

## **CHAPTER-ONE**

### **INTRODUCTION**

#### **1.1 Background of the Study**

Man is a mobile creature, capable of enquiring susceptible to suggestion and endowed with imagination and initiative. This explains why having conceived the notion that his wants might be satisfied elsewhere, he may decide not merely on going there but on the means by which his project can be achieved (Paudel, 1994).

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 Nepal, 2011).

Migration for employment means a person who migrates from one country to another with a view to being employed otherwise than on his own account and includes any person regularly admitted as a migrant for employment. According to the sub-article ‘Kha’ of article 6 of Foreign Employment Act (2064) “Foreign employment” means employment which a worker gets abroad.”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 migrants who involved in foreign employment. The main aim of labor migration is to send money back home. ‘Remittance from Nepali migrant workers in foreign countries is an important component of Nepali economy. Its contribution is not only the cash income and other goods and commodities that come to Nepal, but also the foreign exchange which has other positive contributions in terms of social and human development (Bhattarai, 2015).

Migrant workers’ remittance is a strong source of foreign exchange earnings for Nepal. Workers remittance is now consider as a backbone of our economy. The value of foreign remittance from migrant laborers could be equivalent to 25 percent of official gross domestic product. Since last few years remittance income is playing a

vital role for the foreign currency earnings and favorable impact on balance of payment situation, to reduce the number of people in the country below poverty line and ultimately to the economic growth of the nation (Panthee, 2012).

In general, Migration refers to geographical or spatial mobility from one geographical area to another. If this mobility is from one state to another, this is called foreign migration or abroad migration. Foreign labor migration is defined as the cross-border movement or geographical mobility or spatial mobility of people from one state to another for the purpose of employment or when unemployed labor force of one area or country goes to another area or country for employment such condition creates foreign employment. Thus, when the labor force of a labor market of one state systematically goes to work to labor market of another state such is known as foreign labor migration. However, there is no universally accepted definition of labor migration.

If we read the history of migration of Nepal, migration continued in various forms in every period of history such as people used to migrate in search of suitable lands for cultivation in the Farming Age but in modern times people migrate in search of better living opportunities. We get Nepalese, traditionally, started to migrate in Burma (Myanmar) and Lhasa in north for employment and closed trade. After the Sugauli Treaty (1816 A.D.), Nepalese got opportunity to recruit in British Army during First World War But only the recruitment in British Indian Army couldn't control the increasing flow of Nepalese migrants so Nepalese started to migrate around the world for employment and study. At present, migration is taken a world-wide phenomenon.

At present, foreign labor migration has become an important sector in Nepal. Numbers of foreign labor migrants in Nepal have rapidly increased due to the high increased of population and lack of industrialization, lack of employment, political insurgencies and unrest, and so on. Lack of employment or opportunities has made most of the rural migrants go for foreign labor migration. So this research is based on the foreign labor migration of Dharan-8 of Sunsari District, Eastern Part of Nepal. Most of the researches on foreign labor migration are concentrated in the national level. Research on foreign labor migration of this area (Bhotepul) has not been carried out till now. That's why; I had planned to study entitled "Foreign Labor Migration and Use of Remittance- A Case Study of Dharan-8, Sunsari."

## 1.2 Statement of the Problem

The number of international migrants in the world today has exceeded 214 million, which is unprecedented compared to just 191 million in 2005. If the pace of migration continues at the same rate as in the last 20 years, the number of international migrants worldwide could exceed 405 million by 2050. If internal migrants, estimated at 740 million are also taken into account, the total number of migrants would be nearly 1 billion worldwide today (IOM, 2010).

One of Nepal's major exports is labor, and most rural households now depend on at least one member's earnings from employment away from home and often from foreign (Seddon, 2005).

It is estimated that 30 percent of Nepal's total human resources remain outside the periphery of the Nepali state and among the Nepali migrants working overseas, 75 percent are unskilled. The number of working age Nepal is currently unemployed is estimated at 2.5 million. The labour participation rate stands at 83.4 percent. Of Nepal's total population, at least 30 percent is either unemployed or underemployed (i.e. people who are seasonally or partially employed) and 400,000 people are entering labour market every year. In this context, the Three Year Plan has placed emphasis on: (a) increasing employment opportunities within the country, (b) protecting the rights of workers, (c) initiating reforms in labour law and administration to increase production and productivity, (d) promote decent, safe and productive foreign employment, (e) increase access of youth, women, indigenous people, people with disability, Madhesi, Dalits, conflict affected people as well as disadvantaged and poor people to productive employment, and (f) ensure social security to workers including elimination of worst forms of child labour as per international commitments (Gurung et. al, 2011).

Government of Nepal has been made different acts, regulation, and conducted other necessary steps to make the foreign employment reliable, safety, and systematic. Nepal Government has only registered the total annual income and heads of foreign labor concerned migrants but not carried out any field survey to explore its impacts on economic, social, political, cultural aspects and so on.

So far as the remittances from foreign labor employment are concerned, the remittance is just enough to pay back the loan and interests because the labor migrants

get a very low salary in foreign countries due to of lack of skill. The households who have high remittances, they are not utilizing the remittances in the creative or productive work as well. They only use the remittances on purchasing land, ornament and other extravagant expenditures. The foreign employment has, to some extent, reduced the state of poverty and unemployment. The life style of the households who seceded in going for foreign employment has changed. But where and how people utilize and invest the remittances has remained still unexplored which is a major problem of this study. The research is base in the following questions.

- ) What are the causes of foreign labor migration?
- ) How and where has the remittance been used?

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

The general objective of this research is to analyze the overall causes, processes and impacts of foreign labor migration and use of remittances in Dharan-8. Though, the specific objectives were to:

- ) To describe the uses of remittance in Dharan-8
- ) To explore the causes of foreign labor migration

### **1.4 Significance of the Study**

Since the inception of the 8<sup>th</sup> five year plan, alleviation of poverty has been accorded highest priority. Likewise several short as well as long term programmers have been launched in this related field but results are not so satisfactory. In this required due to so many reasons like unemployment, insurgency, weak government and faulty education system etc., large number of young manpower have migrated to foreign countries for work to the other countries. Due to this emigration of stream somehow the people have been able to fulfill their basic needs. Therefore in this present time the remittance income is playing very important role to reduce then poverty in the rural areas of our country Nepal, especially, in those areas of Nepal where there is no any job opportunity to earn money to fulfill their basic needs except the agriculture sectors is very low. ( 13<sup>th</sup> Plan, 2015)

In the past the kind of job of Nepalese workers used to get abroad was only the armed force. After the restoration of democracy international job market was opened in the forty countries. Thus in the new phenomenon of entering in to the WTO efficient and skilled labor force is required and diversification in the skill and destination. This study also concentrates on the role of remittances in rural Nepal and guide to make it

more helpful in eradicating rural poverty and increasing the capacity of the labor force.

If we try to analyze the present man power of Nepal, about seventy percent of the educated manpower has migrated for work. Some of them are coming back to Nepal and some of them are setting there forever but all of them are sending money from there for their family and relatives. So the remittance is coming from all over the world to Nepal where the Nepalese people are migrated. Certainly that amount of remittance is helping Nepalese economy to reduce the poverty level. When we compare the poverty level as well as the living standard of the migrated family and non-migrated family the migrated people's family is in high condition of living standard or they are feeling very comfortable to fulfill their basic needs for their existence (Bearnard, 2006).

But most of the remittance income is used in the unproductive fields like house building, land purchasing of luxuries goods and consumption etc. Therefore the remittance income is not playing actual role for the development of the country as well as the reduction of the poverty level of entire country. In other words, in this days, the remittance income is using in the advantage of the migrated people and their family only. If the remittance income is invested in the productive sector like industries, development activities etc., then only the effect of that remittance income can be felt by other citizens of Nepal.

Finally, it is hoped that, the findings of this study would help to make policy for remittance users activities and also help the organizations and agencies like Banks, Money transfer agencies ,INGO, NGO, who want to productive use

### **1.5 Organization of the Study**

This study has been organized in five chapters. The first chapter is introductory chapter, which includes general background, statement of the problem, objective of study, significance of study, Limitations of the Study and organization of the study. The second chapter is review of literature. The third chapter explains the research methodology of the present study. The fourth chapter explains the Analysis and Interpretations of the Data. Summary and conclusion are presented in the fifth chapter.

## **CHAPTER-TWO**

### **LITERATURE REVIEW**

#### **2.1 Perspective: Neo-liberalism Perspectives**

Develop-mentalist ‘migration optimists’ tend to think that migration leads to a North-South transfer of investment capital and accelerates the exposure of communities to liberal, rational and democratic ideas, modern knowledge and education for money. From this perspective, migrants are perceived as important agents of change, innovators and investors. The general expectation is the flow of remittances-as well as the experience, skills and migrants would acquire foreign before returning- would greatly help developing countries in their economic take-off. Return migrants were expected to invest large sums of money in enterprises in the country of origin. Neo-liberalist also tends to see migration in a positive light. However, it is important to note that neoclassical migration theory has no place for remittances. Neo -liberalist advocates of the theoretical model of balanced growth perceive migration as a process that contributes to the optimal allocation of production factors for the benefit of all, in which the process of factor price up and down. From this perspective, the re-allocation of labor from rural, non-educated areas (within and across national boundaries) to urban, industrial sectors is considered as an essential prerequisite for economic growth and, hence, as an integral component of the whole development process. The free movement of labor-in an unconstrained market environment-is eventually expected to lead to the increasing scarcity of labor, which is then lead to a higher marginal productivity of labor and increasing wage levels in migrant-sending societies. Capital flows are expected to go in exactly the opposite direction as labor migration (Haas, 2007).

#### **Pluralist Perspectives: New Economics of Labor Migration and Livelihood Approaches**

Better than individuals, households seem able to diversify resources such as labor in order to minimize income risks. Migration is perceived as a household response to income risks since migrant remittances serve as income insurance for households of origin. Migration plays a vital role in providing a potential source of investment capital, which is especially important in the context of the imperfect credit (capital)

and risk (insurance) markets that prevail in most developing countries. Such markets are often weakly developed and inaccessible to non-elite groups. Hence, migration can be considered as a livelihood strategy to overcome various market constraints, potentially enabling households to invest in productive activities and improve their livelihoods. Migration is seen as part of a broader household livelihood strategy to diversify income sources and overcome social, economic, and institutional development constraints in places of origin. Structuration theory, sought to harmonize actor- and structure-oriented approaches. Recognition of the interaction between structure and agency seems essential for the migration and development debate, as this also enables a clearer understanding of the heterogeneity of migration impacts. In “pluralist” views on migration and development such as New Economics Labor Migration and the livelihoods approach, the results of the structure-actor interactions allow for a greater variety of outcome than would have been allowed from either the aggregation of individual decision making or from the unidirectional imperatives of structure. (Haas, 2007)

Different perspectives have been developed to view the migration and remittance out of which the migration optimist perspective explains or views the foreign migration as the positive process of the development. Similarly, migration pessimist perspective explains or sees the foreign labour migration from the negative perspective. But the pluralist perspective explain or views the foreign labour migration as the parallel way which claims that labour migration to foreign country has both positive and negative aspect.

## **2.2 Literature Related to Foreign Labour Migration and Remittance**

### **2.2.1 History of Foreign Migration in Nepal**

Nepal has become one of the major labor exporting country in recent years. The history of foreign employment in Nepal dates back to the early nineteenth century when Nepalese soldiers began to work for the British army. In the ensuing decades, hundreds of thousands of Nepalese have worked in British and Indian army. Currently, over 60 thousand Nepalese are working in the Indian Army and other government institutions in India (Panthee, 2012).

Bhattarai (2015) explains that International labor migrants mostly in the Gulf States, Malaysia and *oil* South East Asian countries is a new phenomenon of migration in the

Nepalese come and that only have about 30 years long history. Unexpectedly the foreign labor migration has developed in such a way, which has shifted the agricultural based economy towards remittance based economy. Numbers of people going abroad for work have been increased for the last few years, especially after the origination of armed conflict in Nepal. Major concentration of Nepali migrant workers was in Gulf States for the very beginning but the dynamics has been changed and people are migrating towards Malaysia since the past three years even though the number of people going the Gulf States is still significant. A class division among the labor migrants is also found to select the country of destination i.e. poor people are to India, Gulf States and Malaysia and rich people towards Japan, South Korea, North America and Europe.

International provisions are found very sound and applicable to protect the rights of migrant workers but governments in both sending and receiving countries does not seem sincere to the domestication of the spirit of international instruments, conference recommendations and plan of action. International provisions are there to protect the right of the migrant workers. But both the government and receiving countries do not seem to be sincere to the implementation of the spirit of international provisions. Ratification of UN convention by Nepal is create moral pressure on the labor receiving countries. Bilateral agreement has not taken place even with some major labor importing countries pertaining to the safety and welfare of the migrant workers. Another problem is lack of working mechanism to address the issues related to international migration like demand verification. Provision of labor attached in the potential labor receiving countries is still lacking (UN Report, 2015).

Manpower agencies are almost unfair about their business dealing with the workers and their professionalism is questionable. The role of trade union organizations is also found ineffective to address the issues of potential labor migrants in home country as well as in the country of destination. So the current need is for more effective migration management to reduce the vulnerabilities of migrant workers and safeguard the rights of migrant workers.

Maharjan (2011) focuses on the need for foreign employment and its scope. According to the writer, inward remittances play a pivotal role in the national economy of any country which in case of Nepal has been badly battered due to the ongoing conflict. Industry, trade, tourism and other sectors of the economy are all in



the doldrums. Under such circumstances, the rate of unemployment is high in the country. So the number of people seeking employment abroad has risen.

The fourteenth Plan has aimed at creating 200,000 employment opportunities but nothing substantial has yet come about. Rather, the existing employment opportunities have worsened due to the deteriorating law and order situation as several industries have closed down under the Maoist threats. This has hence given rise to the foreign employment. However, prospects for foreign employment are not on the right track. In the name of providing tantalizing jobs abroad, hundreds, if not thousands, of people have suffered misfortunes. Some are never sent to their destinations, others are stranded and still others end up being victims of unexpected hazardous and low-paid jobs. Further, there are instances where the Nepalese are kidnapped, incarcerated or brutally killed in foreign countries. The brutal killing of twelve Nepalese workers in Iraq by ultra militants on 30<sup>th</sup> August 2014 is a case in point.

Therefore, foreign employment is not hassle-free. There are several instances of the people seeking foreign employment going to rack and ruin. As such, the time has come for the government and other associated bodies such as manpower agencies to make concerted efforts to streamline foreign employment.

As a matter of fact, earnings from foreign employment could change the face of the country by contributing a lot to poverty alleviation, which is the cynosure of the current Tenth Plan. It could ameliorate the landscape of the rural areas, where the need for development is acutely felt. It need not be reiterated that rural development is a bridgehead for overall national development.

Nowadays, foreign employment is concentrated in the Gulf countries. It is necessary to diversify it so that its scope can be extended far and wide. On the other hand, a strong policy on foreign employment should be in place so as to streamline it. There is no argument that streamlining foreign employment is the need of the hour and that well-knit foreign employment could be an effective tool for poverty alleviation in the rural areas.

Yogi (2006) focuses on the inward remittance entering inside the country and the extent that these funds have been utilized to the productive sectors. According to him thousands of people leave the country to work abroad every year and send back their

hard earned money. But the significant sum remains largely unutilized due to indifference on part of the government and policy makers.

Yogi in his report highlights on the history of international migration and segregates the value of inward remittance on the basis of country where the flow of immigration from Nepal is higher. He also emphasizes on the huge foreign exchange reserve contributed by the receipt of annual pensions of former British Gurkha soldiers both from India and United Kingdom.

Wagle lead team (2015) received as remittances is being utilized in a productive way showed that most of the earnings of ex-Gurkha soldiers and others returning from abroad had been used in buying land, constructing houses and other unproductive social rituals. Even those who were interested to start new ventures did not find any attractive areas for investment. There is no coherent program to increase the benefits of the remittance economy and reduce the very real social costs of foreign labor migration as part of Nepal's overall development strategy."

Whatever be the actual tables of remittance entering into the country every year, it is beyond doubt that there is much room for tapping its potential. For this, the government doesn't need to make additional investment. All it should do is to recognize the contribution of remittance to national economy and devise suitable policies to channelize it for productive use away from the present trends of consumptive use.

Sigdel (2006), describes that Employment abroad has not only helped Nepal ever-growing un-employment problem but it has also injected much needed foreign currency into our economy to fill up foreign exchange and investment gap, thereby helping Nepal avoid a major BOP crisis. Sigdel (2006),

The increase of the flow of remittances has paved the way for South Asian economies such as Bangladesh, Sri Lanka and Pakistan to keep their BOP situation in a healthy state. The strong inflow of remittances allows foreign exchange reserve to increase and provides the confidence to float a country's currency. If we recall the above mentioned phenomenon, what we found that the remittance money have become a crucial component for Nepalese economy. The GDP has also accounted remittances as one of the major sources of national income of the country. The remittances have contributed much to maintain Nepal's BOP position favorable. Not only this, this

sector has become one of the prime sources of foreign currency earning and mitigating ever growing imports bills for Nepal. The expansion of banking and financial sector has been possible due to presence of remittances in Nepal. Meaningful utilization of remittance money paves the way for boosting socio-economic activities towards deprived people and remote areas of the nation. Mere collection of remittances in banks and financial institutions does not bring desired. The overseas migration and remittances have been instrumental in poverty alleviation as well as for improving the living standards of the people (Seddon et al., 1999 and Shrestha, 2014).

### **2.2.2 Foreign Labor Migration and Remittance**

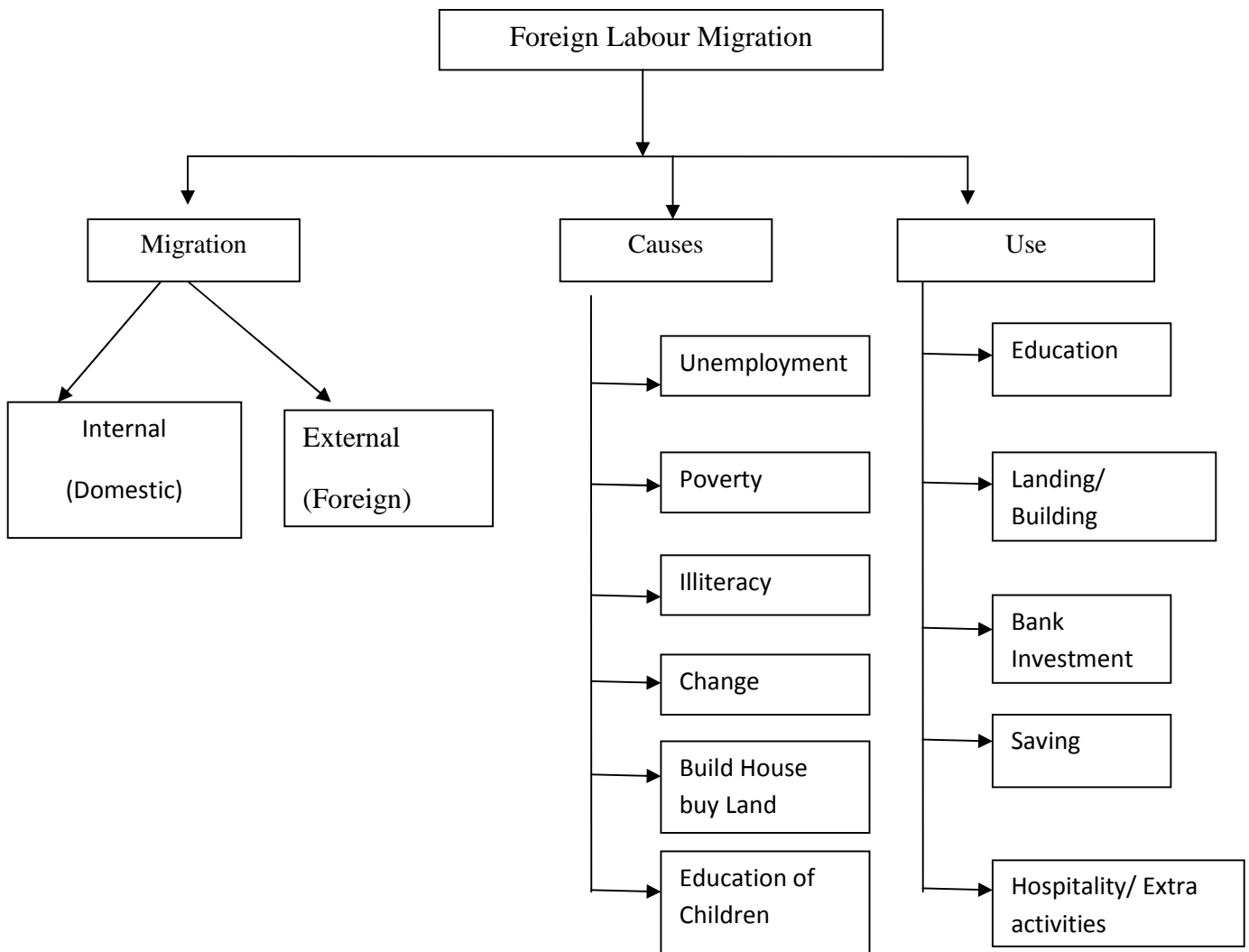
Nepalese labor out-migration is not a new phenomenon. Nepali migrant workers have been sending their earnings to their families for around 200 years (Seddon et al., 2002).

On the basis of data provided by the Department of Foreign Employment, the number of workers going to foreign for employment increased by 76930 (35.4 percent) to 294094 people in 2009/10 compared to 217,164 people in 2008/09.9. With the increased in the number of workers, the inflow of remittances should have taken an upswing. According to the data of Rastriya Banjya Bank (2011), remittances (in billions) received by Nepal is 65.54, 97.69, 100.14, 142.68, 209.70, 231.73 in the fiscal year of 2011/12, 2012/13, 2014/15, 2016/17, 2017/2019 gradually.

Different causes compel people go to foreign labour migration which has emerged as an important issue in the twenty first century contributing as an important factor in shaping the politics, economy, society, culture and even security of the concerned countries.

### 2.2.3 Foreign Labour Migration and Use of Remittance

Migration is movement of people from one place to another. It is because of the different reasons such as Unemployment, Poverty, Illiteracy, Change, Build House buy Land, Education of Children. But it gives change in life migrant. Remittance playing positive role to structure, change, improve education, etc. They use their remittance in education, landing/ building, Bank Investment, Saving, Hospitality and Extra activities which clearly depicts from the following figure.



## **CHAPTER-THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Rationale of the Site Selection**

To grab the objectives of this research, Highway Line of development Committee, lied in Sunsari district, is selected as study area through multi-lens method.

Most of the researches on foreign labor migration are concentrated in the national level. Research on foreign labor migration of this area has not been carried out till now. That's why; I have planned to study about the foreign labor migration. The reasons behind the selection of this area were as followings;

Many labor forces of Dharan-8 were being migrated into the foreign labor market and its rate is being increasing day by day so this research is relevant and representative to find out causes and consequences of foreign labour migration in the context of Dharan-8. There had been changed in the income, profession, and living standard of migrant's households and its impact had been seen in the society.

The thesis researcher is the permanent resident of this area so it would be easier to collect the information.

#### **3.2 Research Design**

Research design is the plan, structure, and strategy of investigation conceives so as to obtain answers of research questions. The plan is the overall scheme or program of the research. So the research is based on quantitative data with both descriptive and analytical research design to fulfill the specific objectives of the study. The collected data has been described as per respondent's view to analyze the data.

#### **3.3 Universe and Sample size**

The study area was selected purposively. There is 1400 household. Out of these 1100 is migrant's household. Among them 40 dependent migrant's household from Dharan-8 was selected purposively. There are a numbers of migrants who have been who uplifted their life. The research has been done to door to door to know the

information from their respondents. To know the research from their family members, I got the information to fulfill my objectives.

### **3.4 Nature and Source of Data**

As per the nature of the research, this study is based on quantitative and qualitative data. Primary data, as the sources of data, were used as well as secondary data also used to make this study more effective and authentic. The research is qualitative and quantitative data in nature.

In household survey, especially interview schedule method was used to collect the primary information about the process of foreign labor migration, socio-economic condition and demographic characteristics such as sex, age, caste, education, family size, religion of the individuals who is involved in the foreign labor migration.

On the other side, the secondary data were obtained from population census reports and relevant literatures about foreign labor migration such as research, report, journals, news paper, library, published books, documents, scholarly journal, thesis, related books written by the sociologists and anthropologists, internet and records of CBS Nepal as well as published and unpublished reports of the offices of the central level of the related area were also used, as the source, to grab the objective of the study.

### **3.5 Data Collection and Techniques (Tools/Methods)**

The required information as per the objectives of the study is collected through the household survey where interview schedule of data collection method is used.

#### **3.5.1 Interview Schedule**

Interview schedule, a set of questionnaire which is asked to the respondent and filled in self by the researcher, is taken as the major tool of collecting quantitative primary data in survey method. The schedule is based on a full set of questions on households characteristic, income, expenditure, employment, labor migration, remittance and so on. 20 open questions have therefore, were prepared to ask which is result oriented according to the objectives.

The interview schedule is prepared containing questions, concerning foreign labor migration, at both household and individual level. There were two sections of quantitative interview schedule, out of which questions of section-A is asked only to

the head of the household and section-B is asked only to the migrant workers who were returned back to Nepal from foreign labor migration.

### **3.6 Data Presentation, Analysis and Interpretation**

For the study, the data is collect 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 MS-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 tables has been presented.

### **3.7 Limitation of the Study**

Every research has its own limitation so this research is no exception either. The research is based only on quantitative analysis on foreign labor migration in Dharan-8. The findings of the research may or may not be equally generalized to the other area or whole part of Nepal. The purpose of this study is to fulfill the academic dissertation so it is based on limited objectives under limited time and resource in which only one data collection tool i.e. interview schedule was used to collect the primary information. For this the research has included caste, religion, sex, age, marital status, education, occupation, types of family to finalize the research as variables.

## **CHAPTER- FOUR**

### **SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS**

#### **Socio –Economic Background**

It is often believed that if somebody receives foreign employment his household economy will improve. The change in economy well being improvement in living standard, improvement in skill, social status might be some of the area was change take place etc. If the respondents are able to gain more than the income which is needed to run their family and also to pay their loans principle as well as their interest amount then only their economic condition can improve and their property problem can be reduced. To find out the change in household economic condition due to foreign employment, the respondent were asked to give their own judgment about their economic condition before foreign employment and after foreign employment and comparison of this to time periods the answer given by them. Majority of the people in this Municipality are largely involved in the non-agriculture while others are involved in other sectors such as trade, service, business etc. whereas the major contribution in the economic status of this Municipality is due to the remittance income coming from peoples migrated abroad. The general income scenario of the study area before the respondents actually migrated.

#### **Causes Seeking to Foreign Employment**

Even through, the poverty being the main factor of foreign employment, there must be several reasons behind it. It might be economic, social or political. They may be related to the acquired skills and various other reasons. To find out causes of seeking employment the respondents were asked to identify the prime causes to go for foreign employment. Unemployment is the main cause of foreign employment for all the caste ethnic groups. Among all the sample households about 45 percent had stated unemployment as the main cause of foreign employment. The second main important cause is family debt burden which is also playing as the major push factor of the foreign employment. Comparing the other caste with Brahmin and Chhetri; the



percentage of emigrated population due to family debate burden quiet high in the case of other castes like Kami, Damai and other castes. Among the total sample house holds about 25 percentage of the respondent are emigrated due to the family debate burden. This means that among the ethnic groups Kami, Damai, Janjati and other davit showed higher percentage of family debate burden then Brahmin/Chhetri and Newar. The third reason of the foreign employment is to earn money. The percentage of respondents stating the major cause is earn money family debate burden are quiet similar i.e. 25 percent respondents have immigrated to foreign countries to earn money. After that 5 percent of the respondents had stated that they are migrated due to the conflict problem of Nepal. It is concluded from our study that unemployment, family debate are the main causes to seek foreign employment.

### **Uses of Remittance**

Remittance is used in local /domestic like education, hospitality and different tasks are used.

#### **4.1 Age Composition of the Respondents**

Age is factor to determine earning. Up to 45 year's migrant can earn and work easily. A man can go abroad up to 35 years easily. This table shows about the age of migrants listed its population on the basis of age group. The age group is divided by 31-34, 32.42, 43-53, 54-64 and according the data more than 40% population of the 43-53age group have gone to abroad.

**Table No. 4.1: Age Composition of Respondents**

Age	No. of Respondents	Percentage
21-31	13	32.5%
32-42	9	22.5%
43-53	17	42.5%
54-64	1	2.5%
Total	40	100

Source: Field Survey, 2019

The above table no. 4.1 shows that the people from the age group 43-53 (42.5%) are the maximum migrated and they started 6,7,8 years ago due to fulfillment for their children needs and the minimum ones to migrate are the people from 54-64 (2.5%) years old due to old age and government restriction to go abroad in working visa.

#### **4.2 Marital Status of Respondents**

In this research, most of the married instead of unmarried migrated because they were compelled to look after their family, after their marriage, after their children number of migrants and their corresponding percentage based on their marital status. Family restriction and Nepal is male dominant society. So, women are in few number to dare to go to abroad because they want to be responsible in family. Women are stigmatized in society because Nepali society is not open.

**Table No. 4.2 Marital Status of Migrated People**

Sex Status	Male		Female	
	No.	Percentage	No.	Percentage
Married	23	57.5	3	7.5
Unmarried	10	25	4	10
Total	33	100	7	100

Source: Field Survey, 2019

The above table 4.2 shows that married male as in survey 57.5% and 25% unmarried and 7.5 % married female and 10% unmarried female have been to different countries for family conduct in different visa. While asking respondents had reported maximum married gone to abroad for family and children.

#### 4.3 Religion Status of Respondents

The households of respondents have faith in different religions. Hindu, Buddhist, Kirat are the main religions of respondents households. There are numbers of Hindu. Among of them, Hindu are mostly luxurious to imitate the west.

**Table 4.3: Distribution of Religion Status By Migrant Household**

Religion	No. of Household	Percentage
Hinduism	21	52.7%
Buddhist	7	17.5%
Kirat	12	30%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.3 shows that the maximum there was Hinduism household by the religion and number of Buddhist, Kirat religion household is a average and we can also found Christian. There are no others religions in among the 40 households.

#### **4.4 Types of Family**

A family type is a prominent factor that affects the movement of people from one place to another. out of three types of family, joint family- generally comprises three descendents members grandparents, parents, uncle/ auntie, unmarried sisters and grandchild and nuclear family- comprises merely parents and their dependent child were found in the survey.

**Table No. 4.4 Distribution of Respondent's by types of Family**

<b>Family Size</b>	<b>No. of Household</b>	<b>Percentage</b>
Nuclear	9	22.5%
Joint	31	77.5%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.4 shows that 22.5% is nuclear family whereas 77.5% is Joint family. In 40 households, more households have more than two children in this study area and joint family's members gone abroad for landing, building, livelihood, education of children and their found minimum nuclear households and they give for the fulfillment of basic needs, etc.

#### 4.5 Caste Distribution of Respondents

Nepal is a multi-caste/ ethnicity country so, people of different castes/ ethnicity live in Nepal. While conducting the survey in the study area, different castes/ ethnicity were found, such as Rai, Limbu, Tamang, Bishwokarma.

**Table No. 4.5: Caste Distribution of Migrant People**

<b>Caste/ Ethnic</b>	<b>No. of Household</b>	<b>Percentage</b>
Janajati (Rai, Limbu, Tamang)	36	90%
Dalit( Bishwakarma)	4	10%
Total	40	100%

Source: Field Survey, 2019

As shown in table no. 4.5 Janajati (Rai, Limbu, Tamang) are 90% and Dalit are 10% getting remittance from different countries in survey Janajati are the highest and Dalit are little less. There is no. Brahmins in ward No.8 Bhotepul.

#### 4.6 Education Attainment of Respondents

Educational attainment is directly related to the economic status of the individual as well as the household. It has a positive impact on overall well being of individual society. The table 4.6 shows that the educations of respondents are the overall literate, respondents have gone to abroad.

**Table No. 4.6: Educational Status of Migrant People**

<b>Education Status</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Up to 8	12	30%
Up to 10	19	47.5%
+2	5	12.5%
Bachelor	4	10%
Total	40	100%

Source: Field Survey, 2019

The personality sends remittance have been to different countries has not studied higher education while surveying in this ward. But their family members are from higher education group. While asking up to class 8, up to 10, some from up to +2 and bachelor as 30, 47, 5, 13, 10 percent respectively. It is found that maximum people have gone.

#### **4.7 Distribution of Respondents by Country Destination**

Respondents went to different countries such as Gulf countries, European, Asian for livelihood, for fulfillment of family members, education of children, etc. It shows most of the destination country is gulf countries. This table has classified the different kinds of a destination country.

**Table No. 4.7: Distribution of Respondents by Country Destination**

<b>Country</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Saud Arabia	20	50%
Qatar	5	12.5%
Malaysia	4	10%
Korea	5	12.5%
Japan	3	7.5%
Cyprus	3	7.5%
Total	40	100%

Source: Field Survey, 2019

The above given table No. 4.5 shows that (Gulf Country- 29), (25 male and 4 female), Asian country 8 all boys (Japan, Korea) and European (Cyprus) only 3 female. It shows that maximum one are in Gulf country, because they had not higher education and had not much cost for European and other countries. The number is average in Asian country and finally the lowest is in European country in ward No. 8, Bhotepul.

#### **4.8 Time Spent in Abroad**

Respondents have been living in destination country. For many years while asking respondents households reported that (2 up to 19) years for too many reasons. These tables have coding the years.

**Table No. 4.8: Time Spent in Abroad of Migrant People**

<b>Years</b>	<b>No. of Respondents</b>	<b>Percentage</b>
2-4	14	35%
5-7	15	37.5%
8-12	11	27.5%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.8 presents that mostly among all 5.7 years are maximum, because their children have been studying in schools, colleges and all respondents reported. They want to earn much money. They have joint family for regulating the family. They want to accommodate in abroad in place. They get chance to free from family burden. The two years dweller returned because of work nature but good job holders can spend long time to want saving.

#### **4.9 Monthly Income of the Respondents**

Most of the respondents received their salary in monthly out of total; according to the survey data 100% of them received their salary in monthly. The number of migrant workers and corresponding percentage along with their per month sending amount of money were found in the following ways.



**Table No. 4.9: Regular Monthly Income of the Respondents**

<b>Regular Monthly Income (Rs.)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
35,000-40,000	12	30%
60,000-80,000	5	12.5%
80,000-95,000	8	20%
95,000-300,000	15	37.5%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.9 presents the fact of the sample respondents of the study area that above 37 percent of the total samples respondent receives more than 95,000 per month and 12.5 percent of the households receives more than Rs.60,000 per month as the regular income. Among the 40 households about 30 percent of the households receive less than 40,000 per month which is very low. 12 people have the lowest salary between 35-45 thousand and they all are helpers in some companies. 13 people have salary between 60-90 thousand and they work as driving sector, 15 people have the highest salary between 1 lakh- 3 lakhs and they are the ones who have gone to European and Asian countries.

#### **4.10 Occupation of Respondents at Destination**

The table shows the jobs of respondents are involved in destination countries. Respondents were found involved in different works in foreign countries. The most of the migrants are technical. They work in company and construction.

**Table No. 4.10: Occupation of Respondents at Destination**

<b>Occupation at Destination</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Driving sector	13	32.5
Labour ( Construction)	12	30
Labour Company	8	20
Cleaner, Housing	7	17.5
Total	40	100

The table No.4.10 shows that the numbers of respondents involving in the job as a labour construction are 30% who are working in gulf countries in company as a labour were 20% which are working in Asian countries, working in a driving sector were 32.5% as a cleaner worker are 17.5%. The above table shows that most of the migrants involved in foreign labour migration in driving sector 32.5% and secondly in labour construction 30% and average in labour company 20% along with cleaner 17.5%, were found in the study area.

#### **4.11 Source to Send Money**

Migrants send money to their families by the different sources like legally, monetary misuse. Maximum foreign employment prefer the legally cause of no. risk, trust worthy but minimum foreign employment sent to source of immorally such as Hundi-friend, relatives. The table shows the different source to send money to the respondents. The remittance should be sent from authorized source. The embassy of Nepal should be consulted to transfer the remittance to the family.

**Table No. 4.11: Sources to Send Money of Migrants People**

Sources	No. of Respondents	Percentage
IME, Prabhu, Western Union	29	72.5%
Hundi, GME, City Express	11	27.5%
Total	40	100%

Source: Field Survey, 2019

The mentioned table No. 4.11 shows that 72.5 percent people send to money through IME, Prabhu, Money transfer, western Union, Money transfer who are especially from gulf countries. And 27.5 percent people sent through the Hundi, IME, and City express who are especially from European and Asian countries such as Korea, Japan, and Cyprus. Few of the migrants send money through Hundi because of low cost to send fast.

#### **4.12 Main Source of Income of the Respondent's Households**

Among 40 households, foreign employment has been the main source of income of the total households in the study area. Most of the respondents were found not involved in other sectors. They were mostly involved in foreign employment.

**Table No. 4.12: Sources of Income of the Sample Household**

Sources of Income	No. of Household	Percentage
Foreign Employment	40	100%

Source: Field Survey, 2019

The above table no. 4.11 shows that in this area all the people are depended in foreign employment which is the main source of income to the respondent family of the study area. From 0 the table we can find out that out of 40 household, 40 households family

depends on the remittance and they all gone to abroad, due to unemployment, low educational level, family burden.

#### 4.13 Animal Husbandry

Animal husbandry is one of the sources of income, but it differs from house to house. Some households doing animal husbandry for income. They were found doing animal husbandry not for the income purpose but also for their cultural value to be cut in festivals.

**Table No. 4.13: Animal Husbandry**

<b>Animal</b>	<b>No. of Household</b>	<b>Percentage</b>
Pig	17	42.5%
Hen/ Pig	7	17.5%
Goat	3	7.5%
Buffalo	2	5%
Not	11	27.5%
Total	40	100%

Source: Field Survey, 2019

According to this table maximum pigs are reared as they have cultural value to be cut in festivals like Dashain and if they reared pigs there will be no waste of foods as it is eaten by pigs and 27% people don't do animal husbandry. It is because most of the respondents they live in rent in other's house and don't have their own land. And while asking about animal husbandry. I found they do not do animal husbandry for income and according to the data there is also number of people who rear both pigs and hens.

#### 4.14 Respondents Involved in Agriculture Sector

As Nepal is an agricultural country having 66 percent of people are directly engaged in farming but in the context of the study area. Out of the total 40 households involved in survey, it was found that they were not engaged in agriculture sector. They all were found engaged in non-agriculture sector.

**Table No. 4.14: Distribution of Households and Population According to Farming Crops**

Farming Crops	No. of House	Percentage
Non-Agriculture	40	100%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.14 shows that 100% of sample households involved in non-agriculture. We can find there is no one households involved in agriculture in this study area because they don't have land for doing agriculture in this area.

#### 4.15 Causes of Seeking Foreign Employment

Different factors such as high rate of education of children, unemployment, poverty, family burden, high medical expenditure etc. To fulfill the necessities it was found they were compelled to move abroad in working visa in different parts of the world.

**Table No. 4.15: Frequency Distribution of Cause of Seeking Foreign Employment from Dharan-8**

<b>Cause</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Poverty	6	15%
Education of Children	18	45%
Unemployment	6	15%
Build house, buy land	10	25%
Total	40	100%

Source: Field Survey, 2019

Above table 4.15 shows that education of children is the main cause of foreign employment for maximum households. Among the entire sample 45% had education of children as the main cause of foreign employment. The second main important cause is to building house, landing which is also playing as the major push factor of the foreign employment. Also 15% have gone abroad due to poverty because of poor livelihood and difficult life style. 15% people have gone abroad to problems of unemployment as they are not educated. It is concluded from our study that education of children buying land, building house, unemployment, poverty are the main causes to seek foreign employment.

#### **4.16 Schooling, Colleges of the Members of Sample Households**

This survey shows about the types of education of the household members of the study area. According to the data it was found that mostly households members going to private schools and colleges rather than Government and publics institutions. In the present context it was found people preferring to go to private schools and colleges.

They think private schools/ colleges provide quality education and it helps them to build up their knowledge, skills for their future life.

**Table No. 4.16: Distribution of Sample Household by Schooling, College**

<b>Schooling, Colleges</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Private	66	77.64%
Public	19	22.35%
Total Students	85	100%

Source: Field Survey, 2019

The above given table no. 4.16 shows that educational status of Dharan ward-8, Bhotepul has been raised up and the literacy rate is increased people have got the higher level of approach over the education out of 100 percentage 77.64% having high education in private schools and colleges who's parents have high salary in foreign employment. They send their children to private school and colleges 22.36% having education in government school and colleges who having low salary between 35 and 45 thousand are send to their children to public schools and colleges. We can find maximum household children's goes to private school and colleges than public.

#### **4.17 Distribution of Land Size**

In the study area, it was found that most of the people's main source of income was foreign employment. They are compelled to go abroad as they do not have enough land to do agriculture. Land is categorized into two forms, Dhur and Kattha. Most the medium class family have not kattha, they do have only Dhur for the purpose of housing. The following table describes about the unequal distribution and land holding size.

**Table No. 4.17: Distribution of Land Size Among Sample Households**

<b>Size of Land Holding (Dhur)</b>	<b>No. of Households</b>	<b>Percentage</b>
Room Rented	7	17.5%
5- 16 dhur	20	50%
1 Katha- 3 Katha	13	32.5%
Total	40	100%

Source: Field Survey, 2019

The above given table no. 4.17 shows that there is unequal distribution of land among the total sample households. Among the 40 households, 17.5% households is landless percentage of land holding households 5-15 Dhur is 50% and above 20 Dhur. 1 Katha- 3 katha is 32.5% 7 households were room rented as they had less income and difficult to maintain livelihood. They do not get chance to earn money being Nepali chance. 20 households had 5-15 Dhur lands that had average salary of above 60 thousands they were especially the ones who had gone to gulf countries. 13 householdshad 1 katha – 3 katha land and had average salary of 1 lakh above and were the ones who had gone to Asian and European countries.

#### **4.18 Types of House**

Remittance is playing the vital role to change structure in the context of study area. They were found structural change of house building before abroad. Maximum have tin roof houses after they made 1-2 floor building houses. It also helps to develop country and it is positive impact of remittance.



**Table No. 4.18: Types of House Made of Different materials**

<b>Before Abroad</b>	<b>After Abroad</b>	<b>No. of Household</b>	<b>Percentage</b>
Room Rented	Room Rented	7	17.5%
Made with rod, cement with Tin roof	1-2 floor building house	14	35%
Tin Roof	Tin roof	4	10%
Room Rented	own house	15	37.5%
Total		40	100%

Source: Field Survey, 2019

The above given table shows that most of the sample households have made with cement and rod concrete. These types of houses there are 72.5% changes in livelihood before going and after going abroad 7 households were room rented. Nothing was changed because they have used their money in luxurious and diseases. 14 households had small cottage house before but they built 1-3 storeyed building house after abroad, and the 4 households had made with tin roof both after abroad and before abroad. Nothing is changed in their households' type. And 15 households were room rented and before abroad. But now they have their own house and buy their own land after abroad. We can find they have increase in their housing for further life style in Dharan-8.

#### **4.19 Monthly Cost in Fooding Sector**

The study shows about the monthly cost in fooding sector of the respondent's households. Out of 40 households, total households had sufficient from the monthly remittance to survive in a livelihood. The monthly fooding cost divided by 10-15 thousand, 15-20 thousand, 20-28 thousand, 30-35 thousand.

**Table No. 4.19: Monthly Cost in Fooding by Sample Households**

<b>Food Cost in Monthly</b>	<b>No. of Households</b>	<b>Percentage</b>
10-15 thousand	7	17.5%
15-20 thousand	9	22.5%
20-28 thousand	13	32.5%
30-35 thousand	11	27.5%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.19 presents the 7 households have low cost on fooding. Among the all they have weak living standard and their monthly income is also less, mostly high expenditure on fooding households are 11 because they have high living standard and they have monthly income of 1 Lakh plus, and 13 households cost on fooding monthly is 20-28 thousand. They have salary of 75-95 thousand found through the survey and 9 households expenditure on fooding is 15-20 thousand. They have average salary in the range of 75-95 thousand.

#### **4.20 Industrial Engaged by Sample Households**

As Sunsari district has many industries also Dharan has Purbanchal industrial Estate like plastic, silver, but according to the data, out of total 40 households, it was found they were not engaged in industrial sector.

#### **4.21 Utilized Areas of the Remittance**

The utilized areas of the remittance of the households depend on their own needs and income levels, as per the objective of this study area. In the 21<sup>st</sup> century, people are capitalistic. They all are willing to earn more, invested to different sectors. But it

happened what they have situations, needs. The list of utilized areas of remittance and their respective frequency and percentage of used areas were found in the study area.

**Table No. 4.21: Distribution Respondents by of Use of Remittance**

<b>Use of Remittance</b>	<b>No. of Households</b>	<b>Percentage</b>
Fooding, housing	9	22.5%
Land, Building, House	6	15%
Education	18	45%
Hospitality	7	17.5%
Total	40	100%

Source: Field Survey, 2019

The above table No. 4.20 shows that in the sample household of the study area only 22.5% households. They have low income, so they also have poor livelihood and they use all of their remittance on fooding. There is no investment in extra things like land, etc. 15% of the households have used their remittance on building land giving loan at certain interest rate and building house for them to live. They have giving to loan for profit among the total households, 45% of the households reported that the remittance is being used in education. Among 40 foreign employments, 18 migrant employments send remittance for their children to go private school, colleges while asking in survey. They reported had reason to mostly use remittance in education. As private schools, colleges have more monthly fee, admission fee, expensive books and other computer class, extra classes; most part of the remittance is taken by education.

While asking in survey why they have been most investing remittance in private schools, Colleges, they reported due to future of children's increasing good education, trend of private school and colleges increase in importance of English language,

influenced by other people's act of sending their children in boarding schools. For getting good job in future in this way they gave the causes for sending their children at private schools and colleges. 17.5% of the household reported that the mostly. These households using their remittance in hospital expenditure 17.5% households have more ill members in their family such as sugar patient, blood pressure patient, and handicapped patient. Therefore, 17.5% households using in remittance in hospital expenditure, among the total households we can find maximum households most of the remittance is being used in education.

#### **4.22 Level of Satisfaction of the Respondents from Remittance**

Remittances always playing to positive role to reduce poverty, decreased unemployment, improving education, etc. maximum people satisfied from the remittance, respondents reported that impact of remittance are showing positively in their households. The table shows about the satisfied/ dissatisfied from the remittance.

**Table No. 4.22: Satisfied or Not Satisfied from Households Remittance**

<b>Satisfied</b>	<b>No. of Household</b>	<b>Percentage</b>
Little Bit	9	22.5%
Not Much	5	12.5%
Totally Satisfied	24	60%
Not Satisfied	2	5%
Total	40	100%

Source: Field Survey, 2019

The given table No. 4.22 shows that among the 40 households 22.5% households are little bit satisfied and told they are now more satisfied than before going abroad. The rest 12.5% of the respondents are not much satisfied and they said willing to do more 60% respondent had reported. They are totally satisfied from remittance, as they have

fulfilled their all needs like land, housing, fooding, education. Lastly found 5% households are dissatisfied and are not happy with their current lifestyle from the table no. 4.21 we can find maximum households are satisfied from remittance.

#### **4.23 Planning of the Respondent after Returning from Abroad**

According to foreign employment in gulf countries, Asian countries, They all are returns the native land after working visa time and they want to do something in own country. But some cases have different plan like again want to go other countries. The listed its plan shows the tables were found in survey.

**Table No. 4.23: After Returning Plan To Do by Migrant People**

<b>Plan To Do</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Business	31	77.5%
Want To Go To Other Countries	9	22.5%
Total	40	100%

Source: Field Survey, 2019

The above table no.4.23 presents the 77.5% out of 100% respondents want to start small business such as hotels, silver shop, restaurant, retail shop, dance center in their locality after returning from abroad only 22.5% respondents want to choose other country as another destination and planning to apply for after returning to their home country most of the young male migrants workers are under this category.

#### **4.24 Earning Invested in Productive Sectors**

Nowadays people earnings invested in productive sectors. They choose different fields for the profit maximum, we can find people invested in buying landing, sharer in offices, banks, giving loan to neighbours, friends, building apartment for giving rent, etc in the study area.

**Table No. 4.24: Distribution of Earnings Invested in Productive Sectors**

<b>Invested In Productive Sectors</b>	<b>No. of Households</b>	<b>Percentage</b>
Yes	31	77.5%
No	9	22.5%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.24 shows that 77.5% respondents reported had yes to this question. According to them they have invested their earnings in different productive sectors, such as lending loan to neighbours and earning some interest from them investing on small pieces of land and selling them into double price later on buying some sharer of office, making enough bank balance etc. according to table maximum migrants invested in productive sectors.

#### **4.25 Use of Remittance in Extra Activities**

This table shows about the use of remittance in extra activities. Nowadays, people using their earning in different extra sectors such as sports, skills, training like Montessori training, beauty parlour, doll making training, vehicle services, feast and festival, gold ornaments, etc.

**Table No. 4.25 Use of Remittance in Extra Activities**

<b>Extra Activities</b>	<b>No. of Household</b>	<b>Percentage</b>
Yes	30	75%
No	10	25%
Total	40	100%

Source: Field Survey, 2019

The above table no. 4.25 shows that out of 40 remittance of 75% respondents said that they spent money in extra activities such as sports, skills, feasts and festivals, vehicles services, training and modern amenities 25% respondents answered no because they have limited budget to fulfill their needs.

## CHAPTER- FIVE

### SUMMARY AND CONCLUSION

#### 5.1 Summary

The main objective of the study is uses of remittance and causes of foreign employment in the study area, moreover the study also tries to analyze the social characteristics of households and extend of remittance income in the study area, socio-economic characters of foreign employees, sources of financing and cost for foreign employment, change bought foreign employment and remittance in household economy educationally and uses of remittance.

To fulfill the above stated objective of the present study Bhotepul ward no.8 of Dharan was selected area and sample size was 40 households. They were chosen by proportional purposive sampling method and data collected through questionnaire method data are analyzed by using simple statistical tools like percentage. The main destinations of the study are gulf countries, Korea, Japan, and Cyprus out of them 72.5 percentages in gulf countries, 20 percentages in south Asian countries and 7.5 percentages in European country. In the national context, main destinations of Nepalese workers are livelihood, seeking job, education of children family conduct, remaining are other reason more than 60 percent of the workers are employed in gulf countries, country wise Saudi Arabia, Qatar, Malaysia are the destinations. The average income of the households in this ward is around 45,000 per month and the 100 percent people engaged in foreign remittance in the study area.

Major reasons to seek foreign employment include education of children, unemployment, poverty, illiteracy, landing, housing then which they are earning in foreign country.



The means to get foreign employment of the sample (85 percent) respondents were manpower agenda other went either through personal in.

The average cost paid for foreign employment by the respondents of the study area was Rs. 80 thousand (Minimum) to 5 lakhs (Maximum). Majority of the foreign job seekers (725.5 percent) have skills and took skilled jobs in heavy load vehicles position of driver and interesting point respondent had reported the (72.5 percent) migrants are drivers major sector of employment for Nepalese workers were industries (20%) percent and domestic (75%). The respondents of this ward after abroad (77%) planned to do small business in their locality and among the total respondents (22%) have planned to go other countries again to foreign employment.

The workers earned more income in Asian countries than gulf countries it was average Rs. 1 lakh to 3 lakhs per month's skilled workers which was 65 thousand to 95 thousand, 35 thousand to 45 thousand of unskilled workers in type of the different jobs and countries.

Above 90% respondents used formal channels (Banks, registered transfer agencies) to send remittance. In formal channels like Hundi, relative and friends and bringing back by themselves were other channels of remittance transfer.

The larger amount of remittance income has been used for educational expenses (45%) fooding, housing (22.5%) landing, building, borrow (15%), hospitalities expenses (17.5%) maximum part of remittance has been used in the educational sector. According to table no. 4.15 shows that among the (100%) (77.64%) having high education in private schools, colleges and it have more monthly fee admission fee, expensive books and computers classes, dresses, so respondents reported had most (77.64%) of the remittance used in educational sector.

Among the respondents from foreign employment (60%) totally satisfied from remittance while asking they said. Because remittance have done impact on their education of children improved their health of their family members (22.5%) little bit satisfied told they are now little bit changed in their households than before abroad (17.5%) dissatisfied from the remittance due to lowest salary insufficient income to fulfilled needs. But we can find maximum respondents satisfied from the remittance also done god impact on them.

Among the 40 households, (17.5%) households is landless (82.5%) households have land it shows remittance doing positive impact on their households and types of households before made with rod attached tin roof is (45%) after abroad (10%) it also present they have increased their housing style it also helps to develop country.

Among the 40 households, 100% households depend from remittance. They had not engaged in others factors and maximum migrant workers are male and their wives are engaged in household chore with no professional job on their hand and all of them are dependent on remittance of other husband.

## **5.2 Conclusion**

Surely remittance income is playing very positive role to improve education, reduce poverty of the study area and also it is improving the social as well as economic indicators of the ward no. 8 Bhotepul, Dharan and this is satisfactory maximum part of remittance income have been use in educational, developing, sectors and gives return in the future. Because they are using their remittance income into productive sectors like investment in shares, giving loan to others, skills training, built building etc also it helps to develop country.

It can be concluded that the economic and social condition education sector of all families who have involved in foreign employment have increased. Economy as well as social but surely there is positive change in the status of the families of the respondents due to remittance income. Therefore, we can say that remittance is playing vital role in developing locality, improving education in the study area.

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## Questionnaire

Informant Name:

Sex:

Occupation:

Education:

Age:

Family Member	Age	Sex	Education	Marital status	Occupation

Name of Person in Foreign Employment:

Country he/she have been to:

Age:

Sex:

Marital Status:

Education:

Religion:

Types of Family:

1. In which country have you been?  
 .....  
 .....
2. How long have you spent in abroad?  
 .....  
 .....
3. How much salary/remittance did you send to your family?  
 .....  
 .....
4. What was source to send money in Nepal?  
 .....  
 .....
5. What was your main income source?  
 .....  
 .....
6. What was cause/reason behind going to abroad?

- .....  
.....
7. How many members do you have for schooling, if you have, where do they study (Public) or 2 private?  
.....  
.....
8. How much assets do you have?  
.....  
.....
9. What type of house/building did you have before going to foreign migration and what type of it is now?  
.....  
.....
10. How much land do you have? If yes, how many kattha?  
.....  
.....
11. Do you do farming and agriculture? If yes do you do it for your food or also for selling it as a commodity?  
.....  
.....
12. On an average how much do you spend on food products over a month?  
.....  
.....
13. Do you keep animal husbandry or not? If yes what are they?  
.....  
.....
14. Do you have industrial engagement or not?  
.....  
.....
15. For what purpose do you use remittance?  
.....  
.....



- 16. In which field do you use your money most? And why?  
.....  
.....
- 17. Are you satisfied and happy with the remittance being received from abroad?  
.....  
.....
- 18. After returning from abroad what do you plan to do?  
.....  
.....
- 19. Where do you use your remittance that comes from abroad? Is it productive?  
.....  
.....
- 20. Do you use remittance for other purposes? if yes, for which Purpose?  
.....  
.....

