are receiving more remittance. So, this study attempts to explore the role of remittance in the study area and possible causes and effects of foreign employment by the following conceptual framework:

Impact of Migration



The framework depicts that the labour migration enforces foreign employment which results income of foreign currency as well as loss of domestic production. Similarly, remittance income increase consumption, expenditure and saving that results increase in ownership property and social upliftment. In the same way, loss of production in domestic economy decreases labour supply that results social imbalances.

3.2 Selection of the Study Area

This study is conducted in Jaljala rural municipality of Parbat District. The study area is purposively selected on the basis of the researcher's interest and familiarity to the area. Moreover, the area where the study was conducted is highly affected

by foreign employment and therefore the research topic “Socio-economic contribution of Remittance” was selected as this has been burning and relevant issues in this area.

3.3 Research Design

The research design of the study is descriptive as well as analytical. Descriptive means, in this study all the primary data are presented in table and described in the figures of the table. Analytical means, there are various cause and effect relationships of foreign employment and migration which are logically linked and analyzed to make the study more robust.

3.4 Nature and Sources of Data

The study is primarily based on primary sources of data. The required information and data have been obtained from interview schedule, direction observation and face to face interview method. For the collection of data, a well-prepared structured interview schedule has been prepared and surveyed among 150 migrant households choosing 50 sampled households in ward No. 2 in Jaljala Rural Municipality of Parbat District.

3.5 Population, Sample and Sampling Procedure

The primary data are collected from field survey, first of all random samples were drawn for choosing the ward number 2. In the study, population refers to the all migrants from ward No. 2 from Jaljala Rural municipality that are 150 households. After choosing the ward number, a total of 50 samples were chosen using stratified sampling method. For this sampling method, first of all a strata was formulated one strata covered the migrants who have more than five years of migration and another strata was formulated less than five years migrants households. Since the study was focused to find out the contribution of remittance the strata which covered more than five years migrants were selected. In this strata, there were only

50 households. Hence, in this study the households with less than five year time period of migrants in foreign employment are not included.

The field survey to collect data was conducted in February first week of 2019. A set of structured questionnaire was used to collect required information for study. For the collection of information, respondents were household head of those households of the labour emigrants.

3.6 Tools and Method of Data Collection

This study is mainly based on primary data by using different methods of data collections.

a) Pre-Structure Questionnaire and Interview

An interview is a major support of the data collection. Interview was taken among the various classes of people. In this case, two methods of question had been adopted; first method of structured and second unstructured.

The questionnaire is the most important step of the data collection in this study. Questions had been designed in the circumstance of individual and reference statement of interviewers in which the demography, composition of the household social and economic condition, number and age of all household members has been included. The information regarding the livestock, landholding size, occupation, education and other facilities were also obtained. Other information including migrations volumes, causes and impacts remittances skills and sources of investment about foreign employment were also gathered (See appendix I).

An interview is a major support of the data collection. Interview was taken among the various classes of people. In this case, two methods of question had been adopted; first method of structured and second unstructured.

b) Observation

Some data were taken on the support of observation. Observations have been physical and cultural environment especially details of the respondents.

3.7 Tools and Method of Data Analysis

The quality of any research work depends upon the set of questionnaire, method of data collection and techniques used to analyze the data. In this study, primary data are analyzed by coding, editing, tabulation, graphs and cross tables.

3.8 Basic Terminology Used in the Study

In this study, there are mainly four terms used in the field of foreign employment.

a. Immigration

It is defined as a process where people are coming in the country from another country by crossing the national boarder and the people are called immigrants, who come in the country by crossing the national boarder.

b. Emigration

It is defined as processes where people are leaving the country and go to another country by crossing the national boarder and the people are called emigrants who leave the country.

c. Migrants

In this research, migrant is referred to those people who have gone abroad one year before for the purpose of foreign employment.

d. Remittance

Remittance refers to that migrant earnings remitted from migrated destination to the place of origin.

CHAPTER-IV

PRESENTATION AND ANALYSIS OF DATA

This chapter describes about the demographic and socio-economic characters of households of labor migrants of the study area. This chapter is organized into various sections, such as age sex distribution of emigrants, caste-ethnic composition, land holding pattern, education level of emigrants etc. To meet the objectives of the study, these demographic and socio-economic contribution of remittances could be relevant and fruitful.

4.1 Geographical Setting of Study Area

Parbat District Coordination Committee (DCC), formerly called Parbat District is located in Gandaki Province of the western region of Nepal. Its position is flanked by Kaski and Syanja in East; Baglung and Myagdi in West; Myagdi in North; and Syanja and Gulmi in South. There are 2 municipalities and 5 rural municipalities. The area is stretched over mid hill and terrain ranges from 520m to 3300m above average mean seal level covering 494 sq. km. It has annual average rainfall of 2500 mm and temperature in between 32.3 and 7.5 degrees Celsius. Parbat falls in the subtropical to cold temperate climatic zone. Parbat consists of numerous ridges and rivers. Setibeni and Modibeni are the famous sacred religious centres and Panchase in one of the most famous mountain viewing points. Major occupation in Parbat was agrarian and people have slowly been shifting from agriculture to other occupations. About 51% of people have been adopting subsistence agriculture and rest 49% of people have been adopting in other occupations.

According to the national population census (2068 B.S.), the total population of Parbat is 146,590 comprising of 81,289 female (55%) and 65,301 male (45%) residing in 35,719 households. Parbat has an average population density of around 297 people per square km. The average family size is 4.1. Life expectancy of the people is 58 years. The average literacy rate is about 68.15% (61.99% female and 75.82% male). Parbat has multi ethnic compositions; majorities are Brahman, Chhetri, Thakuri and Sanyashi (Giri and Puri). Majority of people pursue Hindu religion as 89.48% followed by Buddhist as

9.32%, then Islam 0.43%. Common communicating language is Nepali (87.89%) followed by Magar (5.56%) and Gurung (4.51%).

Jaljala Rural Municipality lies in the north-west part of Parbat district. Jaljala rural municipality is made by merging seven surrounding VDCs. The total population of Jaljala is around 22635. Jaljala is the composition of different caste and ethnic groups which mainly comprises Brahmin, Chhetri, Thakuri, Magar, Gurung and Dalits. There is a huge trend of foreign migration for employment which has played a vital role in social and economic aspects of the people. The study area is selected ward No. 2 which comprised 634 households with 3170 populations. Among 634 households, there are 150 migrants for foreign employment (Rural Municipality Profile, 2074).

4.2 Socio-Economic Characteristics of the Migrants

4.2.1 Age and Sex of Labor Migrants

Age and sex structure of the population is the major explanatory variable in demographic analysis. Importance of age and sex composition is not only limited to demographic analysis but also different socio-economic and development planning of a country. Age and sex distribution is the main demographic process. The age and sex composition of the study area is shown in the following table number 4.1.

Table 4.1: Distribution of Migrants by Age and Sex

Age Group	Sex				Total	
	Male		Female		Total No.	Total percentage
	No.	%	No.	%		
Below 20	1	2	-	-	1	2
21 -30	7	14	2	4	9	18
31 - 40	18	36	1	2	19	38
Above 40	17	34	4	8	21	42
Total	43	86	7	14	50	100

Source: Field survey,2019

Figure 4.1: Migrants By Age and Sex

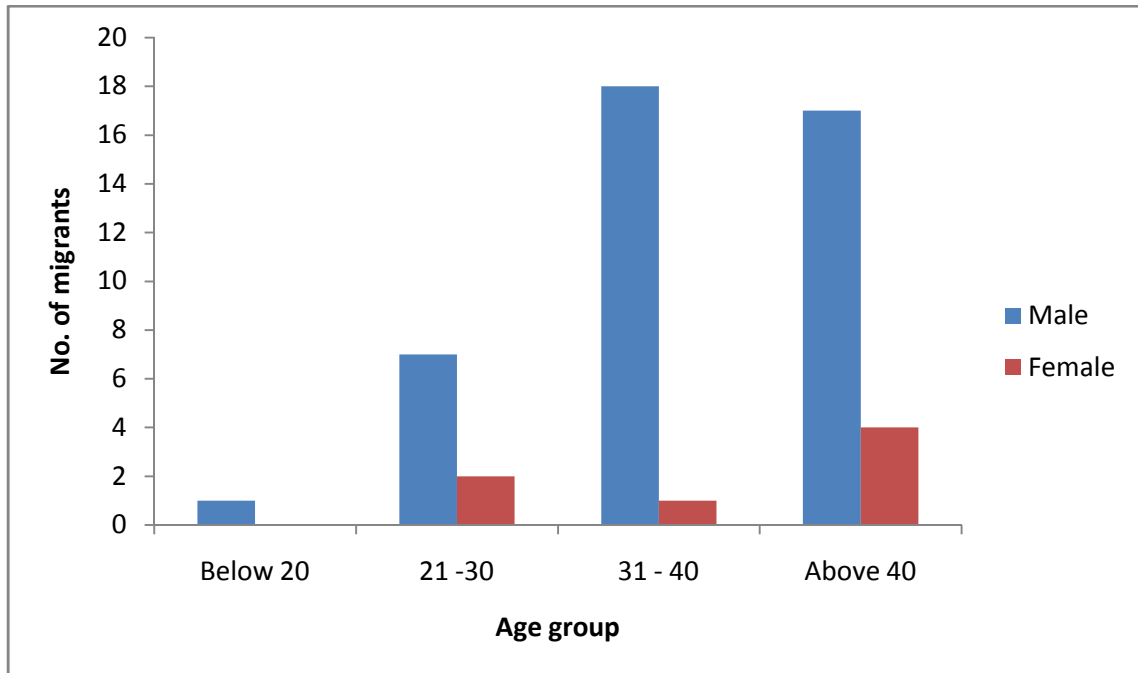


Table and figure 4.1 show the distribution of emigrants by age and sex. According to the table, the highest proportion is in the above 40 age group (42%) and lowest proportion of emigrants from below 20 age group (2%) only. Female proportion in age group above 40 are 8 percent. Similarly, the share of male labor emigrants is 86 percent and female labor emigrant is 14 percent in the study area.

4.2.2 Religion Composition

Practice of religion has greater role to shape the life of every people. Nepal is a Hindu religion dominated country. Now this country has declared secular for religion but majority of people are Hindu. Latest census shows that around 80 percent of the Nepalese people follow Hindu Religion (CBS, 2012). In this study area, all of the people are following Hindu religion.

4.2.3 Caste/Ethnic Composition of Migrants Households

The population of Jaljala rural municipality consists of the various caste/ethnic groups. Similarly, among the respondents various caste /ethnic groups are observed.

Table 4.2: Distribution of Caste / Ethnicity by Migrants Households

Caste / Ethnicity	Respondent	Percent
Brahmin	10	20
Chhetri	19	38
Magar	6	12
Dalit	14	28
Newar	1	2
Total	50	100

Source: Field Survey,2019

Figure 4.2: Caste-Wise Classification of Migrants

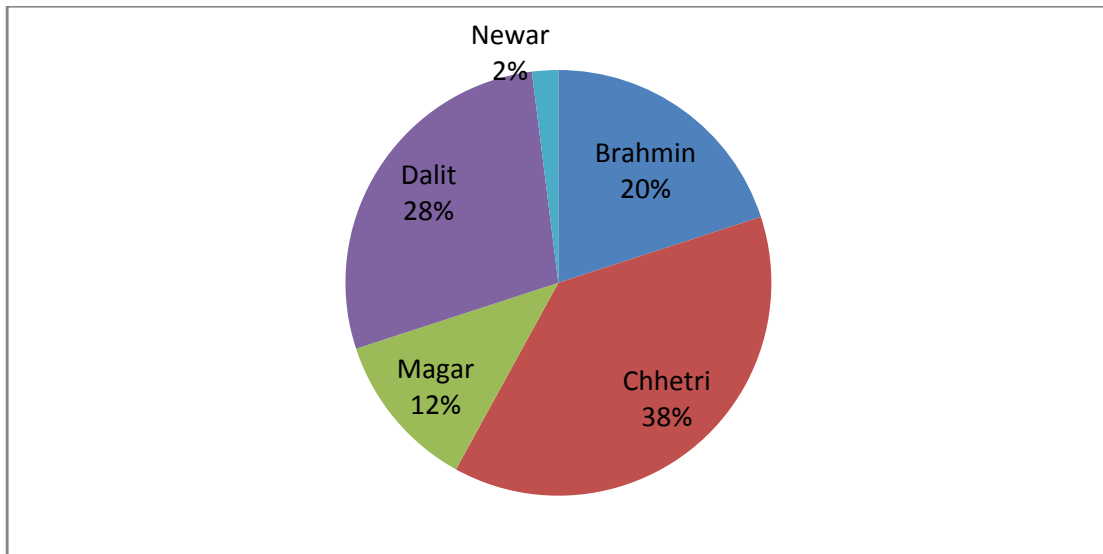


Table and figure 4.2 show that Chhetri community constituted the largest group. This group comprised about 38 percent of the total population. Similarly, Dalit are 28 percent followed by, Brahmin 20 percent, Magar are 12percent and Newar2 percent of the total population.

4.2.4 Educational Status of Migrants

Education is one of the most important social characteristics of population. It is a vital and key factor for foreign employment. The quality of work and wages depends upon the migrant's skill and education.

Table 4.3: Distribution of Educational Level of Migrants

Educational Level	Respondent	Percent
Illiterate	11	22
Literate:	39	78
Literate without formal education	11	22
Primary	5	10
Lower secondary	10	20
Secondary	11	22
Higher education	2	4
Total	50	100.0

Source: Field Survey, 2019

Figure 4.3: Migrants' Level of Education

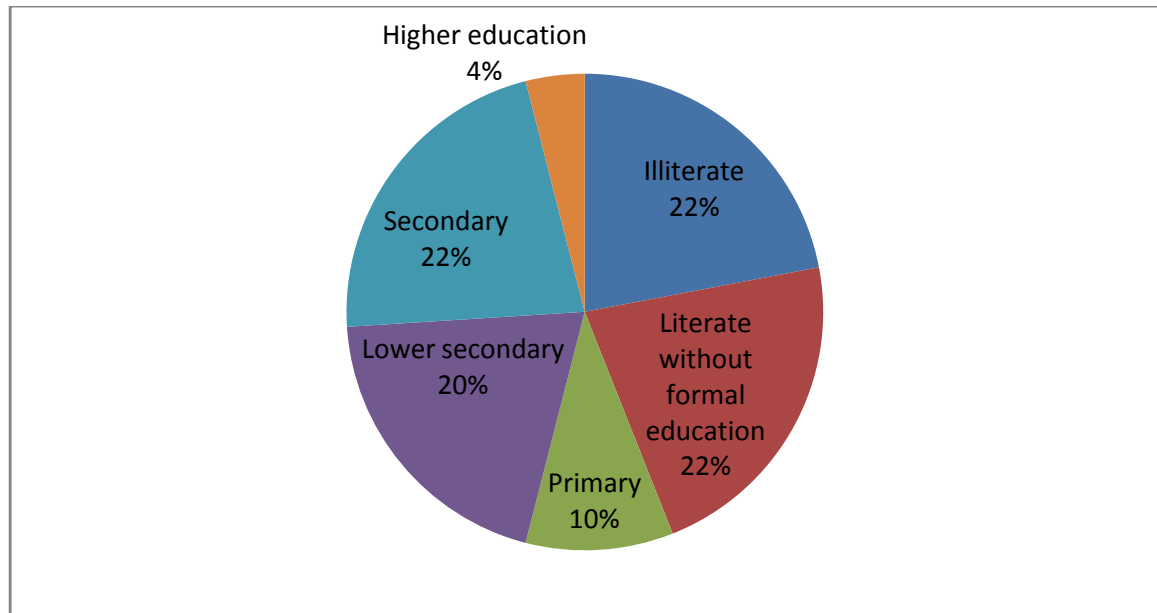


Table 4.3 shows that the percent of migrants having higher level education (SLC and above) is very low which is only 4 percent. Likewise, the highest proportions

of literate without formal education migrants are 22 percent, illiterate are 22 percent and 20 percent are passed secondary level.

4.2.5 Marital Status of Migrants

Marital status affects the migratory movement of people. It is found that married are more migrated than unmarried because they are compelled to care after their conjugal and family life.

Table 4.4: Distribution of Marital Status of Migrants

Marital Status	Respondent	Percent
Married	41	82
Unmarried	9	18
Total	50	100

Sources: Field Survey, 2019

Table 4.4 shows that, 82percent of the migrant people are married and 18percent are unmarried. It shows that majority of the married people are migrated for foreign employment.

4.2.6 Types of Family

Families of migrants of Jaljala rural municipality are categorized into two classes. The first one is nuclear consisting of husband, wife and their unmarried children. The second one is joint family which is also known as ‘undivided family’. It normally consists of members who at least belong to three generations, husband and wife, their married and unmarried children and their married as well as unmarried grandchildren.

Table 4.5: Distribution of Migrants Households by Types of Family

Types of Family	Respondent	Percent
Nuclear	28	56
Joint	22	44
Total	50	100

Source: Field Survey, 2019

Family type of selected households is shown in Table 4.5. It shows the family composition of respondents where, majority of the respondents are dominated by

nuclear family. The proportion of nuclear and joint family are 56 percent and 44 percent, respectively. This figure shows that, there is co-relation between foreign employment and nuclear family.

4.2.7 Landholding Pattern of Migrants Household

Ownership of land is one of the important indicators of economic status of people in our society. Agriculture is the dominant occupation of Nepal but this scenario is being changed since last two decades. So, the question is that if agriculture is dominant occupation, how much land is owned by the family of labor migrants. Table 4.6 presents the land holding condition of migrant's family. In this study, total respondent are 50 but two respondents are landless and are not included.

Table 4.6: Distribution of Migrants HHs by Size of Land Holding and Types of Land

Land amount (Ropani)	Types of Lands		Total	
	Wet land	Dry land	Total No.	Total Percentage
Below 5ropani	19	7	26	52
5 -10ropani	11	2	13	26
11-20ropani	5	0.0	5	10
Above 20ropani	6	0.0	6	12
Total	41	9	50	100

Source: Field Survey,2019

Figure 4.4: Landholding Status of Migrants

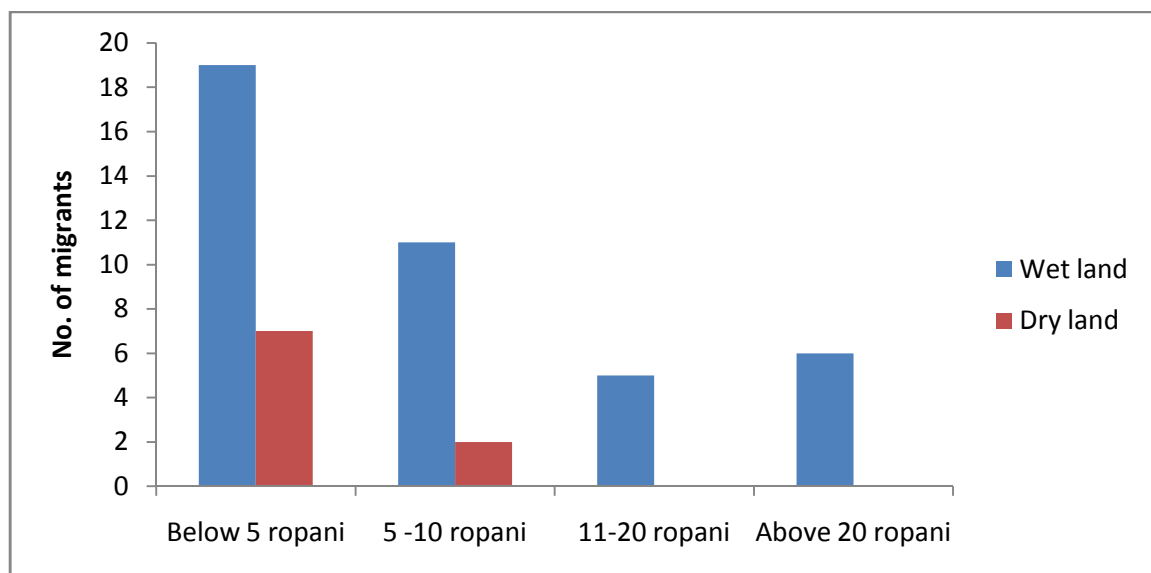


Table 4.6 and figure 4.4 show that the largest proportion of the respondents are holding up to 5 Ropani land and lowest proportion of the respondents are holding 11-20 Ropani land. It shows that due to the low holding, majority of the migrants are migrated for foreign employment.

4.2.8 Sufficiency of Food

Insufficiency of food can be a push factor of migration. This research presents the condition of food sufficiency of the migrant’s family before and after going abroad. The major occupation is found agriculture but the land holding condition is poor. For about fifty percent families has the landless than 10 Ropani. So we can easily guess the sufficiency of food. The condition of food sufficiency is presented in table 4.7.

Table 4.7: Distribution of Migrants Households by Food Sufficiency

Month	Respondent	Percent
Below 3	12	24
4 – 9	11	22
10 – 12	27	54
Total	50	100

Source: Field survey, 2019

Table 4.7 shows that about 46 percent of households of labor migrants have insufficient food production. It shows the migrants are pushed for their day to day household expenditure.

4.2.9 Drinking Water Facility of Migrants Households

The drinking water facility also presents the economic condition of households. In this study area all households have drinking water facility but from different sources as Table 4.8 shows.

Table 4.8: Distribution of Migrants Households by Drinking Water Facilities

Sources water	Respondent	Percent
Well/ Kuwa	2	4
Piped water	48	96
Total	50	100

Source: Field Survey, 2019

Table 4.8 shows the quality of drinking water in the study area. The higher proportion is piped water supply. It is more reliable source of drinking water in hilly area. And second source of drinking water is well/Kuwa as the source of drinking water where 4 percent respondent used well/Kuwa.

4.2.10 Livestock Ownership of Migrant Households

Keeping the livestock is side occupation of all agricultural family and it is the main occupation in the study area. This means, livestock is one source of income of the society. So, people are rearing livestock in our society. Table 4.9 shows the livestock ownership in emigrant's households.

Table 4.9: Distribution of Migrants Households by Livestock Ownership

Categories	Respondent	Percent
No livestock	14	28
Cow/ox	10	20
Buffaloes	15	30
Goats	5	10
Chickens/Ducks	6	12
Total	50	100

Sources: Field Survey, 2019

Table 4.9 shows that the large percent households keep buffaloes (30 percent) cow/ox 20 percent, chickens/ducks 12 percent as livestock ownerships by migrant's family. This pattern also shows that livestock is also related with foreign employment.

4.3 Effectsof Remittances in Study Area

We can say that foreign employment brought some changes in the social setting of Jaljala rural municipality. It is difficult to draw up a measuring scale for analyzing the changes in the social background of the rural municipality. Still some data obtained from interview, observation show that the social effects of emigration on the society have been positive. In the field interview, more than 50 percent respondents have reported that they had faced many problems abroad due to their illiteracy and low level of skills. They also explained that due to the difficulties they face abroad, they are promoting their children to read and write.

Table 4.10: Social Effectof Remittances in Migrants HHs Life

Social Impacts	Respondent	Percent
We do not have to depend upon labor	7	14
Easy to adopt in society	8	16
We do not have to go others for borrow	8	16
Neighbors started to speak while they did not take before foreign employment	7	14
Easy access to marry	8	16
Decreasing to social discrimination	5	10
We get opportunity to be a member of tole reform committee	2	4
Migrated to city	5	10
Total	50	100

Source: Field Survey,2019

Table 4.10 shows the social impacts of emigrant’s households. Households that do not have to depend upon labor were 14percent;households that do not have to go others for borrowing and easy access to marry were 16 percent and get opportunity to be a member of *tole* reform committee were is 4 percent. From thisresult, we can generalize that foreign employment is playing a positive role to increase social prestige and status.

4.3.1 Challenges of Receiving Remittance

Receiving remittance and its use is very challenging and risky. The challenges such as robbery and crime and misuse of remittance due to lack of proper use are some of the factors responsible for receiving remittance.

Table 4.11: Challenges of Receiving Remittance

Challenges of receiving Remittance	No. of Respondents	% of Respondents
Robbery and crime	1	2
Misused of Remittance	12	24
No use of remittance	2	4
Above all	13	26
No Challenges	22	44
Total	50	100

Source: Field Survey, 2019

Table 4.11 shows that out of 50 respondents, 22 (44 percent) respondents perceived no challenges of receiving the remittance. A total of 13 (26 percent) respondents faced challenges of all problems (robbery and crime, misused of remittance, no use of remittance), 24 percent respondents remittance was misused, 4 percent respondents agreed that their remittance income was not used, and finally 2 percent encountered with robbery and crime while receiving the remittances.

4.3.2 Effect in Family Relation due to Remittance

Remittance is an income factor which shows various impacts on family relation. Most of the respondents reported balanced relationship and some of them reported problems in their relation due to remittance income.

Table 4.12: Impacts in Family Relation due to Remittance

Relation with member	No. of Respondents	% of Respondents
Balanced	32	64
Same as Before	13	26
Other (conflict, divorce etc.)	5	10
Total	50	100

Source: Field Survey,2019

Table 4.12 shows the impacts on family relation due to remittance. Out of 50 respondents, 64 percent respondents had balanced in family relation with migrant member, 26 percent respondents had family relation same as before and 10 percent respondents had problem such as conflict, divorce with migrant member.

The result shows positive social impact of remittance on the study area. Most of the respondents' family relation was balanced with migrant member because of continuous communication with migrant member and regular receiving the remittance income but unfortunately some of them reported negative impacts in family relation with migrant members due to sharing of remittance. This result shows that even divorce rate is increasing among family members.

Some of the impacts are mentioned on the basis of formal and informal interview and conversation. In the positive side, female education is increasing after receiving remittance and on the other hand female headed households were also increasing. This is because as male household heads go abroad female take over the household head status. This is most important effect of foreign employment as well as remittance. Similarly, as a whole education rate, health condition, average age was increasing and mortality rate was decreasing. Consumption pattern was also increasing. In other words, we call them improving in living standards.

In the negative side, alcoholism was increasing, divorce rate was increasing, copy culture was increasing, playing card culture was increasing, HIV positive was

increasing, conflict was increasing, and illegal physical relation was increasing. These effects not only depend upon remittance but also on foreign employment.

We can generalize that foreign employment is playing a positive role to increase social prestige and status.

4.4 Socio-Economic Contribution of Remittance

Several factors impact the analysis of benefits and costs involved when people move from one place to another. In the first phase, we cannot say that movements are always beneficial. The advantages and disadvantages of migration are not similar within the households. Because of all these things, the study tries its best to analyze the true ‘social and economic impact’ of the movement of emigrants.

4.4.1 Socio-Economic Contribution of Remittance in Migrants Households

There are some positive as well as negative effects of remittance in the economy of the Jaljala rural municipality immigrant households. Agriculture is still the major occupation of villagers. By getting employment opportunities in the foreign countries, youngsters are ignoring agriculture these day but emigration to India and other countries for employment is not a permanent solution. These people definitely have to come back to manage their lands and agricultural production.

Table 4.13: Distribution of Economic Impact of Remittance in Migrants Households

Economic Impact	Respondent	Percent
Bought land	15	30
Constructed toilet	8	16
Returned indebt	7	14
Reformed in education	6	12
Increased in business	9	18
To buy leaving standard reform	5	10
Total	50	100

Source: Field Survey, 2019

Table 4.13 shows the use of remittance. The table shows that the highest proportion (30 percent) remittance have been used to buyland followed by business investment 18 percent and construction toilet 16percent respectively. This shows that foreign employment is playing positive role in the economic life of migrant households.

4.4.1.1 Last Year's Annual Expenditure of Migrant Households

Foreign employment is considered as the second major way of earning livelihood after agriculture in Jaljala rural municipality. In case of gulf countries, around 28 percent respondents said that they have relatively low paying jobs and had gone abroad by taking loan. So obviously, they give the first priority to pay debt. Large proportion of the remittance is used for meeting daily expenses such as food, clothing, festivals, entertainment, education etc.

Table 4.14: Distribution of Migrants Annual Expenditure Pattern in Household Level

Use of Remittance	Respondent	Percent
Buying land	7	14
House build	12	24
Education	13	26
Health	1	2
Buying food and cloths	4	8
Payment of debt	5	10
Saving / provide	8	16
Total	50	100

Source: Field survey, 2019

Table 4.14 shows that about 26 percent of the total expenditure has been used in education last year. And this is highest than otherexpenditure. Likewise, building house is the second highest source of expenditure that is 24 percent of the total expenditure. Lowest proportion is in health services.

4.4.1.2 Living Standards

In the study area, immigrant households are using modern facilities like furniture (table, chair and cupboard), gas stoves, television, radio and vehicles. The living standard of some households is similar to those of the urban area. The living standards of the households have changed drastically after the involvement of their family member in the foreign labor migration which is shown in Table 4.15.

Table 4.15: Distribution of Migrants Households by Living Standard Facilities (Before & After)

Categories	Before		After	
	Respondent	Percent	Respondent	Percent
Vehicle	-	-	5	10
Radio	28	56	3	6
TV	15	30	36	72
Mobile/Camera	16	32	26	52
Solar	1	2	14	28
Electric Fan	26	52	42	84
Cycle	32	64	44	88
Computer/Laptop	2	4	10	10
Internet Facilities	-	-	7	14

Source: Field Survey, 2019

Table 4.15 shows the changes in household assets, electronic goods and services which are related to living standards. In the above table, it is clearly viewed that almost all facilities mentioned above are used by respondents before and after migration. But, it is concluded that no any respondents were used vehicle facilities and internet facilities in home. From the table, it is concluded that, all goods and services are increasing after going abroad in the migrants' household.

4.4.1.3 Types of Housing

Housing generally refers to the social problem of insuring that members of society have a home to live in, whether this is a house or some other kind of dwelling, lodging, or shelter.

The house structure shows the economic and social status of respondents in the society in Nepalese context. The types of house structure in this study area are shown in table 4.16.

Table 4.16: Distribution of Migrants by Types of House (Before& After)

Type of House	Before		After	
	Number	Percent	Number	Percent
Pakki	3	6	21	42
Ardha-Pakki	21	42	20	40
Kachchi	26	52	9	18
Total	50	100	50	100

Source: Field Survey,2019

Table4.16 shows that, 42percent houses are *pakki*, 40percent are *ardha-pakki* and 18percent are *kachchi* after the foreign employment. This shows that construction of *pakki* houses are increasing with going abroad.

4.4.1.4 Toilet Facility

Toilet facilities also present the level of living standard as well as consciousness of sanitation of the family. The facilities of toilet are presented in the Table 4.17.

Table 4.17: Distribution of Migrants by Type of Toilet Facility (Before & After)

Type of Toilet	Before		After	
	Respondent	Percent	Respondent	Percent
Modern	-	-	5	10
Simple	30	60	44	88
Others (No Toilet)	20	40	1	2
Total	50	100	50	100

Source: Field Survey, 2019

Table 4.17 shows the better conditions of sanitation because more than 10 percent are modern, 88 percent are simple, and 2 percent are other (no toilet). So, we can say that toilet making process is increasing gradually.

4.4.1.5 Impacts in Food Sufficiency due to Remittance

The socio economic impact of remittance also relate with impact on food sufficiency. The food sufficiency plays a vital role on respondent for their change on condition of living standard. Most of the respondents increase their result on impact in food sufficiency.

Table 4.18: Impacts in Food Sufficiency Due to Remittance

Effect on Food Sufficiency	No. of Respondents	% of Respondents
Increased	31	62
Constant	18	36
Decreased	0	0
Don't know	1	2
Total	50	100

Source: Field Survey, 2019

Table 4.18 shows the effect on food sufficiency due to remittance income. Out of 50 respondents, 62 percent respondents produce sufficient food for year which had

increased due to remittances, for 36 percent respondents, had their food sufficiency constant due to remittances, 2 percent respondent did not know what the impacts in food sufficiency due to remittances.

4.4.1.6 Monthly Income of Labor Migrants

Income is one of the most important factors and can play a greater role for taking decision to migrate. Income gives the higher social status in our society. So, those people are taking decision to migrate whose income is lower than other members of the society. In Nepalese context, the major occupation is agriculture and it is seasonal occupation. So, many people are seasonally employed. Directly, it can be seen that people are taking decision for labor emigration because of unemployment and low income. The income of labor emigrants before and after going abroad is shown in Table 4.19.

Table 4.19: Distribution of Labours by Income of Labor Migrants

Monthly Income (Rs.)	Before		After	
	Respondent	Percent %	Respondent	Percent %
Below 5000	4	8	-	-
5000 - 10000	10	20	-	-
10000 - 15000	12	24	-	-
15000 -20000	16	32	-	-
20000 - 25000	5	10	-	-
25000 -30000	3	6	-	-
30000 - 35000	-	-	5	10
35000-40000	-	-	6	12
40000-45000	-	-	8	16
45000-50000	-	-	9	18
50000-55000	-	-	8	16
55000-60000	-	-	5	10
60000-65000	-	-	4	8
65000-70000	-	-	3	6
70000-75000	-	-	2	4
Total	50	100	50	100

Source: Field Survey, 2019

Table 4.19 shows that, among the labor migrants about 32percent (highest percentile) earn income between the rangesRs.15000-20000per month. Similarly, only 6percent earned income more thanRs.25000–30000per month before going abroad. However, all emigrants earned more than Rs.30,000per month after going abroad. The highest respondent(18 percent) falls at income rankbetween 45,000-50,000. The table clearly shows that only 4 percentmigrantswere earning more than Rs. 70,000after going abroad.

CHAPTER-V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The remittance has contributed remarkably in the promotion of socio-economic condition of Nepalese societies but it has not yet been systematically estimated.

-) The male migrants are found 86 percent and rest 14 percent are female. The highest proportion of migrants is in the above 40 age group (42%) and lowest proportion of emigrants from below 20 age group (2%) only.
-) Chhetri community constituted the largest migrants group which comprised about 38 percent of the total population. Similarly, Dalit are 28 percent followed by, Brahmin 20 percent, Magar are 12 percent and Newar 2 percent of the total population.
-) Migrants having higher level education (SLC and above) is very low which is only 4 percent. Likewise, the highest proportions of literate without formal education migrants are 22 percent, illiterate are 22 percent and 20 percent are passed secondary level.
-) About 82 percent of the migrant people are married and 18 percent are unmarried.
-) The proportion of nuclear and joint family are 56 percent and 44 percent, respectively.
-) Largest proportion of the respondents are holding up to 5 Ropani land and lowest proportion of the respondents are holding 11-20 Ropani land. It shows that due to the low holding, majority of the migrants are migrated for foreign employment.
-) Large percent households keep buffaloes (30 percent) cow/ox 20 percent, chickens/ducks 12 percent as livestock ownerships by emigrant's family.

-) About 70 percent youth are going abroad due to the unemployment in Nepal while 12 percent are due to the low landholding and rest for other purposes.
-) Highest percent migrants are migrated due to high wage rate (42 percent), followed by easy availability of work (38 percent), easy entry and exit (12 percent) and social relationship (8 percent).
-) Most of the respondents are decided to go abroad by the process of employment agency 58 percent followed by relatives and friends 26 percent, brokers 16 percent, and family members 2.0 percent.
-) Highest proportion (68 percent) migrants go in Gulf countries followed by (16 percent) migrants go others countries and (16 percent) migrants go in India.
-) Factory workers are highest than other occupations which is 28 percent followed by house workers 24 percent and labor 22 percent and others (engineer) 2 percent.
-) Highest proportion (30 percent) remittance have been used to buy land followed by business investment 18 percent and construction 16 percent respectively.
-) About 26 percent of the total expenditure has been used in education last year. And this is highest than other expenditure. Likewise, building house is the second highest source of expenditure that is 24 percent of the total expenditure. Lowest proportion is in health services.
-) Changes in household assets, electronic goods and services which are related to living standards. In the above table, it is clearly viewed that almost all facilities mentioned above are used by respondents before and after migration. But, it is concluded that no any respondents were used vehicle facilities and internet facilities in home.
-) About 42 percent houses are *pakki*, 40 percent are *ardha-pakki* and 18 percent are *kachchi* after the foreign employment.

- J Out of 50 respondents, 62 percent respondents produce sufficient food for year which had increased due to remittances, for 36 percent respondents, had their food sufficiency constant due to remittances, 2 percent respondent did not know what the impacts in food sufficiency due to remittances.
- J Among the labor migrants about 32 percent (highest percentile) earn income between the ranges Rs. 15000-20000 per month. Similarly, only 6 percent earned income more than Rs. 25000–30000 per month before going abroad. However, all emigrants earned more than Rs. 30,000 per month after going abroad. The highest frequency (18 percent) falls at income rank between 45,000-50,000. The table clearly shows that only 4 percent migrants were earning more than Rs. 70,000 after going abroad.
- J Households that do not have to depend upon labor were 14 percent; households that do not have to go others for borrowing and easy access to marry were 16 percent and get opportunity to be a member of *tole* reform committee were is 4 percent.
- J Out of 50 respondents, 64 percent respondents had balanced in family relation with migrant member, 26 percent respondents had family relation same as before and 10 percent respondents had problem such as conflict, divorce with migrant member.

5.2 Conclusions

This study concludes that the majority of migrants have either below the primary level of education or illiteracy. Almost all the youths are leaving their study because of the trend of going abroad with friends and neighbors. Unemployment, lack of agricultural land and low level of agricultural production are important factors for migration. Likewise, higher wage rate, demonstration effects (a feeling that if one has been abroad, the other wants to follow his/her steps) and presence of friends/relatives at the destination place and no need of special skills and higher education are other important factors associated with destination.

The study concludes that the major causes are lower living standard, insufficiency of food, cloth and lower quality of housing, insecurity and unemployment,

landlessness and ineffective education system. Most of the people do not know the formal process of foreign employment. Some youths are cheated by the brokers. In the process of foreign employment, some people do not have any ideas for going abroad. So they have to depend on brokers. Sometime, the broker demand pre-payment from emigrant and deceive amount. The brokers deceive them in different ways. In this case, people are compelled to go abroad depending on assurance of salary, type of work, facilities as provided by the brokers without taking full information.

Female education is increasing after receiving remittance and on the other hand female headed households were also increasing. This is most important effect of foreign employment as well as remittance. Similarly, as a whole education rate, health condition, average age was increasing and mortality rate was decreasing. Consumption pattern was also increasing. Most of the respondents' family relation was balanced with migrant member because of continuous communication with migrant member and regular receiving the remittance income but unfortunately some of them reported negative impacts in family relation with migrant members due to sharing of remittance. In other words, we call them improving in living standards. In the negative side, alcoholism was increasing, divorce rate was increasing, copy culture was increasing, playing card culture was increasing, HIV positive was increasing, conflict was increasing, and illegal physical relation was increasing. These effects not only depend upon remittance but also on foreign employment. We can generalize that foreign employment is playing a positive role to increase social prestige and status.

5.3 Recommendations

International migration is increasing day by day and it has made a great impact in household as well as national economy. It may cause lack of manpower in the place of origin. People go abroad through the legal and illegal way. As the government of Nepal has not been able to increase the employment opportunities inside a country, Nepali youth are compelled to go abroad for employment. Low

level of income, low level of productivity in agriculture, strikes, insecurity high price of goods and services, dreams to earn more money are the other main causes of migration. After the analysis of data and studying the findings, it is recommended that:

- a. Government of Nepal should increase the employment opportunities in the country.
- b. The policy makers should make proper policy in the country to generate sufficient employment.
- c. Those who are willing to go abroad should be given skill trainings before leaving the motherland.
- d. Information should be provided to them about the destination; nature of work, working hour, language, culture, contact address of employer and Nepal embassy or consulate in the country of destination.
- e. The labor sending process should be made easier by making it possible for the prospective migrant to complete all necessary paper works from government offices.
- f. Poor, conflict victims, dalits and indigenous people willing to go abroad should be provided loan and special schemes.
- g. From the commercial banks, poor people may not get sufficient loan at low interest rate which is needed to go abroad. Therefore a credit bank should be established focusing for foreign employment as soon as possible.
- h. Suitable environment as well as policies should be created to encourage foreign migrant workers to invest their remittance in the productive works in their home country.
- i. There should be further research about the impact and use of remittance covering the country as a whole. The study results suggest that the proper use of remittance helps in rural development by creating new opportunities.

- j. From the study, it has been found that majority of the emigrants from Nepal are unskilled and going abroad as labour. The remittance from foreign employment has significant role in Nepalese economy. Hence, to improve quality of Nepalese labour force, government should conduct skill oriented trainings, seminar and development programs that enhance their quality of work.

ANNEX-I

HOUSEHOLD QUESTIONNAIRE

Section 01: General Background:

101. Respondents Name..... 102. Village/Municipality.....
103. Ward No..... 104. Caste/Ethnicity.....
105. Religion..... 106. Sex.....
107. Types of Family..... 108. Family size.....
109. Education.....

Section 02: Present Socio-Economic Characteristics

Name of family members 201	Relation with HHs head 202	Age 203	Sex 204	Marital status 205	Literacy status 206	Occupations 207	Migration status 208
							Yes....01 No....02

Section 03: Land Ownership and Household Assets:

301. What is your main source of water supply for these households?

- Well.....01 Tube well.....02
- Piped water.....03 others.....04

302. Which kind of fuel do you use for light in this household?

- Fire wood.....01 Bio gas.....02
- L.P gas.....03 Kerosene.....04

303. Do you have lands?

Yes.....01

No.....02

If yes, landholding pattern:

Type of land 304	Dam 305	Aana 306	Ropani 307	No land 308
Wet land				
Dry land				
Other land				

309. Do you produce sufficient production from farming to feed whole family throughout years?

Month.....

310. How do you manage family remaining require food?

Regular income.....01

Labor

wage.....02

Selling livestock.....03

Barrow indebt.....04

Others.....05

311. Livestock holding pattern?

Caw/Ox.....01

Buffaloes.....02

Goats.....03

Pigs.....04

Chickens/Ducks.....05

Others.....06

Section 04:Economic Impacts of Remittance

401. Do you have any change in your household's assets after receiving remittance?

Yes.....01

No.....02

402. If yes, what kinds of changes have occurred in your households?

.....

Types of house:

Types	Before 403	After 404
Pakki.....01		
Ardhapakki.....02		
Kachhi.....03		

Types of toilet:

Types	Before 405	After 406
Modern.....01		
Simple.....02		
No toilet.....03		

Living standard and others facilities:

Particulars	Before 407	After 408
Vehicle.....01		
TV / Radio.....02		
Mobile/ Camera.....03		
Furniture.....04		
Solar / Freeze.....05		
Others.....06		

Types of Children education:

Types of School	Before 409	After 410
Government		
Boarding		

411. How do you receive your remittance?

- Hundi.....01 Bank.....02
Friends.....03 Others.....04

412. Last year remittance used for?

- Buying land.....01 House build.....02
Education.....03 Buying food and cloths.....04
Payment of debt.....05 Saving06
Others.....07

413. What is the effect of after remittance in food sufficiency?

- Increased.....01 Constant.....02
Decreased.....03 Don't know.....04

Section 05: Social Impacts of remittance

501. How is the relation with family after going abroad?

- Balanced.....01 Same as before.....02
Other (conflict, divorce).....03

502. What are the challenges of remittance?

- Robbery and crime.....01 Misuse of remittance.....02
No use of remittance.....03 No challenge.....04
All of above.....05

503. Do you feel any social change after going abroad/ remittance?

If yes, specify.....

504. What is your suggestion those who are willing to go abroad?

1.....2.....

Section 06: Causes of Foreign Employment:

601. How many members of your family have gone abroad?

Members.....

602. What are causes that motivate to go abroad?

- Landlessness.....01 Social conflicts.....02
Indebtedness.....03 Unemployment.....04

Family conflict.....05	Lack of facilities.....06
Others.....07	
603. What are the sources of information about foreign job?	
Newspapers.....01	Local broker.....02
Radio / TV.....03	Relatives/friends.....04
604. Why did he / she select that country?	
Easy available of work.....01	Social relationship.....02
Easy entry and exit.....03	High wage rate.....04
605. Which medium was used as a means to go abroad for foreign employment?	
Employment agency.....01	
Local broker.....02	
Family members.....03	
Relation/neighbor.....04	
606. What was the occupation of mover before going abroad?	
Agriculture.....01	Service.....02
Business.....03	Wage labor.....04
Study.....05	Others.....06
607. How much money earned by mover from his occupation other than agriculture beforegoing abroad?	
Per month.....	
608. What types of job he / she are doing there?	
Factory worker.....01	Driver.....02
House made.....03	Security guard.....04
Labor.....05	Cook man.....06
Others.....07	
609. How much is his / her monthly salary?	
Per month.....	

DevindraPaudel
Researcher

REFERENCES

- Adhikari, J.V. (2007). *Rural poverty in Nepal: A Case Study of Simichaur VDC of Gulmi district, Nepal*. Kathmandu: An unpublished MA dissertation in Economics, CEDECON, TU.
- Agunias, D.R. (n.d.). Remittances and development: Trends, impacts and policy option. Retrieved from http://www.migrationpolicy.org/public/mig_dev_lit_review_091406.pdf
- Bhadra, C. (2007). International labour migration of Nepalese women: The impact of their remittances on poverty reduction, Asia-Pacific Research and Training Network on Trade. *Working paper series*, No 44, September 2007.
- Bhattarai, D. (2005). Structure of Foreign Employment of Nepalese Youths. Kathmandu: Kathmandu: An unpublished M.A. thesis submitted to the Central Department of Population Studies (CDPS), TU.
- Binford, L. (2015). Remittances and development. *Critique of anthropology*. Mexico: University of Minnesota, 23(3): 305-336.
- CBS (2004). *Nepal Living Standard Survey Report*. Kathmandu: Central Bureau of Statistics.
- CBS (2011). *Nepal Living Standard Survey Report*. Kathmandu: Central Bureau of Statistics.
- CBS (2012). *National Population and Housing Census*. Kathmandu: Central Bureau of Statistics.
- CBS, Nepal., (2010). Poverty in Nepal based on Nepal Living Standard Survey (NLSS) III, 2010/11.
- DOFE (2012). *Foreign Employment Statistics*. Kathmandu: Department of Foreign Employment.
- Gurung, M. (2009). *Problems and Prospects of International Labour Migration: A Case Study of Labour Emigrants*. Kathmandu: An unpublished M.A. thesis submitted to the Central Department of Population Studies (CDPS), TU.

- Gyawali, M (2014). Socio-economic impact of remittance in Banganga VDC of Kapilvastu district. Kathmandu: An unpublished M.A. thesis submitted to Central Department of Economics, TU.
- ILO (2015). Analysis of labour market and migration trends in Nepal. Kathmandu: International Labour Organization, Nepal.
- Kandel, G. R. (2008). Cause and effect of foreign employment: A case study of Mithukram VDC of Nawalparasi district. Kathmandu: An unpublished M.A. thesis submitted to the Central Department of Sociology/ Anthropology (CDSA), TU.
- Kansakar V. B. (1982). *Migration, remittances rural development*. Kathmandu: UNIFEM and Shankar Samuha.
- Karki, R. (2016). Foreign employment and remittance :A case study of Goldhap VDC, Jhapa. Kathmandu: An unpublished thesis, submitted to RatnaRajyaLaxmi Campus, Putalisadak.
- Kshetry, D. (2003). Remittance: Cost and benefit. *NRB annual publication*. Kathmandu: NRB. 8 (5):4-5.
- Mabogunje, A.L. (1970). System approach to a theory of rural-urban migration. Geographical analysis, 2, 1-8, Republished in theories of migration eds. Robin Cohen, Edward Elger Publishing Limited.
- Mathema, P. (2010). Nepali women in foreign employment: The priority concern. *Nepal population journal*. Kathmandu: Population Association of Nepal (PAN).
- MoF (2019). Economic Survey. Kathmandu: Ministry of Finance.
- Mohapatra, S., Ratha, D., and Silwa, A. (2010). Outlook for remittance flows 2011–12: Recovery after the crisis, But Risks Lie Ahead. *In Migration and Development Brief 13*. Washington: Migration and remittances unit, World Bank.
- NRB (2011, 2018). Foreign employment, remittance economy and Nepal: A *Research Report*. Kathmandu: Nepal Rastra Bank.

- Pant, B. (2011). Harnessing remittance for productive use in Nepal. *Nepal Rastra Bank Economic Review*, Kathmandu: NRB. 25(12): 1-2.
- Pant, R. (2002). Remittances and development in developing countries. *Nepal Rastra Bank Samachar*. Kathmandu: NRB.
- Pokharel, N. (2011). Foreign labour migration in Nepal: A case study of Khidim VDC Arghakhanchi district. Kathmandu: An unpublished M.A. thesis submitted to the Central Department of Population Studies (CDPS), TU.
- Rajkarnikar, R. (2014). Impact of remittances on poverty reduction in Nepal: A case in study of Changunarayan, Hatiya, and Katahari VDCs. Unpublished Ph.D. Dissertation submitted to the Dean's office, Faculty of Humanities and Social Sciences, T.U.
- Ravenstein, E.G., (1889). The laws of migration. *Journal of the royal statistical society*. 48(1): 25-26.
- Seddon, D. (2003). *Foreign labor employment & remittance economy of Nepal*. Kathmandu: Nepal Institute of Development Study.
- Seddon, D. (2003). Migration and remittances: The case of Nepal. *The economic journal of Nepal*. CEDECON, Kirtipur, Kathmandu. 26 (2): 25.
- Seddon, D. (2005). *Migration information source*. Nepal's dependence on exporting labour. University of East Anglia. Available from <http://www.migration information.org/profile-is display. cfm? id = 277>. [Accessed on 4/5/2019].
- Seddon, D. Jagannath A. and Ganesh G. (2001). "The New Lahures: Foreign employment and remittance economy of Nepal." Kathmandu: Nepal Institute of Development Studies (NIDS).
- Shrestha, B. (2004). Foreign employment and the remittance economy of Nepal.
- Shrestha, B. (2004). "Foreign employment and the remittance economy of Nepal: Nepalese economy towards building a strong economic nation state." Kathmandu: An unpublished thesis submitted to the Central Department of Economics (CDE), TU.

- Shrestha, S.R. (2004). *Foreign remittance: A panacea for Nepalese economy*. Kathmandu: NRB, Nepal.
- Shrestha, S.R. (2015). Foreign remittances: A panacea for Nepalese economy. *Rastriya Banijya Bank*. Kathmandu: NRB. 25 (4): 22-23.
- Singh, P.M. (2014). Remittances economy. *Himal South*, 18 (5): 22.
- Solimano, A. (n.d.). International migration and the global eco-order: An overview published by World Bank. Retrieved from [http://www.dofe.gov.np/uploads/document/50_68-69data with chart...](http://www.dofe.gov.np/uploads/document/50_68-69data%20with%20chart...) [Accessed on 3/13/2019]
- Stark, Oded and David E. Bloom, (1985). The New Economics of Labor Migration. *American Economic Review* 75(2): 173-178.
- Subedi, D. (2015). Overview of foreign employment and utilization of remittance. Kathmandu: An unpublished thesis, submitted to CEDECON, T.U.
- Thapa, M. (2018). Impact of foreign remittance on livelihood of Chhantyal Community in Pokhara Sub-Metropolis. Kathmandu: An unpublished master's thesis, submitted to CEDECON, T.U.
- Thapa, S. & Acharya, S. (2017). Remittances and Household Expenditure in Nepal: Evidence from Cross-Section Data. *Economies*, Lalitpur: MDPI.
- Todaro, M.P. (1969). A model of labour migration and urban unemployment in least developed countries. *The American economic review*, LIX (1): 11-12.
- Wallerstein, I. (1974). *The modern world system*. New York: Academic.
- World Bank (2006). Global Economic Prospects 2006: *Economic implications of remittances and migration*. Washington: World Bank.
- World Bank, (2010). *Migration and remittance factbook 2011'-Nepal among top 5 Countries*. Published a news in Kathmandu Post on 9th November 2010.
- World Bank (2011). Large-scale migration and remittance in Nepal: Issues challenge, and opportunities. Document of the World Bank Group. Report No. 55390-NP.