

# **ECONOMIC AND SOCIAL CONDITION OF THE WOMEN RETURNED FROM FOREIGN EMPLOYMENT IN NEPAL:**

**A Case Study of Nilkantha Municipality, Dhading District**

**A Thesis**

**Submitted to the Central Department of Rural Development in Partial Fulfillment of the  
Requirements for the Degree of Master of Arts in Rural Development**

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**2016**

## **Letter of Recommendations**

This thesis entitled *Economic and Social Condition of the Women Returned from Foreign Employment in Nepal: A Case Study of Neelakantha Municipality, Dhading District* has been prepared by Mrs. Dil Kumari Rai under my guidance and supervision. I hereby recommend this thesis for evaluation by the thesis committee as a partial fulfillment of the requirements for the Degree of Master of Arts in Rural Development.

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Date: 2073/05/10

## **Approval Sheet**

We certify that this thesis entitled *Economic and Social Condition of the Women Returned from Foreign Employment in Nepal: A Case Study of Neelakantha Municipality, Dhading District* submitted by Mrs. Dil Kumari Rai had been evaluated and accepted in partial fulfillment of the requirements for the Degree of Master of Arts in Rural Development.

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Date: 29, August, 2016

Date: 2073/05/13

## **Declaration Sheet**

I hereby declare that thesis entitle Economic and Social Condition of Women Returned from Foreign Employment submitted to the Central Department of Rural Development, Tribhavan University Kirtipur Kathmandu, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of writing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. No part of the content of this dissertation has been published in any form before. I shall be solely responsible if any evidence is found against my declaration.

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Date: 29, August, 2016

Date: 2073/05/13

## Acknowledgement

This thesis entitled *Economic and Social Condition of Women Returned from Foreign Employment: A Case Study of Neelakantha Municipality in Dhading District* has been prepared for partial fulfillment for the Master Degree in Rural Development.

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Dil Kumari Rai

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## *Abstract*

The present research study entitled 'Economic and Social Condition of "Women Returned from Foreign Employment in Nepal"' has been prepared with the objective of examining the economic and social condition of the women before and after returning from foreign employment. In this study, I have analyzed various factors such as their decision making capacity, their role in the household, their economic status and so on their responses were used as primary data in this study. I selected 30 women for purposive sampling. For data collection, different tools such as questionnaires, Key informant interview and field observation were used. The main finding of this study was that were. It was not their wish to go to foreign country illegally. After they returned back to Nepal, they were found to have faced so many problems which have been elaborated in this study. But the good part of this study was that their condition mostly improved after getting back from foreign employment.

I have divided this study into six chapters. The first chapter deals with the introduction, statement of the problem, objectives of the study and rationale of the study. The second chapter includes the review of existing literature which I consulted the sources during my research. The third chapter includes research methodology adopted to bring out this research work. It includes research design, sources of data, sampling procedure, tools for data collection, limitation of the study and data analysis and presentation. Chapter four presents the geographical socio-economic background of the study area. The fifth chapter manifests analysis and interpretation of the data collected from the respondents. The sixth chapter includes summary, conclusion and recommendations made upon the analysis and interpretations of the data. The references and appendices are given at the end.

The study of women who returned from foreign employment was taking as 30 respondents from Neelakantha Municipality Dhading District. Out of them 37 % were the age between 25-30 year and only 10 % were of 35-40 % year of age and 56.7 % women were married and 43.3 % respondent were found unmarried. Out of them 51.7 % were literate and 48.3 % of them were illiterate 30 of them are Tamang, Chhetri, Lama and Dalit are 6.7 %. In this Municipality Hindus are 53.3 %, Christian and Buddhist are 10 % of total population. Overall 43 % foreign worker gets information from local

broker, 26.7 % from their relatives 20 % from friends and Medias, 33.3 % of worker goes through manpower, and 23 % of them goes themselves. In this Municipality 36.7 % of them went to Kuwait 36.7 % in Saudi Arabia, 23.3 % in other countries.

Among employers 30 % paid 20-30 thousand, 20 % paid 30-40 thousand and some paid more the 60 thousand,50 % of respondent stay in 1-3 year and only 7 % of them stay abroad for 6-9 years for foreign employment 83.3 % workers in household/housemaid,6.7 % of women workers in the company. In abroad 53 % of women work for 16-20 hours,7 % of them worker for 8-12 hours, 36.7 % of women gets salary below Rs. 10000 only, 30 % worker great 20 thousand and others get more than 20 thousand.

After returning from foreign employment the economic condition of women seems improved them before, in which 36.7 % of them brought land, 72.7 % brought land at local place, 18.2 % nearest municipality, 72.7 % of workers spend 1 lakh to 5 lakh in land and 18.2 % spend above 5 lakh. Women who went abroad for employment 53.3% borrowed loan from others, 50 % of them borrowed loan from money lender, 24 % of them from different sources. Those who return from foreign employment out of 30 respondent 40 % had self employment, 30 % them involve in agricultural sector.

Before abroad women had Rs 1216680 expenditure which is grown up to Rs 2050300, 73.3 % of them were involved in agriculture before foreign employment but after returning it has been reduce up to 43.3 % the decision making of female has been encourage up to 46.7 % because majority of women bought 1 lakh to 3 lakh from abroad. 30 % of workers had invested individually and 17.6 % had invested partnership. 43 % of women satisfied from present work but others are not satisfied, 77 % of women were participated in social activities but 23 % of them did not involve in any sectors. Those who return from foreign employment out of 30 respondents, 33.3% were involved in cooperatives and rest of others were involved in others sectors like women groups, Aama Samuh, NGOs etc.

During my study, I found that such working women have been facing several problems such as issue of security lack of ownership on properties, lack of vocational education and skills. The presented data shows various aspects of migrant women

workers and their foreign employment outputs. The study found that most of such working women were from Tamang community in Neelakantha Municipality Dhading.

While researching, I found that the respondents got information about foreign employment from different sources. They got the information from local brokers, friend and relatives. They also got information various media such as radio, TV, Newspaper and social network sites on the internet.

While preparing for the study, I found that various aspects of expenditure they had to make for foreign employment. Due to various reasons expenditure has increased and it has become very tough for most of the women migrant workers to go abroad for employment.

Finally, as the research, during the study what I found that the overall condition of such working women has improved considerably. Their achievements have made their lives more comfortable, changing their social and economic status in the society.



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## LIST OF ABBREVIATIONS/ACRONYMS

|                |                                                                            |
|----------------|----------------------------------------------------------------------------|
| CEDAW<br>Women | Convention on the Elimination of All forms of Discrimination Against Women |
| CMF            | Centre for Micro Finance                                                   |
| CBS            | Central Bureau of Statistics                                               |
| CDO            | Chief of District Officer                                                  |
| DOFE           | Department of Foreign Employment                                           |
| DFID           | Department for International Development                                   |
| FDW            | Foreign Domestic Workers                                                   |
| GATS           | General Agreement on Trade and Services                                    |
| GBS            | Gilla Bikash Samitee                                                       |
| GDP            | Gross Domestic Product                                                     |
| ILO            | International Labour Organizations                                         |
| INGO           | International Non- Government Organizations                                |
| IMF            | International Monetary Fund                                                |
| KII            | Key Informant Interview                                                    |
| LME            | Labour Migration for Employment                                            |
| MIF            | Micro Finance Institute                                                    |
| MOLTM          | Ministry of Labour and Transport Management                                |
| NLSS           | Nepal Living Standard Survey                                               |
| NDW            | Nepalese Domestic Workers                                                  |
| NIDS           | Nepal Institute of Development Studies                                     |
| NGO            | Non- Government Organizations                                              |
| NHRC           | National Human Rights Commission                                           |
| OHCHR          | Office of the High Commissioner for Human Rights                           |
| SAARC          | South Asian Association Regional Cooperation                               |
| T.V            | Television                                                                 |



|        |                                           |
|--------|-------------------------------------------|
| UNIFEM | United Nations Development Fund for Women |
| UN     | United Nations                            |
| VAW    | Violence Against Women                    |
| VDC    | Village Development Committee             |
| WMW    | Women Migrant Workers                     |

# CHAPTER - I

## INTRODUCTION

### 1.1 Introduction to the Study:

At present number of women going abroad is increasing every year. Women go abroad due to lack of earning places in Nepal and lack of enough jobs, Poverty is also another part of women drained. Every citizen, men or a woman, tends to uplift their living standard make proper life, earn lots of money for their own future and for their family members.

Going abroad has been the compulsion for Nepalese. The main reason behind going abroad is to earn money. As Nepal has been the affected by conflict and violence for many years, it has been difficult to maintain basic needs for many people. In the beginning period of foreign employment only males were allowed to go abroad. With the increase of unemployment, the numbers of women going for foreign employment has been increased.

Foreign Employment has become the backbone of the country's economy at present in Nepal. Many Nepali have to go abroad with the expectation of earning money. Since the past few years, Nepali has also started having attracted towards foreign employment. The main reason lies here behind being attracted to become self-dependent and the rising on unemployment condition in Nepal. Some women go abroad with the high expectation of earning money, name and fame but have to face different violation and problem in abroad. Even they have to face many difficult and fearful events after getting back to Nepal. The money, they bring needs the security. If not their condition becomes poorer and poorer. This research focuses on the economic condition of the women returned from foreign employment in Nepal.

Nepal is a country of great geographic, cultural, ethnic, religious diversity. Across the diversity, the majority of communities in Nepal are patriarchal. A women's life is strongly influenced by her father, husband and son. Such patriarchal practices are further reinforced by the legal system. Marriage has great importance in women life. The event of marriage determines the way of her life. The early marriage generally depreciates the women's life. A woman's power to accept or reject marriage partner is evidently an index of the degree of freedom she exercises in the management of

her own life, and thus also of her status. The status of women is determined by the patriarchal social system, values, and women's right preserved and protected by the state, and state policy for the development of women.

As our economy is becoming more and more remittance based, the government should pursue a definite strategy to enable women to access the International market. The mass displacement due to the lack of security in the rural areas has already had an adverse effect on the lives of young women. Additionally, if the door to opportunities abroad are close to able bodied young women forever, it does not bode well socially, economically or even from the standpoint personal security. In fact, the time is ripe for the government to aggressively search out job markets abroad, then our 'women power' for better access to these markets, and ensure their rights and security while working abroad.

Migrant women were found to have various aims and ambitions after returning to Nepal. About 5% migrant women had not yet decided what they planned to do in Nepal. It is also interesting to note that a majority 59% of returnees expressed that they would like to go abroad for work. About 15% of them expressed that they would like to run a small business, and equal number of respondents wanted to have some sort of job in Nepal. A small number (about 5%) of migrants aimed to lead an easier life and educate their children (NIDS, 2006).

Nepal is a country of great geographic, cultural, ethnic, religious diversity. Across the diversity, the majority of communities in Nepal are patriarchal. A woman's life is strongly influenced by her father, husband and son. Such patriarchal practices are further reinforced by the legal system. Marriage has great importance in women's life. The event of marriage determines the way of her life. The early marriage generally depreciates the women's life. A woman's power to accept or reject marriage partner is evidently an index of the degree of freedom she exercises in the management of her own life, and thus also of her status. The status of women is determined by the patriarchal social system, values, and women's right preserved and protected by the state, and state policy for the development of women.

The Government did not maintain sex-disaggregated data until 2005/2006; but the Nepali labor migrants have predominantly been men. Available records from the Department of Labor and Employment Promotion (2001), Show that only 161 women migrated for foreign employment between 1985 and 2001. The most popular destination countries for women in that time were Hong Kong (China), Israel and the Republic of Korea. As of 2013/14, 46,274 permits were issued to women going abroad to work.

Data included in Dhading Districts that excluding individual applicants is steadily increasing every year since 2008/2009 applicant were 2396, likewise in 2009/10 they increased up to 3777 applicants, here in 2010/11 these were 5015 individual applicant which reached 5479 applicants in 2011/12, again in 2012/13 individual applicant were 7334 slightly reached up to 7774 applicants, here total individual applicant between 2008/9 to 2013/14 is 31,775 excluded individual applicants in Dhading districts.

Above data shows the applicants wise, female of Dhading district were 20 applicants in 2008/9 which rapidly reached 58 applicants in 2009/10, but in 2010/11 applicant decreased up to 51 applicants but here in 2011/12 it reached 139 applicants, likewise in 2012/13 applicant were 362 and again in 2013/14, 394 female applicants in Dhading district. The total excluding individual applicant between 2008/9 to 2013/14 is 1024 excluded individual applicants in Dhading districts, (Labour Migration for Employment, 2013/14).

Women's relative status, however, varied from one ethnic group to another. The economic contribution of women is substantial, but largely unnoticed because their traditional role was taken as for granted. Empirical data have proved that situation of Nepalese women is too severe to compare with men. Woman's situation is very poor in health, education, participation, income generation, self-confidence, decision-making, access to policymaking, and human rights. The insurgency for more than 10 years between the State and the rebel has further widened this gap.

According to the sub-article 'Kha' of article 6 of Foreign Employment Act (2064), "Foreign Employment means employment which a worker gets abroad" Migration in general refers to geographical or spatial mobility between "One geographical unit

and another". It involves a change of place of residence from the "place of origin" to the "place of destination" one who migrates is a migrant (CBS, 2011).

Migration being one of the factors of population change may affect socio-economic condition at both the place of origin and place of destination. It influences the size composition and other characteristics of population, (Subedi, 1993).

In general, remittance is a small amount of money, which is sent by the migration who involved in foreign employment. The main aim of labor migration is to send money or bring money back home. Remittance from Nepali migrant workers in foreign countries is an important component of Nepali economy. Its contribution is not only the cash income and other goods and commodities that come to Nepal, but also the foreign exchange, which has other positive contributions in terms of social and human development, (Gurung et. al, 2011).

Most of the people involved in foreign employment are 86.2 percent of males and 13.8 percent of females. The date of returned foreign employment is not kept since its beginning from 2070 Jestha 25. It is begun to keep data from Arrival Desk, which shows that 5681 people have been returned from foreign employment (Sharma Joshi 2068/069P. 2). Government records suggest that only 199 women were registered as having gone abroad for jobs from 1985 to 2001. This is clearly a gross under estimate, but it is hard to know by how much. The record of the Department of Labor indicates that 725 women went abroad in the 11 months of the year 2003/4. of these, 399 women went through recruitment Agencies and 402 women went through own individual efforts from information provided by the recruitment agencies, a majority of women going through their procedures went to Israel with smaller numbers to Hong Kong and South Korea. A large majority (321) of those women going in their own initiative went to Hong Kong But other sources suggest that there are far more Nepali women working overseas (in foreign countries other than Indian) than these official figures suggest. Furthermore, a vastly greater number of women undoubtedly migrate, a voluntary or involuntary basis, to India there they are employed in a variety of occupations, often dangerous, and degrading. The Government of Nepal has given permission for foreign employment on 108 countries; According to economic survey, 2010/2011 per capita income is increased US\$645 from US\$561, which is only due to the increasing trend of remittance

income. In present context, remittance contributes 23.6 percent of GDP. (Himalayan news 12, April 2015)

Nepal Government has institutionally opened one hundred and eight countries for abroad employment, though Nepalese are found going abroad the world in one way or the other. There were 23, 94,127 Nepalese people who involved in abroad employment until 30th Baisakh, 2069BS (DOFE, 2069).

The health status of Nepal's people is one of the lowest in the South Asian region and this is particularly true for females. Nepal is one of the countries of the world where life expectancy for women is lower than that of men. One fifth of women get married in the early age of 15-19. As a result of their premature pregnancy the deaths of women have been occurring in a very high. High birth rates, low life expectancy, high infant and maternal mortality rates and high death rate indicate the poor health status of women.

National statistics shows that women's literacy rate is 30 percent while 66percent to male and the national literacy rate is projected as 40 percent. The enrollment of women in higher education is only 24.95 percent. Women' involvement in technical and vocational education is also lower than men. This is due to the social norms and culture that we follow also. As in rural areas girls are considered as "paraya dhan" (others property) and they don't get the opportunity to get education.

There are very few women working in professional work in Nepal. They may study the law, but few are able to enter the profession. Women's representation in the bureaucracy is also very low. Only one woman so far has served as ambassador. After 1991 not a single woman has been placed in the diplomatic corps. Limited participation in politics, bureaucracy and judiciary does not stop women from making a remarkable contribution in the decision-making process at the household level. Women serve as decision-makers in farm management, domestic expenditure (food items, clothes and other expenses), the children's education, religious and social travel, household maintenance and also capital transactions. However, women's decision-making roles seem to have declined in recent years.

Although some 42 percent of the Nepalese women are literate, and 60 percent of them are said to be economically active (CBS, 2003), participation of women in

politics is negligible. Women excluded economically, socially and politically in Nepal. Those women who are in the frontline and may be working in high profile may be benefited, but they are very few and their voice is rarely heard.

In Nepali society most of the women are restricted in the role of economic activities. It has been difficult for them to go abroad for earning money. The national census prove that only 5.5 percent households have houses of women's names 10.84 percentage household have their land in women's name and 7.24 percentage households have livestock in their women's names, Lamsal (2003 P.53).

They are still marginalized from the opportunities such as economic resource as property; income as well as employment few women's get chance to go abroad come back to Nepal but have to face different problems in terms of economic Condition. This research makes significant contribution in exploring their economic condition.

## **1.2 Statement of Problem**

Many women are facing different kinds of problems such as poor condition in investment, no proper security to their earning, no full authority in their property because of patriarchal society, lack of knowledge in making good plan, because of educational knowledge, not to be proper vocational knowledge, low decision making power and lack of government policy are problems for them. This study analyses the complex socio-economic condition of women returned from foreign employment.

The current movement of Nepalese female labor on a large scale to third world countries other than India is relatively new. The trend emerged especially after the 1990s, principally due to the rapid process of globalization and the liberalized socio- economic and political contexts within the country. Nepalese women workers in foreign land come back home and spend time with jobless and difficult life. Nepalese women and girls have a "coercive advantage" in those vocations as they are coerced from childhood into performing unpaid care within the household. The demand for care work in the global market has created an opportunity for Nepalese women to transform their unpaid unproductive work to paid productive work.

In the current context of a decade-old armed conflict in Nepal, remittances by migrant workers is regarded as the only pillar that is holding the country's economy together. According to the Nepal Living Standard Survey (2004/05), 11 percent of the remittance donors are women; it is estimated that currently NRs.100 -13824 is contributed annually through remittances (Adhikari and others, 2006). It is an undisputed fact that when women have access to income and control over it, it has direct implications on poverty reduction: they spend their income on the family's well-being (e.g., food/nutrition, clothing and children's education) and are becoming especially favorable to girls' education.

There are many reasons and cases behind the above mentioned problems. This study tries to seek the solution to the following questions:

- ❖ What socio-economic condition of women is before and after returned from foreign employment?
- ❖ In which areas their income has been invested is there utilization of their income in the country?
- ❖ What types of problems are faced by the women force labour in course of foreign employment?
- ❖ What kinds of occupation doing after returned from the foreign employment?

### **1.3 Objectives of the Study:**

General objective of this study is to find out the economic and social condition of the women who returned from foreign employment. Specific objectives of the study are:

1. To examine the socio-economic condition of women before and after returning from foreign employment.
2. To explore the areas of investment of their income from foreign employment and its utilization of their income in the country.
3. To assess the occupational status of women labour force after foreign employment



#### **1.4 Rationale of the Study:**

The research study is an academic study to be undertaken as a requirement for the Neelakantha Municipality, Dhading District of the study. The reason was to select Neelakantha Municipality as a study site famous for going abroad. Many women are going abroad now a day too. There are disputes regarding foreign affairs in terms of women, therefore it is believed that more information could be found out during study and also study could be at ease.

## CHAPTER - II

### LITERATURE REVIEW

The tradition of Nepali going for a foreign employment started 188 years back when the East India Company recruited the Nepali youth, in Indian Army to serve in India. The demand for Nepali workers, both men and women increased in the Gulf countries then Europe after the September 11 incident in the United States. But, women have been deprived of opportunity due to the lack of government policy. According to sources the government did not take any action even after the Nepali Embassy in Qatar took the responsibility of the women coming for employment to workers, Lamsal (2003, P.53).

The Government did not maintain sex-disaggregated data until 2005/06; but the Nepali labour migrants have predominantly been men. Available records from the former Department of Labour and Employment Promotion (2001) show that only 161 women migrated for foreign employment between 1685 and 2001. The most popular destination countries for women in that time were Hong Kong (China), Israel and the Republic of Korea. As of 2013/14, 46274 permits were issued to women going abroad to work, (Labour Migration for Employment, 2013/14).

Migration in general refers to geographical or spatial mobility between "One geographical unit and another". It involves a change of place of residence from the "place of origin" to the "place of destination" one who migrates is a migrant, (CBS, 2011)

A total of 2,723,587 labour permits were issued by the Department of Labour and Employment from 2008/09 through 2014/15.6 As illustrated in Figure 1, there was a steady increase in issued permits until 2013/14, when the total number dipped slightly. The 3.8 per cent decrease in 2014/15 from the previous year is attributed to the earthquake that hit Nepal in April 2015. The earthquake and subsequent aftershocks, which occurred in the last quarter of the fiscal year, disrupted all aspects of everyday life, including the operation of both government and private institutions facilitating foreign employment. As a result, there was a 48 per cent decrease in the issuing of labour permits in the last quarter of 2014/15, when compared with the same period in 2013/14, (Department of Foreign Employment Report 2016).

Women's participation in foreign employment has increased considerably in the past decade. Particularly, there has been a sharp rise in the number of women migrant workers in the past five years (2010/11–2014/15), compared with a sluggish increase in the first two and half decades. Available records from the former Department of Labour and Employment Promotion (2001) showed that only 161 women migrated for foreign employment between 1985 and 2001, at a mere average of ten persons each year. This slow rate increased significantly by the mid-2000s, as evident in the government records, which revealed 390 labour permits issued to women in 2006/07 and 4,685 permits in 2007/08. The number has been increasing in absolute terms each year, with an exception during the past fiscal year in which the foreign employment trend was directly affected by the earthquake. Sindhupalchowk, which has the largest number of women in foreign employment, was one of the hardest hit districts in terms of human casualties and destruction of infrastructure, (Department of Foreign Employment Report 2016, p-57).

In order to make the National economy strong the need of employment and income is important. In the context of Nepal, the population of women is more than 50 of the total population. Nepali women have low access in education, economy as well as social work in comparison to men. Different foreign countries have been the proper destination for employment for long time. Now a day the number of women for foreign employment is increasing day by day. The fiscal year 2067/068 shows 354716 people went for foreign employment. This number has been increased in the fiscal year 2068/069 up to 384665. It has increased the GDP 21.2 percent (Ministry of Labour and Foreign Employment Annual Report Fiscal Year 2068/069). This is shown by fiscal year survey 2068/069. Accordingly, to it, 22958 women have gone for foreign employment in which 16165 women have gone private and 6793 have gone to related institution. The number of women who have gone for foreign employment up to 2069/070 Ashad is 6869. The number of individuals who obtained work permits in the fiscal year 2010/11 alone is 354716, out of which 10416 or 2.9 percent were women, (Shah, K.R. 2013).

The growth of export-oriented sectors, where women are perceived to have a comparative advantages over men, resulting in increased migration of women in both the formal and informal sectors (Ahsan et al, 2014). Examples include export-

processing zones in Jordan leading to increased employment of women migrants, particularly from Sri Lanka (HRW, 2007). Similarly, for-export-only garment and textile factories set up in the Mae Sot area of Thailand employ only migrant workers from Myanmar, most of who are female, (Kusakabe and Pearson, 2014).

Phenomenal spike in the number of permits issued for Female migrants in 2011/12, which also pushed up the share of female labour migrants to 6 percent among all labour migrants. This increase is attributed to the lifting of the ban in 2010 on Nepali women travelling to Middle East countries as domestic workers. The reinstated minimum age of 30 years remains in effect since 2012. According to the labour permit records, a greater portion of men (at 79.5 percent) over the six year period. This pattern, however, reflects that recruitment agencies are not permitted to recruit domestic workers (the main occupation of female labour migrants).Hence; female labour migrants have no choice but to obtain the permit on their own. The Indicates a shift among the female labour migrants towards obtaining labour migrants towards obtaining a labour permit through a recruitment agency, although they still predominantly apply on their own. In contrast, as shown in different pattern is evident among the male migrants, (Labour Migration for Employment, 2013/14).

About 3 percent Nepalese live abroad for different purposes (CBS, 2001), many of them are temporary labor migrants. The National Living Standard Survey,(2004) conducted by CBS estimated that the proportion of households receiving remittances has increased from 23 percent in 1995-96 to 37 percent in 2003/04. Nepal had received Rs 139 billion remittances in the same time of the previous fiscal year 2067/068 BS, Nepal has received Rs 188 billion as remittance. This remittance is 36 percent more than the same time of previous fiscal year 2067/068BS, (Gorkhapatra, 29<sup>th</sup> March 2012).

The dismal characteristics of the "Feminization of Migration" in Nepal leads to migration women in multiple Jeopardy of violence against women in all stages of migration, such as pre- migration stage, during migration and at the workplace, and after returning and during reintegration. The recent incidence at Tribhuvan International Airport (on 21 November, 2012) of robbing the hand earned money of a young migrant women and raping her by government employees stationed at the airport speaks of intensity of insecurity and lack of safety of migrant women even

within one's own country. Foreign labor migration and Trafficking in persons in Nepal, (NHRC, 2012).

According to Nepal living standard survey 1010/11, volume one, the absentees male is 29.8 percent and female is 10.9 percent. (Gautam Ramesh, 2012 p. 64) Most of the people involved in foreign employment male are 86.2 percent and female is 13.8 percent. The date of returned foreign employment was not kept since its beginning from 29, Bhadra 2068. It has begun to keep data from Arrival Desk which shows that 5681 people have got returned from foreign employment, (Sharma Joshi 2068/069P.2).

In this way, the populations of women, going for foreign employment has been increasing day by day. The Government and supporting agencies really want to support and empower Nepali women. It should not totally discourage or hamper there already limited mobility. Drawing lines and limited freedoms haven't helped any society towards progress. A more proactive stance is required for the economic empowerment of Nepali women, (Deuba, 2003 P.6).

In terms of the recognition of women's migration by the State, conflicting data exists on the number of migrant women. The State agency that maintains the data on foreign labor migration is Department of Foreign Employment (DoFE) and it has maintained gender disaggregated data on migrant workers since the Fiscal Year 2006/07. DOFE's official record show that a total number of 57,000 women migrated for work during the Fiscal Year 2006/07 to Fiscal Year 2011/12. However, like many others even the Nepal Human Rights Commission report, (2012). Negates this official figure and rather considers the "guestimated" data quoted by the National Planning Commission report to be closer to the actual number. The National Planning Commission report revealed that nearly 200,000 females are in the foreign labor markets comprising of about 8 to 10 per cent of the total foreign labor migrants, (NPC & IOM, 2011).

Whatever the actual amount of remittance that a woman contributes, the major portion goes to poverty reduction at the household level. In the only one of its type, a study conducted with 86 migrant women workers showed that 45 percent used their remittances exclusively on the provision of basic needs, schooling for children and medical care for family members. Another 23 per cent used the money for

constructing houses and buying land or Jewelers, (Adhikari and others, 2006) as a hedge against poverty. The same study found that the “propensity to save” was greater among female migrant workers than among male migrant workers. During qualitative research with returnee women migrant workers, it was found that they became very economical during their stay in foreign countries as they always remembered the “poverty back at home”, and saved and sent every penny of their earnings back home to families, (Bhadra, Chandra 2007, p.14).

With the increasing number of Nepali citizens migrating every year for work, it is no surprise that the amount of remittances is substantial, in line with the heavy increase in workers going abroad for employment. Remittances are substantial, in line with the heavy increase in workers going abroad for employment. Remittances have become a major contributing factor to increasing household income as well as to the country's gross domestic product (GDP). According to government estimates, the incidence of poverty would jump from 19.3 percent to 35.3 percent if remittances stopped. According to the South Asian Network of Economic Institutes, migration for foreign employment has generated financial and human capital that has supported the reduction of poverty in Nepal, particularly among the rural population, (Labour Migration for Employment, 2013/14).

In the group discussions for this study (which were quite small in sample size), the male returned migrants noted that one of the major reasons for opting to migrate for foreign employment was to better cope with income poverty. Some of the female returned migrants said they opted for foreign employment to escape gender-based violence. Other reasons cited were lack of employment opportunity, family pressure and a low-level of education that precluded qualification for other work. The annual remittance contribution to GDP has been increasing since 2011. It represented a 25.7 percent share in 2012/013 and a 29.1 percent share during the first eight months of 2013-14. However, the data on remittances is not disaggregated in terms of migrant worker, (Labour Migration for Employment, 2013/14).

World experienced a decline in economic growth rate in comparison to 2011 than in 2010. According to International Monetary Fund (IMF) published World Economic Outlook, the world economy that grew by 5.3 percent in 2010 grew only by 3.9 percent in 2011. Observation from regional perspective shows that except for Eastern

and Eastern Europe, growth rate in all other regions slumped in 2011 than in 2010. Economic growth rate in the next year will also be projected to remain low due to reasons like slower global economic recovery than expected European debt crisis; natural disaster in Japan; sluggish economic recovery of emerging economies of the world; rise in the price of petroleum products. This is the most necessary source of energy for the people's livelihood; and persistent recession in the real estate business in Europe. According to the same document of IMF, world economy is estimated to grow by 3.5 percent in 2012, expected to record higher growth rates in succeeding years. Amid projection of economic slowdown throughout all regions of the globe, growth rate of Central and Eastern Europe is estimated to fare worse in 2012. May be due credit to debt crisis of Europe, economic growth rate of Central and Eastern Europe, which stood at 5.3 percent in 2011 is projected to be just 1.9 percent in 2012. Of the developed countries, despite some recovery seen in the economic growth of EU member countries in 2010 as compared to 2009, it again slipped to 1.5 percent in 2011 projected at 0 percent in 2012, there is a possibility of these countries to fall in the Zero Growth Trap. Some Middle East and African countries are expected to record positive economic growth in 2012 in comparison to 2011, [www.economic survey2012](http://www.economic-survey2012).

Remittances sent home by migrant workers are a critical source of foreign exchange as well as a mainstay of the national economy. Recent data on the contribution of officially recorded remittances to individual households and the national economy amounted to an equivalent of 20 percent of the gross domestic product (GDP) in 2010 and 2011. In total, Nepal received USD 3.5 billion in remittances in 2010. It is not worthy that despite the considerable increase in the number of migrant workers, remittance inflow as a percentage of GDP has not increased proportionately. Remittances contributed to 22.9 percent, 20 percent and 20 percent to Nepal's GDP in 2009, 2010 and 2011 respectively even as the number of migrant workers increased from 219,965 in 2008/09 to 294,094 in 2009/10 and 354,716 in 2010/11. Furthermore, official remittance figures are believed to be lower than the actual volume remitted. This is attributed to the informal channels that workers use to send their earnings back home. It is estimated that the informal remittance flow from India could add another 4 percent to the GDP, and funds coming in by the way of hundi 49 and carried in person

could add another 2-3 percent.<sup>50</sup> hence, the actual total remittance could be higher, at 25-30 percent of GDP. (Sijapati, Bandita and Limbu, Amrita 2012. p.24)

The migration of women as workers has also created many social problems; in particular, the desertion of women, violence against women and the emergence of marital stress has been reported. These negative phenomena need to be managed through the efforts of civil society, and require special attention by society and the State (SAARC, 2006). While reporting problems faced by women migrant workers in Nepal immediately after returning to their families, 14 percent reported finding their husbands living with other women and 6 percent reported mental tension in the family. Returnees also expressed their unhappiness over the way that their husbands had spent their remittance (Adhikari, et al, 2006). A study conducted by the Economics Journalists Association in 2005 indicated, “Husbands at home appeared to be having a good time with the remittances sent by their wives”, (Society of Economics Journalists of Nepal, 2006).

Negative publicity in the media has resulted in negative treatment of women migrant workers within their own households, the community and at the State level. If the media were to concentrate on the thousands of success stories then the economic contribution of women migrant workers would be highlighted and more women could opt for foreign employment, thus contributing towards national development (MoLTM/GoN, UNIFEM & SAMANATA, 2003).

Nepal Living Standards Survey-III released in August, 2011 by Central Bureau of Statistics revealed that in the year 2010/11, the percentage of all households receiving remittances in Nepal was 55.8 percent. This is a sharp rise from the year 2003/04 31.9 percent. Another remarkable statistic in the report was the 18% point decline in absolute poverty in the six years between 2003/04 and 2009/10. According to the report, only 13 percent Nepalese now remain below the absolute poverty line where 2,200 calories consumption per person and access to essential non- food items are used as the yardstick to measure absolute poverty. The major portion of the remittance is used for meeting household consumption and paying off loans borrowed to go abroad (Bhattra, 2012). Remittances are used for meeting daily necessities like food, clothing and payment of debt and interest. According to (CBS, 2011) remittances are used for meeting household consumption ratio was 78.9 percent, likewise repayment



7.1 percent, education 4.1 percent real state 4.5 percent health and other 2.6 and only 2.4 percent is used for capital formation. 55.8% HHs received remittance and Per capita remittance NRs. 9,245/-.

**Use of Remittance:**

- 79 % daily consumption,
- 7 % loan repayment,
- 4 % household property,
- 4 % education,
- 6 % other (saving, business &
- 2.4% capital formation, **(CBS, 2011),**

Notwithstanding the importance of the remittances to the nation- all economy, its contribution to the household economy is even more significant. According to preliminary results obtained from the Nepal Living Standards Survey (NLSS) 2010/11, 56 percent of Nepalese house- holds receive remittances. Of the total amount of remittances received by households, 19.6 percent was from within Nepal; 11.3 percent from India; and 69.1 percent from countries other than India.<sup>51</sup> Qatar accounted for 16 percent of the total share of remittances; Saudi Arabia, 9.9 percent; and Malaysia, 8.4 per cent. The bulk of the remittances channeled through financial institutions also came from these three countries. The NLSS estimates that Nepal received a total of NPR 259 billion (USD 3.5 billion) as remittances in the year 2010/11. Of this, 77 percent was transferred in person; 19 percent via financial institutions; 3 percent via Hundi; and 2 percent by other means. The proportionate decrease in labour migration to India has also brought down its share of remittances. An analysis of the three NLSSs so far (1995/96, 2003/04 and 2010/11) suggests that remittances from India have decreased over the years: from 32.9 per cent in 1995/96 to 23.2 percent in 2003/04 and 11.3 percent in 2010/11, (Sijapati, Bandita and Limbu, Amrita 2012. p.25).

Nepalese women are exploited in terms of their labor rights, especially due to the lack of State protection and promotion of women migrant workers' rights to employment and the choice of profession. State agencies such as embassy and consulates do not

recognize them as Nepalese citizens when women migrate for work through informal routes in defiance of the ban. Women migrant workers have reported that in the destination countries even Nepalese men try to take sexual advantage of them through various means, (Pourakhi, 2013).

With 60 percent of respondents choosing to buy properties and continue their family life, 48 percent is planning to return home for good and 37 percent saving for children's education, family figures prominently in the lives of the migrants. A cyclical migration pattern is also evident, as 30 percent would like to seek further employment abroad if unable to continue working in Hong Kong. Overall, the plans of Nepalese domestic workers are typical of migrant workers and non-migrant workers alike. Migrant workers believe that they will be closer to their dreams if they continue to work abroad, (UNIFEM, 2009. p13).

NDWs believe that working abroad has helped them to gain self-confidence (77%), facilitated a strong voice in family decision-making processes (52%); improved the perception about women in the country (60%), and consequently, opened up educational opportunities for their family members (58%). Around 49% agreed that their employment abroad had created jobs for people at home, while 46% believed that they had learned skills useful to their personal lives and society, (UNIFEM, 2009. p.12).

Per capita income of Nepalese has risen. Per capita GDP at current prices has increased by 12.2 percent reaching Rs. 57,726. Likewise, gross national income per capita also grew by 12.7 percent reaching 58,274. Such growth in per capita GDP and gross national income per capita at current prices, however, has been 3.2 percent and 3.3 percent reaching Rs. 24,908.0 and 25,393 respectively, (MoF, 2012).

Women were among those drawn to working abroad due to lack of employment and inadequate remuneration in Nepal, but they face significant constraints, both at home and in the country of destination. The pervasive Nepalese lack of recognition of the contributions of women and their participation in international labour migration. The CEDAW Monitoring Committee in 2003 reported that only 181 Nepalese women migrated for foreign employment from 2001 to 2003 according to Department of

Labour and Employment Promotion data. However, the actual number of female migrants is said to be much higher than this (UNIFEM/NIDS, 2007, p.47).

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The research design of this study is both exploratory and descriptive research. Descriptive design has been adopted to describe the economic condition of women in the particular setting while exploratory research is conducted to access the social economic condition of women on the particular society.

#### **3.2 Nature and Source of Data:**

The sources of data collection are both primary and secondary data collection.

##### **Primary Source:**

The primary data and information have been gathered from the primary source of field with the help of different tools and techniques such as; observation, Survey, Interview schedule, Key informant interview etc.

##### **Secondary Source:**

The essential information for secondary data has been collected through published and unpublished journals, books, thesis, articles etc related to study topic.

#### **3.3 Sample Size and Sampling Method**

The universe of the study was the women of Neelakantha Municipality Dhading district those who returned from foreign employment. Out of total, 30 women have been selected for the study. The purposive sampling method is used to collect the sample study of women. First of all visit Chief of the District Office (CDO) then visit the secretary of Municipality, related local NGOs and police office key information from the other stakeholders and those who have returned from foreign employment.

#### **3.4 Data Collection Techniques and Tools**

To generate required data the following primary tools and techniques were applied:

**Questionnaire for Household Survey:** The questionnaire schedule was used to

collect the quantitative information from the respondents such as cause, impact so on.

**Interview Schedule:** Structured and semi-structured schedule was developed to conduct with individual women and it was useful for the primary data collection.

**Key Informant Interview:** The primary data were collected from key information using the semi or unstructured interview method. The interview was taken as checking for data obtained from questionnaire. The key information was interviewed about the Economic and Social Condition of the Women Returned from Foreign Employment before going abroad and after coming back. This method had found more information about respondents. Key information was taken from related Municipality people or local people.

**Field Visit and Observation:** This method was used to collect the relevant information directly. This method had found out what is the current social lifestyle and economic condition of the women returned from foreign employment. It also validates the data collected through questionnaire and interview schedule. This method had found more information past to present situation or social and economic condition of women who are returned from foreign employment. This observation was focused on the lifestyle, living standard, education, social security, health situation and socio-economic condition of women before going abroad and after coming back.

### **3.5 Limitation of the Study**

Every research has its own limitation. This research has focused on the women returned from foreign employment who were depended on the social and economic condition of Neelakantha Municipality Dhading District. The findings were equally generalized to the other parts of Nepal.

The research was based on both qualitative and quantitative analysis on social and economic condition of women returned from foreign countries. The purpose of this study was to fulfill the research objectives under limited time and resource in which questionnaire interview, Key Informants and field observation were used to collect the primary data.

### **3.6 Data Analysis and Interpretation**

The collected data were processed and tabulated towards the completion of the study although quantitative and qualitative data analysis was used in this research. The data was collected through interview schedule instrument .When the field survey and data collection had been completed, the gathered data and information was analyzed using both descriptive way and statistical method. The excel software was used for assigning codes to data, creating appropriate file structure and entering data. The data was analyzed quantitatively. Descriptive analytical tool such as tales had been presented wherever necessary.

## **CHAPTER-IV**

### **GEOGRAPHICAL AND SOCIAL- ECONOMIC BACKGROUND OF THE STUDY AREA**

#### **4.1 Geographical Background of Dhading District**

Dhading District, a part of Bagmati Zone, is one of the seventy-five districts of Nepal, a landlocked country of South Asia. The district spreads from 27°40" E to 28°17" E and 80°17"N to 84°35"N. The mountain range "Ganesh" is the predominate mountain range located within Dhading. Some of the peaks are over 7,000 meters. The 8,000-meter mountain "Manaslu" is clearly visible from much of Dhading, although it is located within the bounds of Gorkha. The transnational "King Prithivi Highway" connecting Kathmandu and Pokhara runs through the southern portion of the district making for easy access to the Kathmandu valley. The road parallels the "Trishuli" River. The main rivers of the district are Trishuli River and Budhi Gandaki River. Budhi Gandaki separates the district from Gorkha district. There are 25 small rivers. Besides these, there are over 1743 smaller rivers, springs and seasonal streams. Similarly, Bindukeshar, siddhaklek, Mandali Mai, Salyankot mai, decorates this district naturally, such as Ganga Jamuna falls, Jharlung's Tatopani, caves like Gupteswar Chameres and other. Moreover it is religiously famous. Jwalamukhi and Solighopte are famous for tourism from where we can see the lovely scene of hilly region. On the course of history the king Prithvi Narayan Shah is related with Maidikot, Salyankot, Kankot, Kewalpur which lie in this district. On the other hand, former Prime Minister Bhimsen Thapa had made many gardens hermitages and temples in this district.

One of the peculiar features of this district among 75 district of Nepal is transformed from northern Himalaya to southern Mahabharat Parvata. The district bounded in by East: Kathmandu, Rasuwa, Nuwakot in West by Gorkha in north by Rasuwa and Chinese border Tibet and in South by Makwanpur and Chitwan districts. Dhading is rich in natural flora and fauna, important religious and cultural sites with the ethnic and indigenous varieties. Several rivers like Budhigandaki, Trishuli, Ankhlu and other many small rivulets are flowing through Dhading. The highest place of this district is

Pawil Himal (7110m) and lowest place of Dhading, Jogimara that lies in 300 m in height from the sea level. The district, with Dhading Besi as its district headquarters, covers an area of 1,926 sq km and has a population (2011) of 3,36,067.

Politically division by this district there are three election areas, thirteen units, Forty seven MUNICIPALITY, one Municipality, Two Nagar Bikash Committee and Five Namuna Village Development Committee. The people of the district are primarily Bhramin and Chetri in the south, Tamang, and Gurung in the north, with much of the center Newari. Gurkha route the birth place of founder of Nepal King Prithivi Narayan Shah Crosses through Dhading. The total literacy ratio is 42.72%. Among them male ratio is 53% and female ratio is 33%. The total population of this district is 338658. Male population is 165864 and female population is 172794(CBS2001). According to population census 2011 total population is 3,36,067. Among them Female population is 1,78,233 and Male population is 1,57,834 in Dhading district.

In Dhading 80% are farmland and 20% forest. Unfortunately, most of the protected forest is located near or next to the road, which does not make for great trekking. However, the western border with Gorkha is bisected by the "Buri Gandaki" river and this river valley is a great entrance to the Himal of Gorkha (with views of the Ganesh range), not to mention one of the prettier rivers of Nepal. The towns of Salantar and Arunghat should get you pointed in the right direction. In this district, the total area of land is 1,92,487 hectares. Agricultural able land is 73,345.60 hectares, forest area land 67,450 hectares, bushy land 25,404 hectares, Charan area 15,941 hectares and other covered land like sands, stones, snow etc land 10,345 hectares. In Dhading district seven famous Tars are Salyantar, Kalleritar, Pipalatar, Bishaltar, Richoktar, Gajuritar and Phisaphisetar. *All Sources: Dhading Jillako Sankshipt Parichay (Hand Book) and Bikash Brosiyar (Jilla Bikash Samiti), 2071/72.*

In the Central development region situated in the western part of Bagmati Zone name as Dhading district which is one of the longest district. Dhading district is stretching from lowest 300m Jogimara to highest 7110m, altitude Pawil.

On the top of famous Mountain Ganesh Himal Dhading district is fulfilled with beautiful mountain, glaciers, rivers and lakes. Gunga Jamuna, Fall Charlang Hot



water fall, Guptayshor, Vamerocube, Saylantar, Bishaltar and many more beautiful places has added tremendous beauty in the district.

Typical culture activities of Tamang, Chaping, Gurung and other ethnic groups are beauties of Dhading. Likewise trekking, rafting observing natural scenery and environment friendly organic agriculture are the main features of Dhading district.

#### 4.2 Socio-Economic Background of Dhading District

Out of the total population of Nepal, Dhading district constitutes 1.5 percent population. Among all, Tamang people have majority of the population in the district. The marginalized ethnic groups Chepang are also found in Dhading district. All the people in the district have their own language, culture, religion and so on. They practice mutual relationship among all. They cooperate, interact, and help each other in the society. In a word, they have mutual harmony.

**Table 1: Social and Economic Background of Dhading District**

| SN  | Description                       | Census 2048 | Census 2058 | Census 2068 |
|-----|-----------------------------------|-------------|-------------|-------------|
| 1.  | Total population Dhading district | 278068      | 338658      | 336067      |
| 2.  | Female population                 | 140033      | 172794      | 178233      |
| 3.  | Male population                   | 138035      | 165864      | 157834      |
| 4.  | Gender Ratio (%)                  | 98.60       | 95.99       | 88.55       |
| 5.  | Household number                  | 51273       | 62759       | 73851       |
| 6.  | Average family number             | 5.04        | 5.40        | 4.55        |
| 7.  | Female household head %           |             | 1780        | 20548       |
| 8.  | Annual population growth          |             | 1.97        |             |
| 9.  | Population density/sq km          | -144.4      | 175.5       | 174         |
| 10. | Dependency ratio                  |             | 94.03       |             |
|     | Child dependency ratio            | 83.0        | 78.57       |             |
|     | Older dependency ratio            | 13.60       | 15.64       |             |
| 11. | Disable population                |             | 1241        | 7813        |
| 12. | Average first marriage age        |             |             |             |
|     | Female                            |             |             |             |
|     | Male                              | 21.40       | 21.96       |             |
| 13. | Population based on birth place   |             |             |             |
|     | Born in Nepal                     |             | 296709      |             |
|     | In this district/same district    |             | 293567      |             |
|     | Another district                  |             | 3142        |             |
|     | Abroad born/foreign born          |             | 265         |             |

Source: Mahila Bikash Karyakrmako Sankshipat Parichaya Abam Pargati Pustika 2071/72:7

The total population of Dhading district according to census report 2068 is 336067, which was decreased in comparison to the census report 2058. In comparison to male population, female's population is bigger. The gender ratio is also decreased in comparison to the previous one. The household number is increased with the previous one. The average family number is less than the census report 2058. The female household head according to census 2068 is 20548, which was increased with the census 2058. The annual population growth rate was 1.97 according to census 2058 however, it is not found at present. In Dhading district the population density/sq km 174 according to census report 2068. It is decreased from report of 2058. The child dependency ratio and older dependency ratio is not found of census 2068 but census report 2058 is 78.57 and 15.64. Total disable population in Dhading according to census 2068 is 7813. The population based on birthplace in the district is not found according to census 2068 and census report 2058 is 296709 born in Nepal, 293567 born in this district and born abroad 265. Over all, generalize census report 2068 and 2058 the population is decreased in Dhading district.

#### **4.3 Socio-Economic Activity in Dhading**

Nowadays economy has become a most important thing in this world. Without economy, nobody can do anything. It is the most powerful as it controls all the things in the world. So, all people should depend on it for the survival. Somebody say that it is nothing but in other way, it is everything. Therefore, every people like to earn money. All the people have a dream to become rich and wealthy.

In Dhading district, the economic status of some people is high and some people have low economic status. However, some of people's medium economic status. Even few people have strong and high economic status; some people are under the line of poverty. Because of the poor economy, most of the people leave their house to earn money. The young people are going to other countries day by day to earn money.

The shape of the district is like a military boot and represents different agro-climate zone comprising of river valleys, flat land to middle and high hills. It has a total area of 192,487 hectares. The climate of the district varies due to niche and physical alleviation. Sub tropical, temperate to alpine climatic conditions are common in the

district. Dhading district is well known for religious, historical, tourism, rafting, trekking and expedition. Many places have religious and historical importance.

#### **4.4 Population in Dhading**

According to the National population census 2011 projection, the total population of the Dhading district is 3,36,250 which comprises 1,57,928 male and 1,78,322 female. According to the National population census 2001 (CBS), total population was 3,38,658 of which the male population was 1,65,864 and female population 1,72,794. There are 62,709 households in the district with an average household size of 5.4 (CBS). The population density per sq. km. is estimated at 1.4 with an average growth in population recorded at 1.97 % per annum. Only the population census of 2012 is presented in the following table:

Census report 2012

|                          |        |
|--------------------------|--------|
| Total Population         | 336067 |
| Female                   | 178233 |
| Male                     | 157834 |
| Population Growth Rate   | 1.9    |
| No. of households        | 73851  |
| Population Density/Sq.km | 174    |
| Gender ratio             | 4.55   |
| Disable population       | 7813   |

*Source: CBS, 2012*

#### **4.5 Introduction of Neelakantha Municipality in Dhading District**

Neelakantha Municipality is situated in the Dhading district of political region no 2. The total area of this Municipality is 31.38 square kilometer. This Municipality is situated in the Dhading Basi of its headquarter. In the eastern of Municipality there is Khakte VDC and Dhuwa VDC in the western of Neelakantha VDC in Muralivanjhang, Northern side Sangkota and Dhuwakot VDC. 75 percent of land of this VDC is sloped and some parts are low land and most of it is covered with small

tars. Total population of Neelakantha Municipality is 20182 according to CBS report 2012. 9406 are male and 10776 are female population in this Municipality.

Use of land is divided into different parts. In which fertile land is about 1145.72 hectares and total land is 36.51 percent fertile land is 98.28 hectares which is 3.13 percent of total land. Forest area of this Municipality is almost 845 hectares and Grass area is almost 170 hectares of total area. This Municipality occupied 3138 hectares area of residence area, bushes, forest, etc.

Dhading Besi is the nearest point/ place for health service to the people of Neelakantha Municipality. Dhading hospital and Auribedic health center is the key health service provider for Neelakantha Municipality and to the places near to the Dhading Basi. In out of total household family 3813 houses can buy more or less food. Almost 29.95 percentages household do not have their own field. 3 percentages household still use unhygienic salt. Due to lack of good and balance diet 3 people have neck cancer and 9 of them are blind. There are (42.7%) women who are married. Pregnant women are 92 (2.16) percentage of total married women. 46 women have given birth to their child by the help of trained women, and at same ratio there are women who have gave births their children in hospital.

In this Municipality out of total houses 5255, the 448 number of houses were separated by their family last year. Likewise total 1310 houses are the head by women or housewife's. Nilkhantha Municipality is majority of Dalit and Janajati people. In the total houses here are 11.62 percentages are of Dalit and 62.85 percentage of population is Janajati. The population of Chhetri and Brahmins are 12.169 percentages and few are from Madhesi origin some of them are Muslims.

Most of the people in this Municipality speak Nepali Language as their mother tongue. The Tamangs speak their own Language. The Gurung and Newar also speak their own native language. Most of the people speak Nepali and Tamang language in this area.

#### **4.5.1 Literacy in Neelakantha Municipality**

In Neelakantha Municipality out of 705 households, all the families are totally illiterate 13.42 percentages in calculation 510 household are marginalized people who

are illiterate. If we see in percentage almost 54 percentage of Dalit family are illiterate. In the Madhesi out of 19 families is of them are 68.42 percentages totally illiterate.

#### **4.5.2 Drinking Water of Neelakantha Municipality**

For most of the people of Neelakantha Municipality their main source of drinking water is their private water tap. Including them, some other people also use their private water tap. Likewise in total 50.85 percentage households use their private drinking water tap. 36.88 percentages use public drinking water and 12.46 percentages of household uses unhygienic water of tube well and other means.

#### **4.5.3 Communication in Neelakantha Municipality**

Nepal Telecom has distributed land line telephone including district headquarter and it's Municipality. At present due to high technology and progress of communication almost in every Municipality there has been used of telecommunication. As well as Nepal television service has been reached almost everywhere. Almost 47.16 percentages of houses used television telecast. Almost 46 percentages of houses that have television service uses cable line.

#### **4.5.4 Condition of Roads in Neelakantha Municipality**

Dhading basi to Kanlay road 15 km, Dhading basi to Bharang to Bhurung 10km, Dhadingbasi to khosta 5km, Dhading basi to Koshikhola road 7km, Dhading basi to Sunaulo Bazaar to Koshikhola road 9km, all the roads lies through this Municipality so almost all ward is touched by road transport. 4km roads to Dhading basi road is black topped, all 9 ward of Municipality is touched by road total length of road within Municipality is 90km.

#### **4.5.5 Occupational Status of Neelakantha Municipality**

In this Municipality most of people who are involve in different sector. Main occupational activities have been described listed in below table:

| S.N. | Types of Occupation    | No. of Persons |
|------|------------------------|----------------|
| 1    | Carpenter              | 157            |
| 2    | Construction Workers   | 230            |
| 3    | Gold Smith             | 25             |
| 4    | Electrician            | 85             |
| 5    | Computer Knowledge     | 1525           |
| 6    | Black Smith            | 37             |
| 7    | Shuchikar              | 115            |
| 8    | Plumber                | 43             |
| 9    | Veteneary Doctor       | 12             |
| 10   | Agricultural Mobilizer | 10             |
| 11   | Cobber /Shoes maker    | 4              |
| 12   | Barber                 | 25             |

*Source: Neelakantha Municipality Profile, 2071/72*

#### **4.5.6 Income Source of Neelakantha Municipality**

In this Municipality 2735 household are related its income in business activities. Total of 516 household are involve in business activities.860 household's income source from rent. Foreign employment household are in the number of 307. Detail income source of household is below in table.

| S.N. | Income Source             | No. of House |
|------|---------------------------|--------------|
| 1    | Agriculture               | 2715         |
| 2    | Employment in own country | 218          |
| 3    | Business/ Industry        | 702          |
| 4    | Worker/Labour             | 423          |
| 5    | Professional Service      | 150          |
| 6    | Foreign Employment        | 307          |
| 7    | House-Land Rent           | 1660         |
| 8    | Pension                   | 180          |
| 9    | Others                    | 31           |

Source: Neelakantha Municipality Profile, 2071/72

#### 4.5.7 Women Participation in Institution/Organization of Neelakantha Municipality

In this Municipality there are different kinds of Intuition/Organization. In which 11 are community forest 13 are consumers committee, is are cooperative 10, community forest and 6 are NGOs.

| S.N. | Women Participation in Institution/Organization | No. of Participation |
|------|-------------------------------------------------|----------------------|
| 1    | Community Organization /Institution             | 11                   |
| 2    | Farmer Group                                    | 9                    |
| 3    | Community Forest Consumer Group                 | 10                   |
| 4    | Co-operative                                    | 53                   |
| 5    | NGOS                                            | 6                    |
| 6    | Indigenous/Traditional Group                    | 0                    |
| 7    | Consumer Committee                              | 13                   |

Source: Neelakantha Municipality Profile, 2071/72

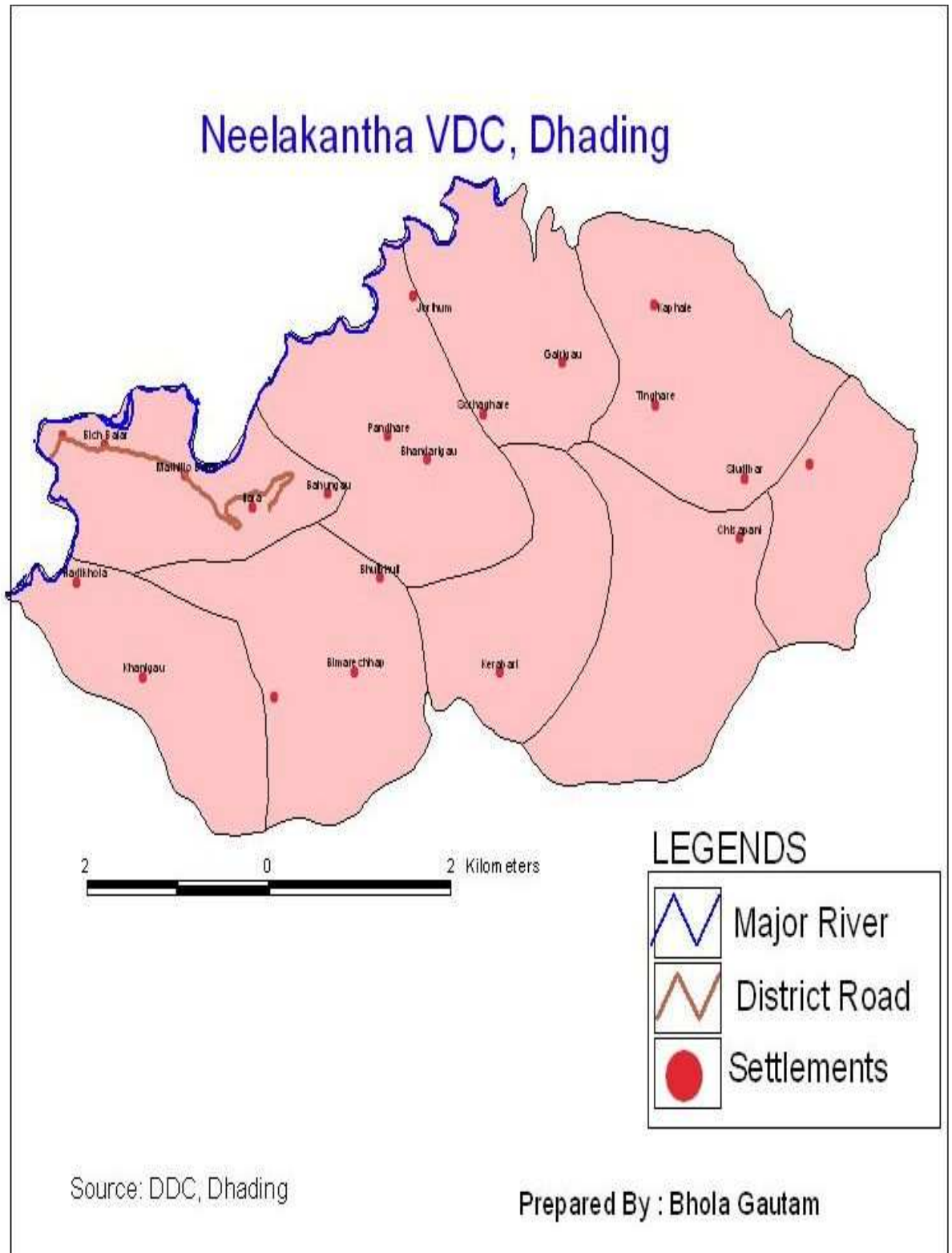
#### 4.5.8 Situation of Women Participation in Neelakantha Municipality

Most of women in the village are involved in agriculture activities. But in market area's women are involved in NGOs/INGOs. Some women are relative in the private business. Most of them are from market/developed area's women who are involved in private business. In this Municipality is women have reached in leadership post INGOs and NGOs.

| S.N. | Situation of Women Participation  | No. of participated |
|------|-----------------------------------|---------------------|
| 1    | Women Involved in Teacher Sector  | 53                  |
| 2    | Women Involved in Government Job  | 7                   |
| 3    | NGOS Related Women                | 33                  |
| 4    | Private Business involved women   | 9                   |
| 5    | Women Involved in Leadership Post | 13                  |

Source: Neelakantha Municipality Profile, 2071/72

#### 4.6.1 Geographical Map of Neelakantha VDC, Dhading District





## CHAPTER- V

### DATA ANALYSIS AND INTERPRETATION

#### Data Analysis and Interpretation of Returned Women

The study was a survey of 30 Nepalese women returned workers undertaken in Neelakantha Municipality of Dhading district who were employees in abroad. The study has been undertaken in the whole Dhading district. The survey results have provided one of the first primary sources of information on the process of returned women from foreign employment. It is hoped that the findings of this study are the socio-economic condition of those women who were returned from the foreign employment and their occupational status of women labour force after foreign employment and to investment and it's utilization of their income from foreign employment. Some of the evidences are as follows:

#### 5.1 Social Status of the Returned Women

##### 5.1.1 Caste of Returned Women

In Neelakantha Municipality Dhading district, the researcher found that the women from Tamang caste are more interested to go for foreign employment. To be specific, nearly 30% of the total women had gone and returned back from foreign employment as shown in the following table.

**Table 5.1: Caste of Returned Women**

| S.N. | Caste of Women | No. of Respondents | Percentage |
|------|----------------|--------------------|------------|
| 1    | Tamang         | 9                  | 30.0       |
| 2    | Newar          | 2                  | 6.7        |
| 3    | Brahmin        | 5                  | 16.7       |
| 4    | Chhetri        | 2                  | 6.7        |
| 5    | Magar          | 6                  | 20.0       |
| 6    | Lama           | 2                  | 6.7        |
| 7    | Dalit          | 4                  | 13.3       |
|      | Total          | 30                 | 100.0      |

*Source: Field Survey, 2016*

The above mentioned data shows that 30 percent of total women had gone and returned from foreign employment from the Tamang Community which is the highest number of women according to their residence. Likewise, 6.7 percent from Newar, 16.7 percent Brahmin, 6.7 percent Chhetri, 20 percent Magar, 6.7 percent Lama, and 13.3 percent Dalit out of 30 women respondents returned from foreign employment.

### 5.1.2 Marital Status of Returned Women

Marriage in Nepalese context is considered as the true foundation of one's life. Therefore, it is taken as a compulsion for the women. After their marriage, they feel and face different problems. So, for the betterment of life and career, they want to go to foreign employment; the data shows the existing reality.

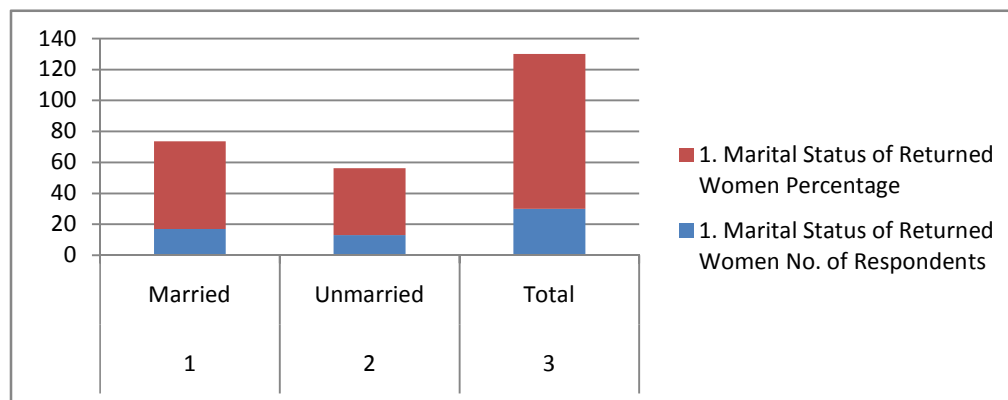
**Table 5.2: Marital Status of Returned Women**

| S.N. | Marital Status | No. of Respondents | Percentage |
|------|----------------|--------------------|------------|
| 1    | Married        | 17                 | 56.7       |
| 2    | Unmarried      | 13                 | 43.3       |
| 3    | Total          | 30                 | 100.0      |

*Source: Field Survey, 2016*

Table no. 2 shows that 56.7 percentage of married women and 43.3 percentages were unmarried among 30 foreign employment returned women. The highest number of married women had gone to foreign employment.

**Figure 1: Marital Status of Returned Women**



*Source: Field Survey, 2016*

### 5.1.3. Age Group of Respondents

The data presented in the table is about the age of returned women, which reflects that high percent of women who go abroad were between the ages of 25 to 30 years. It can predict from the data below that as young are more energetic, so they tend to go abroad and return home.

**Table 5.3: Age Group of Respondents**

| S.N. | Age Group of Respondents | No. of Respondents | Percentage |
|------|--------------------------|--------------------|------------|
| 1    | 15-20                    |                    | 0          |
| 2    | 20-25                    | 9                  | 30         |
| 3    | 25-30                    | 11                 | 37         |
| 4    | 30-35                    | 7                  | 23         |
| 5    | 35-40                    | 3                  | 10         |
|      | Total                    | 30                 | 100.0      |

*Source: Field Survey, 2016*

Above data shows that among 30 women returned from foreign employment respondents from Neelakantha Municipality of Dhading district, it was found that maximum numbers of women were from the age of 25-30 or 37 percent of total women from the same age group. Moreover, minimum numbers of women fall under the age group of 35-40 or 10 percent of women were returned from both age groups.

### 5.1.4 Educational Level of Returned Women

Educated people build up confidence to involve in any job. However, illiterate women do not have such access to involve in those fields, if they get a job, they should work in low salary. So, most of the illiterate women usually went to foreign employment. To be specific, nearly 50% illiterate women are returned from foreign employment as shown in the following data.

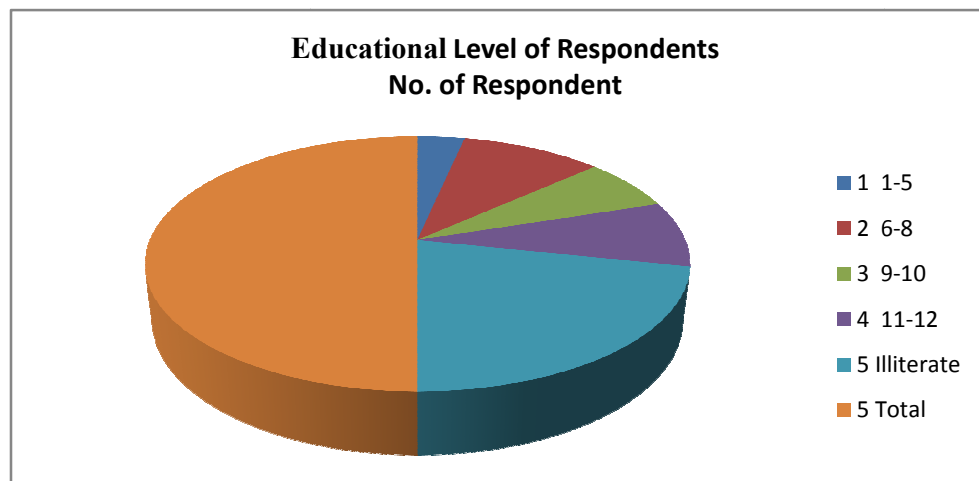
**Table 5.4: Educational Level of Returned Women**

| S.N. | Educational Level | No. of Respondents | Percentage |
|------|-------------------|--------------------|------------|
| 1    | 1-5               | 2                  | 6.7        |
| 2    | 6-8               | 6                  | 20.0       |
| 3    | 9-10              | 4                  | 13.3       |
|      | 11-12             | 5                  | 16.7       |
| 5    | Illiterate        | 13                 | 43.3       |
|      | Total             | 30                 | 100.0      |

*Source: Field Survey, 2016*

The above given table shows that the highest number of illiterate (43.3 percentage) had gone for foreign employment. Similarly, 6.7 percent of women had primary level of education, 20 percentages of women had Lower Secondary level of education, and 13.3 percentages of women had Secondary Level of education. The data shows that literate women were attracted to foreign employment but approximately same number of illiterate also had gone for foreign employment.

**Figure 2: Educational Level of Returned Women**



*Source: Field Survey, 2016*

### 5.1.5 Religion of Returned Women

Although most of the people in Nepal are Hindus, the other religions also came into existence. Buddhist and Christian religion can also be found there along with Hindu religion. In Dhading district, most of the returned women were Hindu.

**Table 5.5: Religion of Returned Women**

| S.N. | Religion  | No. of Respondents | Percentage |
|------|-----------|--------------------|------------|
| 1    | Hindu     | 16                 | 53.3       |
| 2    | Buddhist  | 3                  | 10.0       |
| 3    | Muslim    |                    | 0.0        |
| 4    | Christian | 11                 | 36.7       |
| 5    | Others    |                    | 0.0        |
|      | Total     | 30                 | 100.0      |

*Source: Field Survey, 2016*

Table no.5 shows that 53.3 percentages of women were returned from Hindu religion from foreign employment. It was the highest number of returned women according to religion.36.7 percentage of Christian, 10 percentage of Buddhist. Most of the women from the Hindu religion and Buddhist religion are the lowest in numbers who returned from foreign employment.

### 5.1.6 Present Main Occupation of Family

In this research, the researcher found that there was more agriculture than other occupational group. The reason main behind it was the Nepal is a landlocked country. It was indigenous occupation of Nepali people. In the present context most of people's main occupation is farmer as shown in the following table.

**Table 5.6: Present Main Occupation of Family**

| S.N. | Occupation of Family | No. of Respondents | Percentage |
|------|----------------------|--------------------|------------|
| 1    | Business             | 6                  | 20         |
| 2    | Agriculture          | 18                 | 60         |
| 3    | Job                  | 2                  | 7          |
| 4    | Unemployment         | 4                  | 13         |
| 5    | Total                | 30                 | 100        |

*Source: Field Survey, 2016*

According to occupation, the above data shows that 30 returned women family member's agriculture were 60 percent, which was the highest in number. Similarly, 20 percent were occupied in the business, 7 percent were job holders, and 13 percent were unemployed. The above data shows that many members were students and lowest were occupied on private job.

### 5.1.7 Information about Foreign Employment

Even though there were several ways to go abroad for foreign employment. Most of the people went for their purpose by illegal ways. The researcher found that in Neelakantha Municipality Dhading district, most of the returned women had gone there by local brokers shown as in the following data.

**Table 5.7: Information about Foreign Employment**

| S.N. | Source of Information | No .of Respondents | Percentage |
|------|-----------------------|--------------------|------------|
| 1    | Newspaper             | 1                  | 3.3        |
| 2    | local broker          | 13                 | 43.3       |
| 3    | Radio                 | -                  | 0.0        |
| 4    | T.V                   | -                  | 0.0        |
| 5    | Relatives             | 8                  | 26.7       |
| 6    | Friends               | 6                  | 20.0       |
| 7    | Manpower agencies     | 2                  | 6.7        |
| 8    | Self                  | -                  | 0.0        |
| 9    | Other                 | -                  | 0.0        |
|      | Total                 | 30                 | 100.0      |

*Source: Field Survey, 2016*

The data as we can see above is about the source of information, which the foreign women employee from which they got. The women had information from newspaper was 3.3 percent, through local broker 43.3 percent, from relatives 26 percent, from friends 20 percent, and manpower agencies 6.7 percent. However, they did not get any source of information from radio and TV. The data proves that women had information from local broker was the highest and the least one was from the Newspaper and self-informed.

### 5.1.8 Medium of Foreign Employment

There were different medium for foreign employment but most of the women had gone for abroad by manpower and contacting their relatives because their relatives had already gone abroad for employment. The following table presents the reality as:

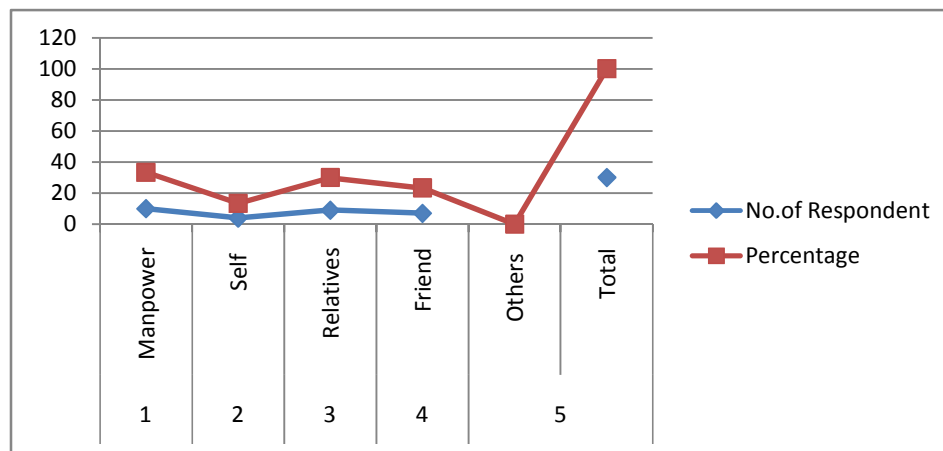
**Table 5.8: Medium of Foreign Employment**

| S.N. | Medium of Foreign | No. of Respondent | Percentage |
|------|-------------------|-------------------|------------|
| 1    | Manpower          | 10                | 33.3       |
| 2    | Self              | 4                 | 13.3       |
| 3    | Relatives         | 9                 | 30.0       |
| 4    | Friend            | 7                 | 23.3       |
| 5    | Others            |                   | 0.0        |
|      | Total             | 30                | 100.0      |

*Source: Field Survey, 2016*

As shown in given table, women employee had gone to foreign countries through different sources. Among them 33.3 percent were gone through Manpower agencies, 13.3 percent by themselves, 30 percent through relatives, 23.3 percent of women had gone through friends. The data shows that they had gone for foreign employment through manpower was the highest and the least number was from self.

**Figure 3: Medium of Foreign Employment**



*Source: Field Survey, 2016*

### 5.1.9 Going Abroad for the First Time

The researcher, in his field study, found that the rate of going abroad before 1-3 years was more. However, the women also started to go for foreign employment before about 20 years, especially during the period of army appointment in the II World War.

**Table 5.9: Going Abroad for the First Time**

| S.N. | Years        | Years of abroad | Percentage |
|------|--------------|-----------------|------------|
| 1    | 1-3 year     | 15              | 50         |
| 2    | 3-6 year     | 13              | 43         |
| 3    | 6-9 year     | 2               | 7          |
| 4    | 9 above year |                 | 0          |
|      | Total        | 30              | 100        |

Source: Field Survey, 2016

From the above data, we can see that during past 1-3 years of period 50 percent of women were gone for the foreign employment. Likewise, during past 3-6 years of period 43 percent and 7 percent were gone during past 6-9 years. The data proves that during past 1-3 years of period highest numbers of women were gone for foreign employment and least one was during past 6-9 years.

### 5.1.10 Name of Destination Countries:

The researcher, in his field study, found that most of the women had gone to the Gulf countries like Kuwait. It was because most of the women went there for housemaid jobs, who were sent from India illegally by brokers. Most of the women returned from Kuwait and Saudi.



**Table 5.10: Name of Destination Countries**

| S.N. | Name of Country | No. of respondent | Percentage |
|------|-----------------|-------------------|------------|
| 1    | Malaysia        | -                 | 0.0        |
| 2    | Singapore       | 2                 | 6.7        |
| 3    | Lebanon         | -                 | 0.0        |
| 4    | Kuwait          | 11                | 36.7       |
| 5    | Pakistan        | 1                 | 3.3        |
| 6    | Oman            | 2                 | 6.7        |
| 7    | Saudi           | 7                 | 23.3       |
| 8    | Bahrain         | 3                 | 10.0       |
| 9    | Qatar           | 1                 | 3.3        |
| 10   | Dubai           | 2                 | 6.7        |
| 11   | Korea           | 1                 | 3.3        |
|      | Total           | 30                | 100.0      |

*Source: Field Survey, 2016*

As shown in the above table, the women returned from different countries for foreign employments, especially from the Gulf-countries. Among them 30 women, 6.7 percent from Singapore, 36.7 percent from Kuwait, 3.3 percent from Pakistan, 6.7 percent from Oman, 23.3 percent from Saudi, 10 percent from Bahrain, 3.3 percent from Qatar, 6.7 percent from Dubai, 3.3 percent from Korea were returned home from abroad. What we can see from the above data is, the highest numbers of them were returned from Kuwait and the least were from Pakistan, Korea and Qatar.

#### **5.1.11 Causes of leaving Own Country**

The main reason behind this was to earn money and to improve their family status. Most of the returned women main purpose was to earn lot of money and data shows 83.3% of women go to earn money.

**Table 5.11: Causes of Leaving Own Country**

| S.N. | Causes of leave Country | No. of Respondent | Percentage |
|------|-------------------------|-------------------|------------|
| 1    | Relatives               | 2                 | 6.7        |
| 2    | Manpower                |                   | 0.0        |
| 3    | Friends                 | 1                 | 3.3        |
| 4    | To earns money          | 25                | 83.3       |
| 5    | Study & earns           | 2                 | 6.7        |
| 6    | Unknown                 |                   | 0.0        |
| 7    | Others choice           |                   | 0.0        |
|      | Total                   | 30                | 100.0      |

*Source: Field Survey, 2016*

The above data shows that women left the country due to different reasons. Among them 6.7 percent for relatives, 3.3 percent for friends, 83.3 percent to earn money, 6.7 percent for both study and earns. The above data shows that the highest percentage of women went for earnings to leave own country.

#### **5.1.12 Time of Stay in Foreign Country:**

Among 30 respondents, the researcher found that the returned women from foreign employment belonging to 1-3 years of labor worker were in the highest number such as:

**Table 5.12: Duration and Stay in Foreign Country**

| S.N. | Total Time | No. of Respondent | Percentage |
|------|------------|-------------------|------------|
| 1    | 1-3 year   | 15                | 50         |
| 2    | 3-6 year   | 13                | 43         |
| 3    | 6-9 year   | 2                 | 7          |
| 4    | 9-12 year  |                   | 0          |
|      | Total      | 30                | 100        |

*Source: Field Survey, 2016*

As shown in the given table, the women who had gone to foreign countries for some duration. Among them 50 percent of women lived for 1-3 years, 43 percent for 3-6 years and 7 percent of them lived there for 6-9 years. The data shows that 50 percent women stayed there for 1-3 years the highest and the lowest was 7 percent stayed there for 6-9 years.

### 5.1.13 Types of Job in Foreign Country

The researcher found that most of the returned women had gone for foreign employment to work as housemaid. The following table has shown the reality.

**Table 5.13: Types of Job in Foreign Country**

| S.N. | Name of Job       | No. of Respondent | Percentage |
|------|-------------------|-------------------|------------|
| 1    | Company           | 2                 | 6.7        |
| 2    | Hotel             |                   | 0.0        |
| 3    | Housemaid         | 25                | 83.3       |
| 4    | Security Guard    |                   | 0.0        |
| 5    | Caregiver         | 1                 | 3.3        |
| 6    | Agriculture Labor | 0                 | 0.0        |
| 7    | Cook              |                   | 0.0        |
| 8    | Sales man         | 2                 | 6.7        |
| 9    | Waiter            |                   | 0.0        |
| 10   | Others            |                   | 0.0        |
|      | Total             | 30                | 100.0      |

*Source: Field Survey, 2016*

As shown above in the given table, the women who had gone to foreign countries for employments engaged there in different jobs. Among them 6.7 percent were engaged in the company, 83.3 percent for housemaid, 3.3 percent for caregiver and 6.7 percent for saleswomen. What I got is most of them were engaged for housemaid. There was not any found working in the Hotel, Cook, Waiter, Agricultural labor and Security Guard.

#### 5.1.14 Total Paid amount for Foreign Employment:

In the context of Neelakantha Municipality Dhading district, the rate of women who paid for foreign employment Rs. 40,000-50,000 percent was the highest. Less and more amount paid women majority was also high.

**Table 5.14: Total Paid Amount for Foreign Employment**

| S.N. | Total Paying Amount | No. of Respondent | Percentage |
|------|---------------------|-------------------|------------|
| 1    | 0-10000             | 3                 | 10.0       |
| 2    | 10000-20000         | 4                 | 13.3       |
| 3    | 20000-30000         | 3                 | 10.0       |
| 4    | 30000-40000         | 6                 | 20.0       |
| 5    | 40000-50000         | 9                 | 30.0       |
| 6    | 50000-60000         | 2                 | 6.7        |
| 7    | 60000-above         | 3                 | 10.0       |
|      | Total               | 30                | 100.0      |

*Source: Field Survey, 2016*

As shown in the given table, women paid different amount of money while leaving the country. Among them 10 percentage of women paid up to 10,000, 13.3 percent 10,000-20,000, 10 percent 20,000-30,000, 20 percent 30,000-40,000, 30 percent 40,000-50,000, 6.7 percent 50,000-60,000 and 10 percentage of women paid 60,000 and above. The highest number of women paid 40,000-50,000 and the least was up to 10,000.

#### 5.1.15 Per-day Working time

Normally, Nepalese Male and Female work for 8 hours in Nepal. However, the returned women were compelled to work for more hours. The researcher found that women who worked for 16-18 hours were more in number as presented in the table.

**Table 5.15: Per-day Working Time**

| S.N. | Per-day Working Time (hours) | No. of Respondents | Percentage |
|------|------------------------------|--------------------|------------|
| 1    | 8-12 hour                    | 2                  | 7          |
| 2    | 12-16 hour                   | 12                 | 40         |
| 3    | 16-20 hour                   | 16                 | 53         |
| 4    | 20-24 hour                   | 0                  | 0          |
|      | Total                        | 30                 | 100        |

*Source: Field Survey, 2016*

As shown above in the given table, the women worked for different hours per day in the foreign employments. Among them 2 percent of them worked for 8-12 hours per day, 40 percent for 12-16 hours, and 53 percent 16-20 hours. The data shows that 53 percentages of women were working for many hours and 7 percent of them were working less hours.

#### **5.1.16 Salary of Per Month**

Most of the women had gone to the Gulf Country illegally. Therefore, they had to work in low salary. The following table has shown the reality.

**Table 5.16: Salary of Per Month**

| S.N. | Salary of Per Month | No. of Respondent | Percentage |
|------|---------------------|-------------------|------------|
| 1    | 0-10000             | 11                | 36.7       |
| 2    | 10000-20000         | 9                 | 30.0       |
| 3    | 20000-30000         | 5                 | 16.7       |
| 4    | 30000-40000         | 1                 | 3.3        |
| 5    | 40000-50000         | 1                 | 3.3        |
| 6    | 50000-above         | 3                 | 10.0       |
|      | Total               | 30                | 100.0      |

*Source: Field Survey, 2016*

As shown above in the table, the salaries of the women per month were different. Among them 36.7 percent of them had the salary below 10000, 30 percent had 10000-

20000, 16.7 percent had 20000-30000, 3.3 percent had 30000-40000, 3.3 percent had 40000-50000, and 10 percent of them had 50000 and above. The data shows that 36.7 percent of women had the least salary and 10 percent of them had the highest salary.

### 5.1.17 Duration of Returned from Foreign Employment

In Neelakantha MUNICIPALITY Dhading district, the researcher found that most of the women returned to Nepal from foreign employment after 30 above months. It was because they had contact for that period only and they were unsatisfied in their salary.

**Table 5.17: Duration of Returned from Foreign Employment**

| S.N. | Month         | No. of Respondents | Percentage |
|------|---------------|--------------------|------------|
| 1    | Below 6 month | 2                  | 6.7        |
| 2    | 6-12 month    | 1                  | 3.3        |
| 3    | 12-18 month   | 2                  | 6.7        |
| 4    | 18-24 month   | 4                  | 13.3       |
| 7    | 24-30 month   | 4                  | 13.3       |
| 8    | 30-36 month   | 7                  | 23.3       |
| 9    | 36 to above   | 10                 | 33.3       |
| 10   | Total         | 30                 | 100.0      |

*Source: Field Survey, 2016*

The data given in the above table shows that, the women from foreign employment were staying in Nepal for some duration. Among them 6.7 percentage of them were staying for 6 months , 3.3 percent for 6-12 months, 6.7 percent for 12-18 months, 13.3 percent for 18-24 months , 13.3 percent for 24-30 months, 23.3 percent for 30-36 months and 33.3 percent for 36 and above. The highest time duration was 36 and above and the least one was up to 6 months staying at Nepal coming back from foreign employments.

## 5.2 Economic Condition of Women before and after Abroad

### 5.2.1 All Over Condition of Women Before and After Foreign Employment

In Neelakantha Municipality Dhading district, the researcher had used different elements to find out the economic condition whether the improvement took place or such as in Television, Mobile, Computer/ Laptop, Camera, Radio, Land, Gold/Ornament, House Type, Type Toilet, lighting Sources, Loan and Bank Balance. The researcher found that there was not such a drastic change in the use of them but improvement took place in comparison to the previous condition. The following tables had shown the improvement in separate field.

**Table 5.18: Economic Condition of Women Before and After Foreign Employment**

| S.N. | Properties | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|------|------------|--------|------------|------------|-------|------------|------------|
| 1    | Television | Yes    | 10         | 33.3       | Yes   | 23         | 76.7       |
|      |            | No     | 20         | 66.7       | No    | 7          | 23.3       |
|      |            | Total  | 30         | 100        | Total | 30         | 100.0      |

| 2 | Mobile | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|---|--------|--------|------------|------------|-------|------------|------------|
|   |        | Yes    | 8          | 26.7       | Yes   | 30         | 100        |
|   |        | No     | 22         | 73.3       | No    | 0          | 0          |
|   |        | Total  | 30         | 100.0      | Total | 30         | 100        |

| 3 | Computer/<br>Laptop | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|---|---------------------|--------|------------|------------|-------|------------|------------|
|   |                     | Yes    | 0          | 0.0        | Yes   | 3          | 10         |
|   |                     | No     | 30         | 100.0      | No    | 27         | 90         |
|   |                     | Total  | 30         | 100.0      | Total | 30         | 100        |

| 4     | Camera | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|-------|--------|--------|------------|------------|-------|------------|------------|
|       |        | Yes    | 3          | 10.0       | Yes   | 8          | 26.7       |
| No    | 27     | 90.0   | No         | 22         | 73.3  |            |            |
| Total | 30     | 100.0  | Total      | 30         | 100.0 |            |            |

| 5     | Radio | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|-------|-------|--------|------------|------------|-------|------------|------------|
|       |       | Yes    | 22         | 73.3       | Yes   | 17         | 56.7       |
| No    | 8     | 26.7   | No         | 13         | 43.3  |            |            |
| Total | 30    | 100.0  | Total      | 30         | 100.0 |            |            |

| 6     | Land | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|-------|------|--------|------------|------------|-------|------------|------------|
|       |      | Yes    | 20         | 66.7       | Yes   | 26         | 86.7       |
| No    | 10   | 33.3   | No         | 4          | 13.3  |            |            |
| Total | 30   | 100    | Total      | 30         | 100   |            |            |

| 7     | Gold/Ornament | Before | No. of HHs | Percentage | After     | No. of HHs | Percentage |
|-------|---------------|--------|------------|------------|-----------|------------|------------|
|       |               | Yes    | 16         | 53.3       | Increased | 20         | 66.7       |
| No    | 14            | 46.7   | Decreased  | 2          | 6.7       |            |            |
| Total | 30            | 100    | Same       | 8          | 26.7      |            |            |
|       |               |        | Total      | 30         | 100.0     |            |            |



| 8 | House Type       | Before     |            | After      |            |
|---|------------------|------------|------------|------------|------------|
|   |                  | No. of HHs | Percentage | No. of HHs | Percentage |
|   | Cement and brick | 6          | 20.0       | 8          | 26.7       |
|   | Mud and stone    | 23         | 76.7       | 22         | 73.3       |
|   | Wooden           |            | 0.0        |            | 0.0        |
|   | Thatched         |            | 0.0        |            | 0.0        |
|   | Rental House     | 1          | 3.3        |            | 0.0        |
|   | Total            | 30         | 100.0      | 30         | 100.0      |

| 9 | Type of Toilet | Before     |            | After      |            |
|---|----------------|------------|------------|------------|------------|
|   |                | No. of HHs | Percentage | No. of HHs | Percentage |
|   | Flush          | 4          | 13.3       | 5          | 16.7       |
|   | Pit            | 12         | 40.0       | 12         | 40.0       |
|   | Cemented       | 8          | 26.7       | 10         | 33.3       |
|   | Mud & Stone    | 5          | 16.7       | 3          | 10.0       |
|   | No             | 1          | 3.3        |            | 0.0        |
|   | Total          | 30         | 100.0      | 30         | 100.0      |

| 10 | Lighting Sources | Before     |            | After      |            |
|----|------------------|------------|------------|------------|------------|
|    |                  | No. of HHs | Percentage | No. of HHs | Percentage |
|    | Electricity      | 26         | 86.7       | 28         | 93.3       |
|    | Solar System     | 2          | 6.7        | 2          | 6.7        |
|    | Kerosene light   | 2          | 6.7        |            | 0.0        |
|    | Other            |            | 0.0        |            | 0.0        |
|    | Total            | 30         | 100.0      | 30         | 100.0      |

| 11 Loan | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|---------|--------|------------|------------|-------|------------|------------|
|         | Yes    | 19         | 63.3       | Yes   | 16         | 53.3       |
|         | Rs.    | 6540000    |            | Rs.   | 1644000    |            |
|         | No     | 11         | 36.7       | No    | 14         | 46.7       |
|         | Total  | 30         | 100.0      | Total | 30         | 100.0      |

| 12 Bank Balance | Before | No. of HHs | Percentage | After | No. of HHs | Percentage |
|-----------------|--------|------------|------------|-------|------------|------------|
|                 | Yes    | 4          | 13.3       | Yes   | 18         | 60.0       |
|                 | Rs.    | 590000     |            | Rs.   | 5881000    |            |
|                 | No     | 26         | 86.7       | No    | 12         | 40.0       |
|                 | Total  | 30         | 100        | Total | 30         | 100        |

*Source: Field Survey, 2016*

The above-mentioned data shows that the women had their own properties before and after the foreign employment. Among those women, 33.3 percent of women had the TV before going to foreign employment and 66.7 percent had not the TV before going, 76.7 had TV in their home and 23.3 percent had not TV up to now. This data is nearly opposite after their returning.

Similarly, 26.7 percent of them had mobile, others had not before going to foreign, after returning 100 percent of them had mobile likewise no one had laptop/computer before, and others had not. In addition, after their returning 10 percent of women had laptop/ computer and. Similarly, 10 percent of women had camera before, however others did not have. After returning to Nepal 26.7 percent of them had camera and the rest of others did not have.

Before, 73.3 percent of women had Radio but others had not. After their returning 56.3 percent of them had got Radio and others 43.3 percent of them had not.

Similarly, 66.7 percent women had their own land and rest of others did not have. After returning to Nepal 86 percent women had their own land and 13.3 percent women had not land still now.

Before going to foreign countries, 53.3 percent of women had gold/ornament and others had not got. Later on 66.7 percent of women using Gold was increased and decreased as 6.7 percent. However, 66.7 percent women had Gold/ ornament and 33.3 percent of women had same and decrease. At last, increasing percent were high.

Women were asked what sort of houses they had. Among them, 20 percent had their houses made up of with cement and brick, 76.7 percent of mud and stone and 3.3 percent had the rental house. After returning to Nepal 26.7 percent had the house of cement and brick and 73.3 percent of mud and stone. It shows that women were interested with the house made up of cement and brick.

The women had different kind of toilets at their houses before and after foreign employments. Among them 13.3 percent had the flush, 40 percent had pit, 26.7 percent had cemented, 16.6 percent had mud and stone and 3.3 percent of them had not got toilets. Similarly, after returning to Nepal it was changed as 16.7 percent of them had flush, 40 percent had pit, 33.3 percent had cemented and 10 percent had mud and stone. The data shows that the women had their interest in making cemented toilets.

Similarly, women were asked what sort of lighting sources they used before and after their foreign employments. Before 86.7 percent of them used electricity, 6.7 percent solar system and 6.7 percent had used kerosene. After returning to Nepal, the use in electricity was increased as 93.3 percent, 6.7 percent solar system and decreased in the use of kerosene light users. What we got from above data was most of them were using electricity for lighting.

Similarly, 63.3 percent of women had brought the loan from different places and rest of others had not. After returning to Nepal, the loan was decreased as 53.3 percent and 46.7 percent had not brought any. The data shows that before the women had loan of amount Rs.6540000 and after it was decreased as Rs.1644000.

Likewise, the women were asked whether they had bank balance before and after foreign employments. 13.3 percent of women had Bank balance and among them 86.7 percent had not saving. After returning to Nepal 60 percent of them had the bank balance and the rest of others did not have bank balance. Before the Bank balance was Rs.590000 and later on it was increased as Rs.5881000.

### **5.3 Area of Investment and Utilization of their Income in the Country**

#### **5.3.1 Land in Own Name**

Nepalese women do not have the land property in their name. Nepalese society is a patriarchal society so; most of the properties are in men's name. The case seems same in Neelakantha Municipality Dhading district as well. Most of the returned workers did not have their own land in their name that can be clarify from following data.

**Table 5.19: Land in Own Name**

| S.N. | Land in Own Name | No. of Respondent | Percentage |
|------|------------------|-------------------|------------|
| 1    | Yes              | 8                 | 26.7       |
| 2    | No               | 22                | 73.3       |
|      | Total            | 30                | 100.0      |

*Source: Field Survey, 2016*

As given in the table, the women were asked whether the land was in their own name or not. 26.7 percent had the land in their name and 73.3 percent of them had not the land in their own name.

#### **5.3.2 Bought Land After Foreign Employment**

After earning from foreign employment as well, their awareness and Government of Nepal has given, subsidy to women owner. Some women have bought land in their own name. The data shows that a few of the women are able to buy land in their own name. Most of the women were not having their property right.

**Table 5.20: Bought Land After Foreign Employment**

| S.N. | Bought after Land | No. of Respondent | Percentage |
|------|-------------------|-------------------|------------|
| 1    | Yes               | 11                | 36.7       |
| 2    | No                | 19                | 63.3       |
|      | Total             | 30                | 100        |

*Source: Field Survey, 2016*

As shown above in the given table the women were asked whether they bought land or not after foreign employment. Among them 36.7 percent of the women had bought the land and rest of others did not buy land.

### 5.3.3 Bought Place

The women who became able to save some earnings have bought land. They have chosen land nearby market place. It shows their awareness about education, sanitation and opportunity. Most of women were unable to purchase land because cannot earn enough money from foreign employment.

**Table 5.21: Bought Place**

| S.N. | Bought place         | No. of Household | Percentage |
|------|----------------------|------------------|------------|
| 1    | Local Place          | 8                | 72.7       |
| 2    | Nearest Market       | 1                | 9.1        |
| 3    | Nearest Municipality | 2                | 18.2       |
| 4    | Other                |                  | 0.0        |
|      | Total                | 11               | 100.0      |

**Source: Field Survey, 2016**

As given above the table, the women bought the place after the foreign employment. Among them 72.7 percent of women bought land in the locality place, 9.1 percent of women bought land nearest market and rest of others bought nearest municipality.

### 5.3.4 Spend Money for Buying Land

Most of the women seem unable to earn enough money from foreign employment. A few women out of 30 were able to spend their earning in buying land. However, the

number of women was a few. It shows that some rather changes in Nepalese society that women can do various things on their own.

**Table 5.22: Spend in Buying Land**

| S.N. | Spend in Buying Land | No. of Respondent | Percentage |
|------|----------------------|-------------------|------------|
| 1    | Below100000          | 1                 | 9.1        |
| 2    | 100000-500000        | 8                 | 72.7       |
| 3    | 500000-above         | 2                 | 18.2       |
|      | Total                | 11                | 100.0      |

*Source: Field Survey, 2016*

As shown above the table, one-third numbers of women spent money for buying land. Among them 9.1 percent of women invested below 100000 amount of money for buying land, 72.7 percent invested 100000-500000 and 18.2 percent of them invested 500000 and above. However, others did not use money for buying land.

### 5.3.5 Approximate Expenditure of Foreign employment

The ratio of expenditure before and after foreign employment is highly different. After returning from foreign employment their expenditure increased nearly 50% high. The priorities of expenditure in various things seem constant about is drastically increased.

**Table 5.23: Approximate Expenditure of Returned Women**

| S.N. | Expenditure Topics | Before Total (Rs) | Percentage | After Total (Rs) | Percentage |
|------|--------------------|-------------------|------------|------------------|------------|
| 1    | Education          | 305500            | 25.1       | 465700           | 22.7       |
| 2    | Health             | 90800             | 7.5        | 445500           | 21.7       |
| 3    | Buying foods       | 524200            | 43.1       | 716000           | 34.9       |
| 4    | Clothing           | 220500            | 18.1       | 350000           | 17.1       |
| 5    | Communication      | 8100              | 0.7        | 84800            | 4.1        |
| 6    | Entertainment      | 3000              | 0.2        | 22300            | 1.1        |
| 7    | Traveling          | 64580             | 5.3        | 186000           | 9.1        |
|      | Total              | 1216680           | 100.0      | 2050300          | 100.0      |

*Source: Field Survey, 2016*

The above-mentioned data shows the expenditure of women worker before and after the foreign employment. The total expenditure of total 30 women per year was 1216680 and it increased as 2050300. Before their foreign employment, 25.1 percent of 305500 were spent on education, 7.5 percent on health, 43.1 percent on food, 18.1 percent on clothing, 0.7 percent on communication, 0.2 percent on entertainment, and 5.3 percent on travelling. After their returning in Nepal the women spent 22.7 percent on education, 21.7 percent on health, 34.9 percent on foods, 17.1 percent on clothing, 4.1 percent on communication , 1.1 percent on entertainment and 9.1 percent on travelling. Comparatively, the women were found to spend more than before.

### 5.3.6 Annual Income of Before and After Foreign Employment

Agriculture seems main support of annual income of before foreign employment and after foreign employment get remittances doing different occupation. After foreign employment income level were high. Before foreign employments, only few of them earned money and after foreign employment earned more money in abroad. It has been increased income level and input remittance. This is presented in following data.

**Table 5.24: Annual Income of Before and After Foreign Employment**

| S.N. | Annual Income | Before (No. of Respondent) | Percentage | After (No. of Respondent) | Percentage |
|------|---------------|----------------------------|------------|---------------------------|------------|
| 1    | Below 100000  | 27                         | 90         | 21                        | 70         |
| 2    | 100000-300000 | 3                          | 10         | 7                         | 23         |
| 3    | 300000-600000 |                            | 0          | 2                         | 7          |
| 4    | 600000-900000 |                            | 0          |                           | 0          |
| 5    | 900000 above  |                            | 0          |                           | 0          |
| 6    | Total         | 30                         | 100        | 30                        | 100        |

*Source: Field Survey, 2016*

As shown in the given table, the women were engaged in different occupation before and after their foreign employment. This data shows that before foreign employment 90 percent women income level were below 100000, 10 percent of women income level were 100000 to 300000 and after returning it was increased income level, 70 percent of women income level were 100000, 23 percent women were earned 100000 to 300000 and rest others annual income were 600000 above. Before their destination

to foreign employment, 90 percent of women annual income level was below 100000 and later on decreased 70 percent of women annual income level.

### 5.3.7 Money Collects from Abroad

Nearly 53.3 percent of women earned I lakh to 3 lakh. Few of them have earned above 6 lakhs. It shows that the income of women is foreign employment was not good.

**Table 5.25: Money Collected from Abroad**

| S.N. | Money Collect from Abroad | No. of Respondent | Percentage |
|------|---------------------------|-------------------|------------|
| 1    | Below-100000              | 5                 | 16.7       |
| 2    | 100000-300000             | 16                | 53.3       |
| 3    | 300000-600000             | 7                 | 23.3       |
| 4    | 600000-above              | 2                 | 6.7        |
| 5    | Total                     | 30                | 100.0      |

*Source: Field Survey, 2016*

We can see in the above data that 16.7 percent of the women collected below 100000, 53.3 percent them 100000-300000, 23.3 percent of them 300000-600000, 6.7 percent of them above 600000. This data proves that most of the women collected 100000-300000 from the abroad.

### 5.3.8 Investment or not

In Neelakantha Municipality Dhading district, most of women were interested to invest in different sectors. After returning from foreign employment their economic status were changed and invested their money in different proposes like business and other sectors.

**Table 5.26: Investment of Returned Women**

| S.N. | Investment or not | No. of Respondent | Percentage |
|------|-------------------|-------------------|------------|
| 1    | Yes               | 17                | 56.7       |
| 2    | No                | 13                | 43.3       |
| 3    | Total             | 30                | 100        |

*Source: Field Survey, 2016*



Above table shows most of women were interesting to invest. Among 56.7 percent women were invested and rest others did not.

### 5.3.9 Sectors of Investment After Foreign Employment

The women have spent their earning in various fields. They spent their money in paying loan, because there is a system of paying double amount of loan after returning from foreign employment. They had not invested their earning for further earnings. A few of them have invested in business, housing, land, education, etc.

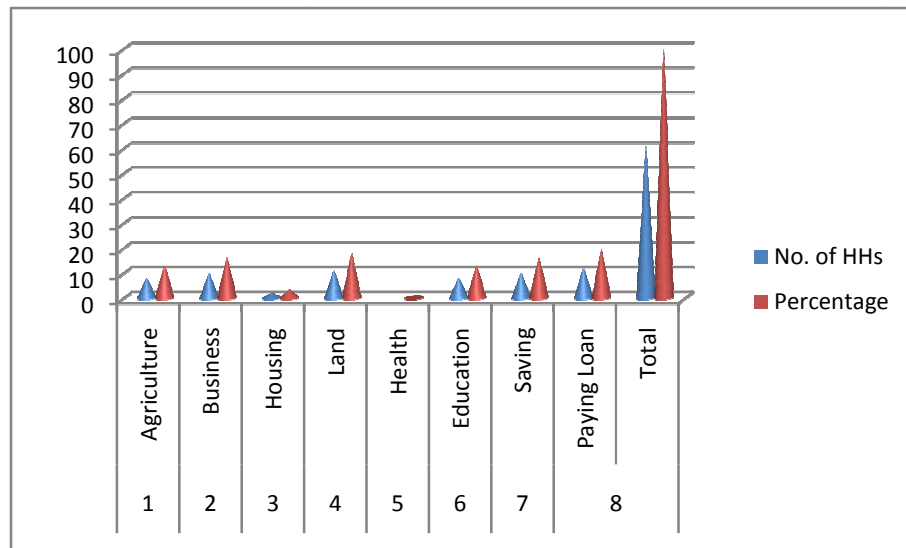
**Table 5.27: Sectors of Investment after Foreign Employment**

| S.N. | Sectors of Investment | No. of HHs | Percentage |
|------|-----------------------|------------|------------|
| 1    | Agriculture           | 8          | 13.1       |
| 2    | Business              | 10         | 16.4       |
| 3    | Housing               | 2          | 3.3        |
| 4    | Land                  | 11         | 18.0       |
| 5    | Health                |            | 0.0        |
| 6    | Education             | 8          | 13.1       |
| 7    | Saving                | 10         | 16.4       |
| 8    | Paying Loan           | 12         | 19.7       |
|      | Total                 | 61         | 100.0      |

*Source: Field Survey, 2016*

As given in the data that woman were found for investing in different sectors. Among them, 13.1 percent had invested in agriculture, 16.4 percent had invested in business, 3.3 percent on housing, 13.1 percent on education, 18 percent on land, 19.7 percent on paying loan and 16.4 percent of women had saved for future. Most of women had invested on land and paying loan. But no one was found investing in health.

**Figure 4: Sectors of Investment after Foreign Employment**



Source: Field Survey, 2016

### 5.3.10 Type of Investment

Out of 30 women, only 17 had invested their earning. Among them 14 women above, 82.4% of women had invested individually.

**Table No: 5.28: Types of Investment**

| S.N. | Type of Investment | No. of Respondent | Percentage |
|------|--------------------|-------------------|------------|
| 1    | Individual         | 14                | 82.4       |
| 2    | Partnership        | 3                 | 17.6       |
|      | Total              | 17                | 100.0      |

Source: Field Survey, 2016

The data presented in the table shows that 82.4 percent of women were found to invest individually and 17.6 percent invested in partnership.

### 5.3.11 Amount of Investment

The women seem unable to invest in big companies. They were interested in small areas like shop, handicraft, teashop etc. There were a few women to invest above 6 lakh.

**Table 5.29: Amount of Investment**

| S.N. | Amount of Investment Rs. | No. of Respondent | Percentage |
|------|--------------------------|-------------------|------------|
| 1    | Below 100000             | 4                 | 23.5       |
| 2    | 100000-300000            | 6                 | 35.3       |
| 3    | 300000-600000            | 6                 | 35.3       |
| 4    | 600000 above             | 1                 | 5.9        |
|      | Total                    | 17                | 100.0      |

*Source: Field Survey, 2016*

What we can see from the above data is the amount of investment, which was done by the women of foreign employments after arrival in the country. Among them 23.5 percent of them invested below 100000, 35.3 percent 100000-300000, 35.3 percent also 300,000-600,000 and 5.9 percent of them invested 600000 and above respectively. Most of them had invested 100000-600000 and least of them had invested 600000 and above.

### 5.3.12 Profit/Less from Investment of Returned Women

After returning from foreign employment, 17 women were earning money invested in different sectors. Among them, 88.2 percent women investor had benefit/profit from own investment.

**Table 5.30 Profit/Less from Investment of Returned Women**

| S.N. | Profit/ Less Investment | No. of Respondent | Percentage |
|------|-------------------------|-------------------|------------|
| 1    | Yes                     | 15                | 88.2       |
| 2    | No                      | 2                 | 11.8       |
| 3    | Total                   | 17                | 100        |

*Source: Field Survey, 2016*

Above data presented 88.2 percent of women investor had got profit and 11.8 percent investor had gone less. Most of investor had successful our investment and least number of investors were less.

### 5.3.13 Borrowed Money as Deft from Other

Out of 30 households, most of them women had borrowed loan from others. Among 53.3% of women had borrowed loan for foreign employment. They seem unable to go self investment.

**Table 5.31: Borrowed Money as Deft from Other**

| S.N. | Borrowed from Loan | No. of Respondent | Percentage |
|------|--------------------|-------------------|------------|
| 1    | Yes                | 16                | 53.3       |
| 2    | No                 | 14                | 46.7       |
| 3    | Total              | 30                | 100.0      |

*Source: Field Survey, 2016*

The data above shows that 53.3 percent of women borrowed loan and 46.7 percent of women themselves invested money for abroad. Above 50% women had gone by loan and paid after foreign employment.

### 5.3.14 Sources of Borrowed Loan

In Neelakantha Municipality Dhading District, out of 16 women borrows loan from different sources. Among 50 percent of them had borrowed loan from moneylender and rest other borrowed loan from different ways.

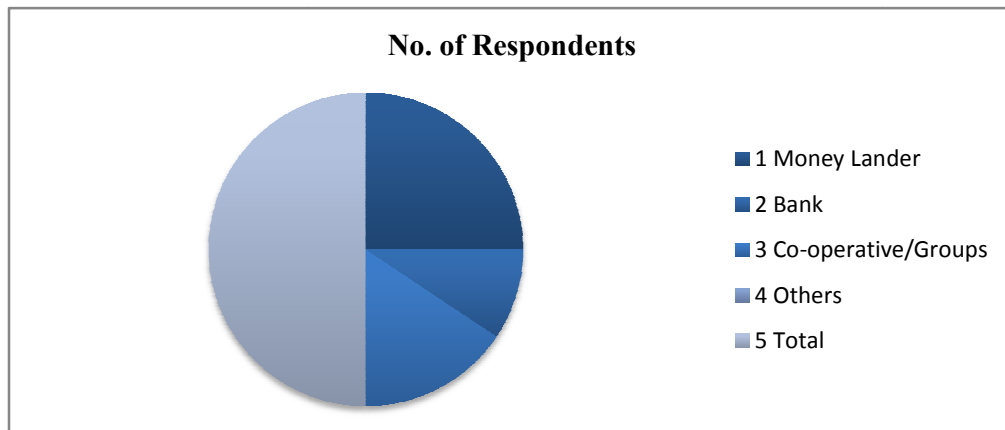
**Table.32: Sources of Borrowed Loan**

| S.N. | Sources of Borrow Loan | No. of Respondent | Percentage |
|------|------------------------|-------------------|------------|
| 1    | Money Lender           | 8                 | 50         |
| 2    | Bank                   | 3                 | 19         |
| 3    | Co-operatives/Groups   | 5                 | 31         |
| 4    | Others                 |                   | 0          |
|      | Total                  | 16                | 100        |

*Source: Field Survey, 2016*

The data above shows that 50 percent of women borrowed loan from moneylender, 19 percent had borrowed loan from bank and 31 percent had borrowed loan from Co-operatives/groups. They seem unable to borrow loan from bank and co-operatives. Most of them had borrowed loan from money lender.

**Figure 5: Sources of Borrowed Loan**



*Source: Field Survey, 2016*

### 5.3.15 Interest Rate of Loan Money

Out of 30, only 16 women had taken loan from different institution and person. Most of women were taking loan from money lender. So, interest level was high.

**Table 5.33: Interest Rate of Loan Money**

| S.N. | Interest Rate | No. of Respondent | Percentage |
|------|---------------|-------------------|------------|
| 1    | Below 8%      |                   | 0          |
| 2    | 8-12%         | 3                 | 19         |
| 3    | 12-16%        | 4                 | 25         |
| 4    | 16-20%        | 2                 | 13         |
| 5    | 20-24%        | 4                 | 25         |
| 6    | Above 24%     | 3                 | 19         |
| 7    | Total         | 16                | 100        |

*Source: Field Survey, 2016*

The data presented in the table shows that 19 percent of interest were paid 8-12, 25 percent interest were paid 12-16, 13 percent were paid 16-20, 25 percent were paid 20-24 and 19 percent of interest were paid above 24.

#### **5.4 The Occupational Status of Women Labour Force After Foreign Employment**

##### **5.4.1 Current Occupation of Returned Women**

In this research, the researcher found that there were involved in self employment than other occupation. The reason behind it was the impact of foreign employment in the present day world. It shows that current occupation of returned women in the following table.

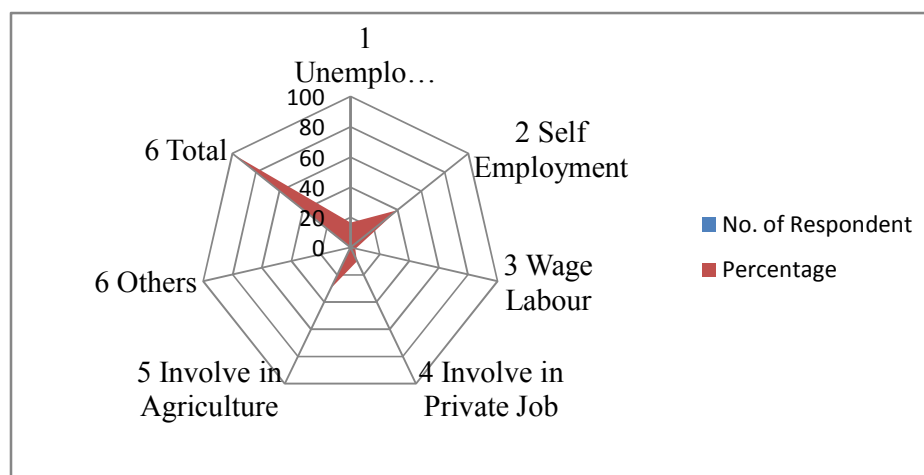
**Table 5.34: Current Occupation of Returned Women**

| S.N. | Current Occupations    | No. of Respondent | Percentage |
|------|------------------------|-------------------|------------|
| 1    | Unemployment           | 5                 | 17         |
| 2    | Self Employment        | 12                | 40         |
| 3    | Wage Labor             | 1                 | 3          |
| 4    | Involve in Private Job | 3                 | 10         |
| 5    | Involve in Agriculture | 9                 | 30         |
| 6    | Others                 |                   | 0          |
|      | Total                  | 30                | 100        |

*Source: Field Survey, 2016*

According to occupation, the above data shows that 30 returned women current occupation were mainly self employment, which was 40 percent. 17 percent of returned women had unemployment, 3 percent women had involved wage labor, 10 percent returned women had involved in private job and 30 percent returned women involved in agriculture.

**Figure 6: Current Occupation of Returned Women**



*Source: Field Survey, 2016*

#### **5.4.2 Main Income Source of Before and After in Foreign Employment**

Agriculture seems main source of income before and after foreign employment. Before foreign employments, only few of them earned from business but then business had covered 26.7% of their income. Before foreign employment, agriculture was the main income source but after it has been decreased and business was being increased for income source. There were other sources as well which is presented in following data.

**Table. 5.35: Main Income Source of Before and After in Foreign Employment**

| S.N | Main Income Sources | Before HHs | Percentage | After HHs | Percentage |
|-----|---------------------|------------|------------|-----------|------------|
| 1   | Agriculture         | 22         | 73.3       | 13        | 43.3       |
| 2   | Business            | 4          | 13.3       | 8         | 26.7       |
| 3   | Service             | 2          | 6.7        | 2         | 6.7        |
| 4   | Animal Husbandry    | 1          | 3.3        | 6         | 20.0       |
| 5   | Labor/Worker        | 1          | 3.3        | 1         | 3.3        |
| 6   | Other               |            | 0.0        |           | 0.0        |
|     | Total               | 30         | 100.0      | 30        | 100.0      |

*Source: Field Survey, 2016*

As shown in the given table, the women were engaged in different income sources/occupation before and after their foreign employment. This data shows that

before foreign employment 73.3 percent women were engaged in agriculture and after returning it was decreased as 43.3 percent. Before their foreign employment 13.3 percent of them were engaged in business, later on it was increased as 26.7 percent. Before foreign employment 6.7 percent were worked in service, but it remained same before and after. Likewise, 3.3 percent of women worked as animal husbandry which was highly increased as 20 percent after their arrival. Similarly, same ratio of women was involved labor/worker but 3.3 percent of them engaged in it. Concluding, women involvement on business and animal husbandry were increased and was decreased in agriculture and labor/worker after arriving to Nepal.

### 5.4.3 Satisfy from Present Occupation

The women seems unsatisfied from present occupations. Most of women were wanting to changed present occupation.

**Table 5.36: Satisfy from Present Occupation**

| S.N. | Satisfy Occupation | No. of Respondent | Percentage |
|------|--------------------|-------------------|------------|
| 1    | Yes                | 13                | 43         |
| 2    | No                 | 17                | 57         |
|      | Total              | 30                | 100        |

*Source: Field Survey, 2016*

The data presented in the table shows that 43 percent of women were satisfied from present occupation and 57 percent of women were unsatisfied from present occupation. The highest numbers of women were unsatisfied and few women were satisfied from recent task.

### 5.4.4 Take Membership in Social Network Before and After Foreign Employment

The researcher tends to know how the economic activities are affected doing in single and in group. Before going to foreign employment, the women were not involved in any social network related to finance and social activities. However, after returning from foreign employment 77% of women were being involved in various social network and economic groups. It shows their awareness is being increased.



**Table 5.37: Take Membership in Social Network Before and After Foreign Employment**

| S.N. | Social network | Before (No. of Respondent) | Percentage | After (No. of Respondent) | Percentage |
|------|----------------|----------------------------|------------|---------------------------|------------|
| 1    | Yes            | 11                         | 37         | 23                        | 77         |
| 2    | No             | 19                         | 63         | 7                         | 23         |
| 3    | Total          | 30                         | 100        | 30                        | 100        |

*Source: Field Survey, 2016*

As given above the table, the women were asked whether they had taken membership in any social network before and after the foreign employment. Among them 37 percent of women were taken membership and 63 percent of them were not taken membership in any social network before the foreign employments. After returning to Nepal 77 were taken membership of social network and rest of others was not.

#### **5.4.5 Participated in Organization/ Institution Before and After Foreign Employment**

In Neelakantha Municipality Dhading district, before going to foreign employment few number of women were participated in any organization/ institution. After returning from foreign employment, most of the women were involved/ participated in co-operative and women group for their betterment. Few of the women were not participated in any group that is shown in following data.

**Table 5.38: Participated in Organization/ Institution Before and After Foreign Employment**

| S.N | Organization/Institution | Before (No. of HHs) | Percentage | After (No. of HHs) | Percentage |
|-----|--------------------------|---------------------|------------|--------------------|------------|
| 1   | NGOs                     | 1                   | 3.8        | 6                  | 13.3       |
| 2   | INGOs                    |                     | 0.0        |                    | 0.0        |
| 3   | Co-operative             | 7                   | 26.9       | 15                 | 33.3       |
| 4   | Women Groups             | 10                  | 38.5       | 14                 | 31.1       |
| 5   | Aama Samuh               | 8                   | 30.8       | 10                 | 22.2       |
| 6   | Others                   |                     | 0.0        |                    | 0          |
| 7   | Total                    | 26                  | 100.0      | 45                 | 100        |

*Source: Field Survey, 2016*

The above table shows that returned women have participated in different social institutions/organization before and after foreign employment. Among them 3.8 percent were participated in the NGOs and after returning 13.3 percent women were participated in NGOs. 26.9 percent women were participated in co-operatives before abroad and 33.3 percent were participated in cooperatives after returning abroad. Before foreign employment, 38.5 percent women were participated in different women groups and after returning 31.1 percent women were involved in women groups. Similarly, 30.8 percent women were participated in Aama Samuh and after returning abroad 22.2 percent women were participated in Aama Samuh. Here, many women were also participating in more than one institution. Before foreign employment, the highest number of women involved in women groups and after abroad the highest numbers of women were participated in the co-operatives. Before and after abroad, the lowest number of women were involved in the NGOs/INGOs.

#### **5.4.6 Get Benefit from Organization/ Institution Memberships**

Out of 30 women, only 23 had taken membership from different organization and institution. Majority of women had participated different organization/institution and gets different types of benefit.

**Table 5.39: Get Benefit from Organization/ Institution Memberships**

| S.N. | Benefit | No. of Respondent | Percentage |
|------|---------|-------------------|------------|
| 1    | Yes     | 23                | 100        |
| 2    | No      | 0                 | 0          |
|      | Total   | 23                | 100        |

*Source: Field Survey, 2016*

The data above shows that 100 percent of women were getting benefit from organization/ institution memberships.

#### **5.4.7 Name of Benefits from Organization/ Institution**

In Neelakantha Municipality Dhading district, most of women were taking benefit from different sources. 30% women were saving money on bank and cooperatives, such as getting different facilities shown the following data.

**Table 5.40: Name of Benefits from Organization/ Institution**

| S.N. | Name of Benefits      | No. of Respondent | Percentage |
|------|-----------------------|-------------------|------------|
| 1    | Loan                  | 11                | 22         |
| 2    | Employment            | 2                 | 4          |
| 3    | Training              | 9                 | 18         |
| 4    | Saving                | 15                | 30         |
| 5    | Participate in groups | 13                | 26         |
| 6    | Others                |                   | 0          |
|      | Total                 | 50                | 100        |

*Source: Field Survey, 2016*

As given above the table, those who were returning from foreign employment they use their benefits from different organization/institution. 22 percent women were taking loan, 4 percent were getting employment, 18 percent of women participated on training, 30 percent women were saving money and 26 percent of women were participated in different groups.

#### **5.4.8 Decision Maker in Family**

While conducting this research, the researcher found that women make most of the decisions. The following data shows that the condition of women is strong in their family.

**Table 5.41: Decision Maker in Family**

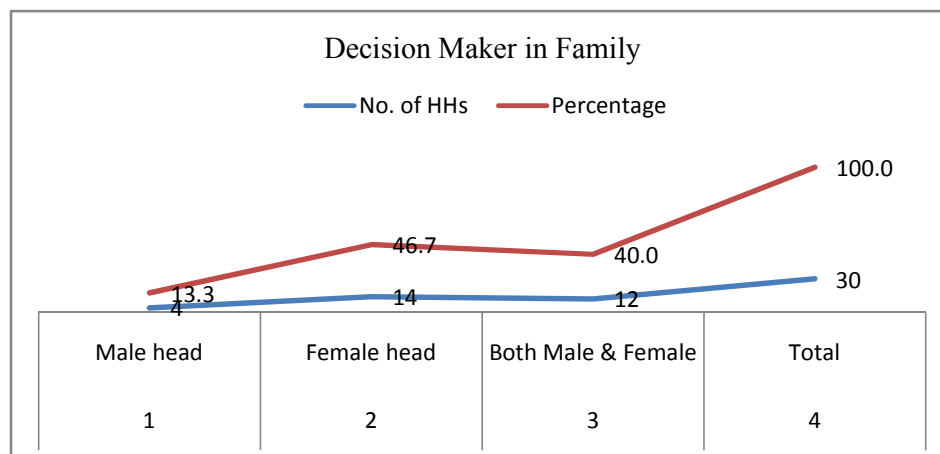
| S.N | Decision Makers    | No. of HHs | Percentage |
|-----|--------------------|------------|------------|
| 1   | Male head          | 4          | 13.3       |
| 2   | Female head        | 14         | 46.7       |
| 3   | Both Male & Female | 12         | 40.0       |
| 4   | Total              | 30         | 100.0      |

*Source: Field Survey, 2016*

The above table shows that 13.3 percent of male were found to be head for decision-making. Likewise, 46.7 percent of women were found as the head for making decision

and 40 percent of both male and female were found as decision maker. Comparatively, women were found more for the decision-making.

**Figure 7: Decision Maker in Family**



*Source: Field Survey, 2016*

#### 5.4.9 Buying and Selling Decides of Returned Women

In their economic activity and decision in buying and selling the status or role of women seems major. Women than men made most of the decisions.

**Table 5.42: Buying and Selling Decides of Returned Women**

| S.N | Buying and Selling     | Male | Percentage | Female | Percentage | Both | Percentage |
|-----|------------------------|------|------------|--------|------------|------|------------|
| 1   | Cloths                 | 6    | 13.3       | 19     | 13.3       | 5    | 9.6        |
| 2   | Foods                  | 6    | 13.3       | 18     | 12.6       | 6    | 11.5       |
| 3   | Ornament               | 5    | 11.1       | 18     | 12.6       | 7    | 13.5       |
| 4   | Choosing School        | 6    | 13.3       | 19     | 13.3       | 5    | 9.6        |
| 5   | Animal                 | 5    | 11.1       | 18     | 12.6       | 7    | 13.5       |
| 6   | Agriculture            | 5    | 11.1       | 18     | 12.6       | 7    | 13.5       |
| 7   | Land                   | 6    | 13.3       | 17     | 11.9       | 7    | 13.5       |
| 8   | Joining to Institution | 6    | 13.3       | 16     | 11.2       | 8    | 15.4       |
|     | Total                  | 45   | 100.0      | 143    | 100.0      | 52   | 100.0      |

*Source: Field Survey, 2016*

As shown in the table above, male, female and both male and female were found for buying and selling decision. Among them buying and selling of the different goods, males took decision for cloths, foods, choosing school, land and joining institution as 13.3 percent that was the highest and the lowest was on the animal, ornament, and agriculture. On the other hand, females took decision for clothing and choosing school which was the highest one as 13.3 percent and the lowest one was on joining to institution for their social network and 9.6 percent of females and males took decision on cloths which is lowest one and on the other remaining topics 15.4, 13.5 and 11.5 percent was found above data.

### **5.5 Suggestion of Respondents**

Foreign employment is one of the most important part of Nepalese economy remittance has boost country economy. So, foreign employment system should be systematic, proper and within the frame of government system. Legal procedures should be used those who wants to go abroad for work especially women they should be sent abroad by its government mechanism. Before going abroad employers should take training for the specific work, women should be provided money /loan without interest, inside the country. There should be free education system for poor people's children. It is for better to create employment opportunities in its own country government should take concern on that side for employment purpose, especially women should be sent in save and sound country.

Government should make proper rules and regulation and should implement them properly and as well. Women who suffer in abroad, who are in trouble should be delivered soon back home. Allowing visa and permit procedures should be easy for employer, they should be sent to the countries having good labor cost. Women should not go through local broker permission should be allowed through government system. They should take proper counseling before heading towards abroad only skilled women should be allowed to go for foreign employment by government recognized agencies. Government should make specific and separate rules should be made by the government and women should go for the works of particular companies not for household works. Trouble women living abroad should be delivered to Nepal government should provide them financial help, passport and permit should be given easily for employer equal wages for the people doing same type of work. Comparison

should be provides for the victim women, illiterate women should not go abroad. They should be allowed without proper education and training.

In this, way there is vast difference between Nepalese and other countries women worker according to the women worker returned from foreign employment.

### **5.6 Key Informant Interview (KII)**

As we know Nepal is under developing nation. So, there is lack of opportunities, less earning places for youth or for the women, more than 65% of people are below poverty like therefore, most of youth men/women tend to go abroad for to earn money and uplift their living standard and make better life.

Most of Nepalese worker, more unskilled worker women bound to go eastern part of Asia, like Qatar, Dubai, Kuwait, Malaysia, Bahrain, and also Israel. These days mostly goes in developed countries like Japan, Korea, and other European countries too.

Foreign employment for Nepalese women and chance to make better life, the remittance that comes from abroad is mostly used household activities in educational sector, in health sector, earned money is also used for to pay debit, loan taken while going abroad mostly houses use their earning money to improve living style of family, improve economic condition and to change family status.

Remittance are often used to pay of debits, loans, to built better houses in the market area or even in the cities like Kathmandu, Pokhara, Nepalgunj too. They used the money to buy gold or ornaments, invest for buying land for cultivation or to build house. It is useful to invest for their children education and also in businesses sector and in agriculture sector.

Most of Nepalese women worker their household activities, some of them are involve in business sectors too, like employment generating work too. They keep their earning in the banks and also use their many for going abroad again.

Women or men bound to go abroad due to lack of employment in the country. Their goes abroad for to make quality education for children, improve their living standard

to built new house, to involve in business, by earning enough money they keep good reputation in society, to make bank balance.

For the betterment of worker who goes abroad especially for women, the rule and regulation of the foreign employment should be updated time to time. Government of Nepal should make policy of authority of sending worker should be directly with Nepal's Government. Labor treaty should be done with the reputed countries. Illegal visa process and broker should be avoided they should not be involved in the manpower recruit companies. All the process, document should be legal of people should go abroad through legal system. Mostly women should be sent by Nepali government only the age of women who wants to go abroad as worker should be above the age of 30.

When any one wants to go abroad leave their home and country the first he/she should concern on their self security, so they should follow some remedies of security, mostly women should take concern on their security. They need to contact the Nepalese embassy in receiving state, all the information should be given properly. Frequent communication and information should be shared to the family by telephone or internet; Nepal government should establish her diplomatic embassy almost in every country. Worker should know the language of the country where they wants to go for work and should also know the culture and religion. Worker must take trainings of that specific work so that they can be comfortable at work in abroad.

Woman who are at foreign employment they can face different problems while at work they can be victims while working due to accident, so the government should immediately manage to return them in their own country. Women those who suffered in abroad they should be rehabilitated in their own country, government should manage them and encourage them for self-employment. Government should provide low-interest loan for professional women who are going abroad. Government should provide them compensation after observing their problems. Women should be provided skill oriented training for rehabilitating them in a society.

The labor agreement should be systematic and sound that can help women who wants to go abroad, safe working environment for women is very essential part of government which should be managed, women should be sent through government

system like EPS. All the agreement should be done regarding health of women and their safety. Government should send them by in own mechanism not by manpower agreement or brokers, they should be sent in these countries having good income per person. The country which gives guarantee of security to the women in that places or the country only should allow going for work. Whoever wants to go abroad for work should be compulsory done life insurance before sending to those countries. Government should do labor agreement to those country having high labor cost.



## CHAPTER VI

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 6.1 Summary

This study is related to the women who returned from foreign employment as labour. The title of this research is economic and social condition of the women returned from foreign employment in Nepal. The main objective of this study is to find out the present economic and social condition of returned women workers and investment of their earnings as well as benefit, occupational status and utilization of present income. This research was conducted in Neelakantha Municipality of Dhading District in 2015, consulting with 30 respondents. All of the respondents were ex-women workers returned from foreign employment. The sample size of the research is 30 respondents, which were selected based on purposive sampling method and data, were collected through questionnaire, field observation and key informant interviews. Some secondary sources are used during this study. National and international books journals, articles and authentic web page were used as secondary data. Beside these sources outlets, books, journal, article related to Foreign Employment published from the Department Foreign Employment, Ministry of Labor and Foreign Employment, Department of Foreign Employment and Foreign Employment Promotion Board, (NIDS) Nepal Institute of Development Studies, Pourakhi Nepal, ILO, UN Women, etc. The following conclusions are drawn on the basis of major findings;

- The 30 respondents, the returned women workers were consulted from Neelakantha Municipality, Dhading district.
- Majority of the women (37 percentage) were between the age of 25-30 years where as (10 percentage) were between the age of 35-40.
- More than half of the returned women workers from foreign employment were married (56.7 percentages) and 43.3 percentage respondents were found to be unmarried.
- Among all respondents, 51.7 percentages were literate and 48.3 percentages of

them were found illiterate.

- The highest populations of the respondents in Neelakantha Municipality were Tamang community. 30 percentages and the smallest population of the respondents in the Municipality were of Chhetri, Lama and Dalit 6.7 percentages.
- Majority of the respondents were Hindus, which was 53.3 percentages, 36.7 percentage Christian and 10 percentages, Buddhist.
- Majority of the women in foreign employment got the information from local broker, which was 43.3 percentages, 26.7 percentages from their relatives, 20 percentages from friends and others through, the Medias.
- Respondents went to foreign employment through the medium of manpower, 33.3 percentages. 30 percentages from relatives and 23 percentages from went themselves and rest of others went through friend and broker.
- Most of the respondents went to Kuwait, 36.7 percentage, Saudi Arabia 23.3 percentage and other respondents had gone to different Gulf countries.
- Among them 30 percentage workers paid 20-30 thousand, 20 percentages of them paid 30-40 thousand some of them paid above 60 thousand and minimum 5-10 thousand.
- A total of 50 percentage of the respondent worked 1-3 years and the lowest 7 percentage of them worked for 6-9 years in foreign country. Most of the worker went for foreign employment only one time and only few respondents had gone twice.
- Most of the workers had gone as a housemaid, 83.3 percentages. Only 6.7 percentages of them had gone to work in company and other few workers went for different works.
- Most of the respondents (53 percentages) worked for 16-20 hours/day. The workers who worked 8-12 hours are only 7 percentages. 36.7 percentage of the workers worked getting salary below 10 thousand, 30percentage workers got salary below 20 thousand, and rest of others got above 20 thousand. The economic status of returned workers seems to be different from before.
- Overall 36.7 percentages of returned workers have bought their own land,

72.7 percentages of them bought land at their local place, and 18.2 percentages of them bought land in nearest Municipality. 72.7 percentages of the workers spent one lakh to five lakh to buy land. 18.2 percentages of them spent above five lakh to buy land.

- Overall 53.3 percentage women workers had borrowed loan from others and rest of them did not loan. 50 percentage women had borrowed loan from money lender, which is 24 percentages above interest and rest of others borrowed loan from different sources.
- Among 30 respondents 40 percentage, workers had participated self employment, 30 percentages had involved in agriculture and rest of them are involved in different occupations.
- Before going abroad, the approximate expenditure of returned women workers was about Rs.1216680 but now the amount has grown to Rs.2050300.
- Main income source of them before going abroad was agriculture, 73.3 percentages but now this has been reduced to 43.3 percentages. After returning, they were involved in business.
- In decision-making, the status of women seems improved. Before going abroad women hardly participated in decision-making but females in their family make now 46.7 percentage of decision making power.
- Majority of the women bought 1 lakh to 3 lakh from foreign employment.
- Most of the women spent their earnings in paying loan and the remaining invested on other sectors.
- Among 30 workers, 82.4 percentage workers had invested individually and 17.6 percentages had invested partnership.
- A total of 43 percentages of returned women satisfy from present work and rest of others did not satisfy.
  
- After returning from abroad 77 percentages of women participated in

social network or taking membership and 23 percentages of women did not involve in any group/institution.

- Out of 30 respondents, 33.3 percentages were involved in Cooperatives and the remaining others involved Women groups, Aama Samuh, NGOs etc.
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30 percentages had involved in agriculture and rest of them are involved in different occupations.
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- In decision-making, the status of women seems improved. Before going abroad women hardly participated in decision-making but females in their family make now 46.7 percentage of decision making power.
- Majority of the women bought 1 lakh to 3 lakh from foreign employment.
- Most of the women spent their earnings in paying loan and the remaining invested on other sectors.
- Among 30 workers, 82.4 percentage workers had invested individually and 17.6 percentages had invested partnership.
- A total of 43 percentages of returned women satisfy from present work and rest of others did not satisfy.
- After returning from abroad 77 percentages of women participated in social network or taking membership and 23 percentages of women did not involve in any group/institution.
- Out of 30 respondents, 33.3 percentages were involved in Cooperatives and the remaining others involved Women groups, Aama Samuh, NGOs etc.

## **6.2 Conclusion**

This research has proved the condition of women improved after getting back from foreign employment. The research was organized focusing on Neelakantha Municipality, Dhading district. Different techniques of research were implied. Among them the questionnaire, key informant interviews & field observations were main tools. Before going abroad, the condition of women was poor. This research has examined the socio-Economic condition of women before & after returning foreign employment. It has also explored the areas of investment of their income and proper utilization of their income within the country. Regarding this issue, most of the women workers have do not enough property to invest in big sectors. Some of them had just been able to pay back their loan, improvement in fulfilling basic needs and care for their children. Moreover, this research has also examined the problems faced by employee in course of foreign employment.

In the examination about age returned from foreign country, 20-25 age groups had been found more married women had gone and returned in comparison. In regarding the education of returned women, most of them were illiterate. In Neelakantha Municipality, Dhading Tamang women were found to go abroad than from other castes. Agriculture based women had gone foreign employment to improve their economic condition. The sources of information they got about going abroad were from newspaper, Local broker, relatives, friends, Manpower agencies and self. Among them the 43.3 percentage of women who get information from local broker found to be high.

As Nepal is a developing country, it has been facing great challenges to manage proper job for the women. Even the Nepalese market is having access to foreign goods and services. If they do not earn money, it becomes difficult to buy their necessities. Therefore, they have to go abroad. The political relationship between male and female is getting poor. Even the agencies working for women are not good. Because of these reasons, women are going abroad and facing different problems. In terms of religion, Hindu people were in the first position that went for foreign employment in Neelakantha Municipality, Dhading district.

### **6.3 Recommendations**

The summary and findings of the study shows the fact that the women are obliged/compelled to go abroad to have employment. It has also been proved that a woman going for foreign employment is in higher risk. Because of weak government policies on the issue of women worker, many obstacles have been found on the path of Nepalese women. After getting back, there is no security to their life and earnings as well. It has been the urgent demand to bring the more open-minded practical and scientific approach to the agenda of women working in foreign employment process. To improve overall weaknesses, the following recommendations are very important.

- Government of Nepal must keep the record of returning women labour migration and monitor their back to activities in Nepal.
- Many Nepalese women are suffering from foreign employment, the Government should create different types of opportunities and skill development training and self-employment training.
- Nepalese women workers have to be brought back immediately to Nepal due to a manpower agencies in case of medical fall, violence, sick and girls trafficking etc epidemic, natural calamity in the country where such workers are engaged in employment. The Government of Nepal shall make arrangements for reporting and compensation.
- Most of migrating women work 3D work (difficult, danger and dirty) because there have no education and lack of opportunities. So that is a compulsion for Nepalese women worker.
- The Government of Nepal should establish a Labour Desk at the Tribhuwan International Airport and other place, as required, in order to examine whether workers are really proceeding for foreign employment or for other purposes.
- To make necessary arrangements for bringing them back to Nepal any workers who are helpless in the course of foreign employment, must be given first priority.
- The policy of registering all migrant women workers in the Nepali Embassies in

the destination countries must be pursued and implemented as soon as possible.

- Pre-departure orientation should be made compulsory for women migration process. Therefore, the government compulsorily should enforce and monitor the case.
- There should be the provision of minimum wages for the migrant workers. Current government mechanism for the fixation of minimum wage should be made practical and reliable.
- Public information should be providing in an honest way. Therefore, a worker can also be self prepared about his/her work and earnings.
- Different programs must be organized for the reintegration and re-employment of returning women migrants at home.
- It is necessary to strengthen the capacity of trade union organizations to facilitate the counseling work among the potential women migrant workers in the grassroots level and other welfare schemes in the national level.
- Government of Nepal should pay especial considerations to the welfare of women migrant workers and all discriminatory laws/acts regarding the women involvement in foreign employment should be amended as per the guiding principle of the state.
- Government of Nepal has to carry out an in-depth study identifying the problems of women migrant workers at home countries as well as in the potential countries where they are going for work. The study will assist to lobby in the government level regarding the problems facing by women migrant workers.
- Government of Nepal also should establish a department in major worker receiving countries that facilitates the problems of migrant workers on time.
- The majority of women migration for domestic work in the Gulf countries, which is banned by the Government. Therefore, they take informal routes to the destination countries like via India, resulting in difficulties at the border and high costs due to uncertainty of visas, flights and other vulnerabilities.
- More and more women from poor families are going for abroad work, as their

incomes are the only financial option for their family's survival. Borrowing money is the only option for those women in financing problems.

- The majority of the returned women would like to go again to search for the better employment opportunities, higher wages in the extended global market, and guaranteed safety and guaranteed job security in the employer country.
- Last but not the least; foreign labour migration will not be a long-term solution to our economic problems. However, every year the numbers of employee women/youths are towering high. Hence, the nation has to promote, search and open alternative employment sectors, proper utilization of our natural resources water sectors, traditional herbal products, eco-tourism and potential human resources as well, within the home country.



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## APPENDIX-1

Questionnaire for Respondents of Neelakantha Municipality, Dhading District 2014

Central Department of Rural Development Kirtipur, Kathmandu, Nepal

Personal Status of Respondent

Date: 2073/0 5/

1. Serial No: .....
2. Name of returned women.....
3. Age..... Contact No: .....
4. Marital Status: Married .....1 Unmarried .....2
5. Address of returned women.....
6. Education of the Respondent: .....
7. Religion of Respondent

Hindu..... 1 Buddhist..... 2 Muslim..... 3

Christian .....4 Others.....5

8. How many members in your family? \_\_\_\_\_

9. What is the main occupation of your family? \_\_\_\_\_

Socio-Economic Condition of Women

10. When did you go to abroad for the first time? \_\_\_\_\_

11. How did you get information about the foreign employment?

Newspaper ..... i Radio.....ii Television..... iii

Friend..... iv Relatives.....v Local broker..... vi Manpower  
agency.....vii others.....viii

12. How did you go to foreign from?

Manpower.....i Friends.....ii

Relatives.....iii other..... iv

13. In which country did you go? .....

14. Why did you choose that country? .....

15. How long did time you stay there? .....

16. What type of job did you do there?

Company .....i      Hotel.....ii      Caregiver..... iii      Housemaid.....iv      Security guard.....v      Cook..... vi      Salesman..... vii      Agriculture labour..... viii      other.....ix

17. How much did you pay to manpower? Rs \_\_\_\_\_

18. How many hour did you work there per day?.....hours

19. How much was your salary per month? \_\_\_\_\_

20. When did you come back to Nepal? .....month before

21. What were the main reasons to leave the village?

a) Unemployment .....i

b) Landless .....ii c) Poverty .....iii d) Others (specify) .....iv

22. All over condition of woman before and after foreign employment:

|                 | Before                                                                                           | After                                                                                             |
|-----------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Television      | Yes.....1 No.....2                                                                               | Yes.....1 No.....2                                                                                |
| Mobile          | Yes.....1 No.....2                                                                               | Yes.....1 No.....2                                                                                |
| Computer/Laptop | Yes.....1 No.....2                                                                               | Yes.....1 No.....2                                                                                |
| Camera          | Yes.....1 No.....2                                                                               | Yes.....1 No.....2                                                                                |
| Gold/ornament   | Yes.....1 No.....2                                                                               | Yes.....1 No.....2<br>Increased.....3<br>Decreased.....4<br>Same.....5                            |
| Land            | Yes.....1 No.....2<br>.....Ropani/kattha                                                         | Yes.....1 No.....2<br>.....Ropani/Kattha                                                          |
| House type      | Cement and brick.....1<br>Mud and Stone..... 2<br>Wooden.....3<br>Thatched.....4<br>Other..... 5 | Cement and brick.....1<br>Mud and stone .....2<br>Wooden.....3<br>Thatched .....4<br>Other..... 5 |
| Radio           | Yes.....1 No.....2                                                                               | Yes.....1 No.....2                                                                                |

|                 |                                                                                          |                                                                                          |
|-----------------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Toilet          | Flush.....1                  Pit.....2<br>No.....3   Cemented...4   Mud and<br>stone...5 | Flush.....1                  Pit.....2<br>No.....3   Cemented...4   Mud and<br>stone...5 |
| Lighting Source | Electricity.....1<br>Solar system.....2<br>Kerosene light.....3                          | Electricity.....1<br>Solar system.....2<br>Kerosene light.....3                          |
|                 | Other.....4                                                                              | Other.....4                                                                              |
| Loan            | Yes.....1      No.....2<br>Rs.....                                                       | Yes.....1      No.....2<br>Rs.....                                                       |
| Bank balance    | Yes.....1      No.....2<br>Rs.....                                                       | Yes.....1      No.....2<br>Rs.....                                                       |
| Others          |                                                                                          |                                                                                          |

Investment and Utilization of Their Income in the Country

23. Is there land in your name? Yes .....1      No.....2

24. Did you buy land?                  Yes.....1      No.....2      Skip-27

25. If yes, where did you buy?  
Local place.....1                                  Nearest market.....2

Nearest municipality.....3                          Other.....4

26. How much money did you spend in buying land? Rs.....

27. Expenditure of before and after employment:

| Expenditure head | Before (Rs...) | After (Rs...) |
|------------------|----------------|---------------|
| Education        |                |               |
| Health           |                |               |
| Buying foods     |                |               |
| Clothing         |                |               |
| Communication    |                |               |
| Entertainment    |                |               |
| Traveling        |                |               |

28. How much annual income was there before going for foreign employment?

Rs. \_\_\_\_\_



29. How much annual income is there after getting back from foreign employment?

Rs \_\_\_\_\_

30. Did you have invested in any sector?

Yes.....1 No.....2

Skip-38

31. In which sector did you invest?

Agriculture.....1 Business.....2 Housing.....3

Education.....4 Health.....5 Land.....6

Others.....7

32. How much money did you collect from abroad? Rs.....

33. What kinds of invest would you like?

Individual.....1 Partnership.....2

34. How much did you investment? Rs.....

35. Did you get profit from your investment?

Yes.....1 No.....2

36. If yes, how much is your annual profit? Rs.....

37. If no, how much is your annual loss? Rs.....

38. Have you borrowed loan from others?

Yes.....1 No.....2

Skip-43

39. If yes, which of the following sources you has borrowed?

Money Lander.....1 Bank.....2 Others.....3

40. How much money did you borrow? Rs.....

41. How much interest rate? .....Percentage

42. Did you pay loan? Yes .....1 No.....2

#### Occupational Status of Women after Returned from Foreign Employment

43. What is your current occupation?

Unemployment .....i

Self employment .....ii Wage

labour.....iii

Involve in a private job.....iv Involve in a

agriculture.....v

Others.....vi

44. What was the main income source before involving in foreign employment?

Agriculture.....1 Business.....2 Service.....3

Animal Husbandry.....4 Labour/ worker.....5 others.....6

45. What is your main income source after getting back from foreign employment?

Agriculture.....1 Business.....2 Service.....3

Animal Husbandry.....4 Labour/worker.....5 others.....6

46. Are you satisfied from present occupation? Yes.....1 No .....2 Skip-48

47. If yes, how much is your annual income from present occupation?

Rs.....

48. Did you have any kind of membership in social network before abroad job?

Yes.....1 No.....2 Skip-55

49. If yes, in which organization/ institution have you been participated?

NGOs.....1 INGOs.....2 Co-operative.....3

Women group.....4 Aama Samuh.....5 Others.....6

50. Are you the membership in any social network after the foreign employment?

Yes .....1 No .....2

51. If yes, in which organization/ institution have you been participated?

NGOs.....1 INGOs.....2 Co-operative.....3

Women group.....4 Aama Samuh.....5 Others.....6

52. Did you get any benefit from your membership?

Yes .....1 No .....2

53. If yes, what kind of benefit do you get from your membership?

Loan .....1 Employment .....2 Training .....3

Saving .....4 participate in groups .....5 Others .....6

54. Who is decision maker in your family?

Male head .....1 Female head .....2

Both male and female.....3 others .....4

55. Who decides what?

| Buying and Selling     | Male | Female | Both |
|------------------------|------|--------|------|
| Cloths                 |      |        |      |
| Foods                  |      |        |      |
| Ornament               |      |        |      |
| Choosing school        |      |        |      |
| Animals                |      |        |      |
| Agriculture            |      |        |      |
| Land                   |      |        |      |
| Joining to Institution |      |        |      |

Note any comment:

Thanks for My Respondents

## Appendix-II

### Key Information Interview (KII)

1. Why do women go to abroad?

.....

2. Which country do women choose to go to aboard mostly?

.....

3. Does it make any change in their family standard after going abroad?

.....

4. In which sector do the women invest money that they have brought from foreign country?

.....

5. What kind of task are they doing after getting back from abroad?

.....

6. What sort of changes in their economic status after foreign employment?

.....

7. What kinds of rule and regulations should be made for the women worker to send foreign?

.....

8. What should be done for self –security of women those who are going abroad?

.....

9. What should be done by the government of Nepal for the women who are suffered

from foreign employment?

.....

10. What kind of labour agreement should be done by government of Nepal for women workers?

.....

Note: If have any comment or suggestion:-

### Appendix III

2071/72 Annual Report of Ministry of Labour and Employment, Department of  
Foreign Employment

| S.N. | Country     | Male   | Female | Total  |
|------|-------------|--------|--------|--------|
| 1    | Malaysia    | 208120 | 6029   | 214149 |
| 2    | Saudi Arab  | 85905  | 971    | 86876  |
| 3    | U.A.E       | 49886  | 5079   | 54965  |
| 4    | Kuwait      | 11393  | 7960   | 19353  |
| 5    | Bahrain     | 3738   | 447    | 4185   |
| 6    | S. Korea    | 1821   | 304    | 2125   |
| 7    | Lebanon     | 306    | 811    | 1117   |
| 8    | Israel      | 178    | 496    | 674    |
| 9    | Afghanistan | 598    | 7      | 605    |
| 10   | Japan       | 9164   | 134    | 2089   |
| 11   | Qatar       | 6098   | 2325   | 9385   |
| 12   | Oman        | 2292   | 1143   | 3435   |
| 13   | Other       | 6098   | 2325   | 128874 |
|      | Total       | 498848 | 28966  | 527814 |

Source: Fiscal Year 2070/71 Annual Report of Ministry of Labour and Employment,  
Department of Foreign Employment.

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District Report of Dhading from 1/04/2072 till  
32/03/2073

| S.N. | District | Country     | Male | Female | Total |
|------|----------|-------------|------|--------|-------|
| 1    | Dhading  | Malaysia    | 4038 | 145    | 4183  |
| 2    | Dhading  | Saudi Arab  | 1324 | 9      | 1333  |
| 3    | Dhading  | Cyprus      | 1    | 27     | 28    |
| 4    | Dhading  | Kuwait      | 134  | 5      | 139   |
| 5    | Dhading  | Bahrain     | 20   | 2      | 22    |
| 6    | Dhading  | Maldives    | 1    | 20     | 21    |
| 7    | Dhading  | Lebanon     | 1    | 2      | 3     |
| 8    | Dhading  | Macau       | 10   | 0      | 10    |
| 9    | Dhading  | Afghanistan | 3    | 0      | 3     |
| 10   | Dhading  | Japan       | 6    | 7      | 13    |
| 11   | Dhading  | Qatar       | 1148 | 59     | 1207  |
| 12   | Dhading  | Oman        | 26   | 1      | 27    |
| 13   | Dhading  | Jordan      | 1    | 26     | 27    |
| 14   | Dhading  | U.K.        | 1    | 0      | 1     |
| 15   | Dhading  | Mauritius   | 4    | 0      | 4     |



|    |         |                   |      |     |      |
|----|---------|-------------------|------|-----|------|
| 16 | Dhading | Congo             | 1    | 0   | 1    |
| 17 | Dhading | Republic of Congo | 1    | 0   | 1    |
|    | Total   |                   | 7417 | 400 | 7817 |

Source: District Wise Report of 2072/73 Ministry of Labour and Employment,  
Foreign Employment Promotion Board