

CHAPTER- ONE

INTRODUCTION

1.1 Background of the Study

A remittance is a transfer of money by a foreign worker to an individual in his or her home country. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. Workers' remittances are significant part of international capital flows, especially with regard to labor-exporting countries. A household of rural family in Nepal mostly has agricultural as a main source. The main focus of thesis paper is investigating the degree of dependency of rural household income of remittance. We are also trying to look at how remittance enter into people's different livelihood diversification, strategies furthermore, we will also study the distribution profile of remittance and to what degree different groups depend on this income (Khadka, 2016).

Migration of people from one place to another is a usual phenomenon since the beginning of human civilization. The migration in the beginning was for the sake of food and exploring new places for security purpose. But gradually the migration took the shape in diverse form and now has become a very essential and common in each and every corner of the world. International labor migration is one of the integral components while talking about international migration. Millions of people from around the world (especially from the developing world) are leaving their usual place of residence for seeking better employment opportunities and supply food for their dependents. Globalization and integration of regional economics have added impetus to the growing mobility of workers across borders (ILO, 2014).

The distinction between "productive and unproductive" uses of remittances needs to be reexamined because a significant portion of relevant literature on remittances argues that they are primarily spent on consumption; housing and land are not utilized productive investment that would contribute to long run development. The recognition that only a small proportion of remittances are utilized to establish small business, improve agriculture practices, or on other forms of 'production' investment created disillusionment over the development impact of remittances among researchers and policy maker in the 1970s and early 1980s. In recent years, the

distinction between consumption and investment has been criticized by researchers that expenditure on 'consumption' items such as health and education should be understood as investment in human capital (Pant, 2011).

Production and productivity of the farmland is lower due to the landholding, rare application of modern technology, lack of knowledge about the modern cash crops and its market and transportation problem. However, in the absence of any off-farm activities, people are compelled to rely on agriculture. Since the return from agriculture is limited and employment opportunities are rare in the rural areas, people have to seek for other sources of income for their livelihood. In the process of finding other sources of income or job, the rural people leave their native village and move somewhere within and outside the nation where they get job and earn income which they can either bring home with themselves or send through some means, such as financial agencies, friends, postal services and others. The money income that the people earn outside their nation and send back to their families may be defined as remittance which plays a vital role not only the economic life of the rural people but also the national income of the country (Gaire, 2006).

International migration decisions, like many other kinds of human behavior, depend on what other people are doing. The example of the relatively deprived household is one illustration. By far the most important variable driving international migration, though, is migration networks, or contacts with family members and perhaps also neighbors who have previously migrated. This is because "pioneer" migrants send home not only remittances but also information about how to migrate, where to look for work, what labor recruiters or smugglers to trust, what wages to expect, and migration costs and risks and how to overcome them. Past migrants also may support new migrants at the destination, and they may be willing to help finance the migration costs and insure against the risks. If a young woman in a Mexican village has a sibling in California, it is far more likely that she, too, will migrate to California than if she had no family contacts there. If she does migrate, it is likely that her sibling will arrange for a trusted coyote, or smuggler, to take her across the border. It is also likely that the sibling will pay the smuggler fees, after the woman is safely in the United States. The sibling will also provide housing, food, and job market contacts. In this way, family migration networks reduce the economic costs and risks of international

migration while offering many other benefits, including a familiar face in a foreign land (Taylor, 2006).

International migration in Nepal began with the recruitment of physically strong youth by British army. Family migration connected to this was observed as a latter trend, particularly in the northern parts of India. After the 1990s Nepali began to migrate increasingly to Gulf countries and Malaysia for employment. An estimated five million Nepali are employed in foreign countries, of which around 40% leave for India. Such a huge number of Nepalese in India in almost undocumented situation is the outcome of the 1950 treaty signed between Nepal and India on peace and friendship. This treaty has implication not only for population mobility between these countries, but on political, social and culture grounds, and now stands as a fundamental basis of the relationship between the two countries. Emigration by the hill people of Nepal has become more than a historical tradition and legacy. It is now an essential strategy of household sustenance and survival, a situation of economic dependency without which a significant portion of the Nepalese population, particularly in the hills would be unable to exist. Various migration related policies, laws and coercive measures are responsible for lack of appropriate migration management. Due to this migrants, especially those who settled in more remote areas of Nepal, have deprived the Nepali people of various socio-economic and development opportunities (Khatiwada, 2014).

Remittance has proven to be one of the significant international financial flows in recent years. Workers' remittances have overshadowed traditional sources such as official aid and private capital flows. The amount is nearly three times the amount of official aid and equivalent to foreign direct investment (FDI) flows to developing countries, and the remittance income comprises more than 10 percent of gross domestic product (GDP) in many developing countries. The increased global integration and the enhancement in communication technology have facilitated the movement of labor from one country to another and, as a result, the flow of remittances started growing at a higher pace. While there is a moderate rise in remittances transmitted to developed countries, the remittances sent by migrants to developing countries has witnessed dramatic surge recently. This happened precisely after 1990s when the migration from developed countries in the North accepted many

migrant workers from the poor South. The remittance sent to developing countries, as a result, stood slightly less than threefold the amount remitted to developed countries (World Bank, 2011).

Remittances can generate a positive effect on the economy through various channels such as savings, investment, growth, consumption, and poverty and income distribution. Remittances have been crucial in reducing poverty levels in rural Nepal. Like in the other countries of the world, a large portion of remittance has been utilized in Nepal for consumption purposes, purchase of real estate and house, paying off the loan, purchase of jewelry and as bank deposits (NRB, 2002). Thus, real growth of the economy has not been realized yet due to the remittance flow. Experts still argue, remittance money only supports direct consumption that- very little is actually diverted to development oriented and job-creating investments. Among the least developed countries, Nepal is placed second after Bangladesh. Along with agriculture which contributes more than 30 percent of the GDP, remittance and service sector have emerged as major contributors to GDP. Remittance has contributed significantly to the reduction of poverty in the last 15 years. The Second Living Standard Survey has shown that remittance is one of the major contributors behind the decline of poverty-rate from 42 to 31 percent (CBS, 2011).

This research was conducted on specific study is Sangau VDC where most of the people go to foreign employment due to lack of capital and lack of opportunities. In this area of study only few people are stay at home, who are engaged in agriculture. They are in search of finding some opportunities that help them to overcome from their economic hardships. So, people leave their homeland and either within or outside the country for the extra income. Most of the households fulfill their needs by remittance which eventually helps them to make their life sustainable. This research attempt to demonstrate peoples actual condition and scenario about the migrants and how they use the remittance. The remittance has provided act in generating productive investment and increased their standard of education, health, and expenditure pattern.

1.2 Statement of the Problem

The remittances are the financial tool for the developing countries like Nepal. The other developing countries have been taking great advantage of the remittance

inflows. The developing countries GDP growth enhanced tremendously due to remittances inflow as well as poverty reduction but Nepal has not been taking such advantages as other developing countries. Doti district has remained one of the most remittance-recipient districts in the country. With an enormous number of people residing outside for the foreign job, however, the question is that how money is sent by those workers in the district that has affected the livelihood of their families and neighborhoods back in the country. This study is expected to the answer of this question by conducting a comprehensive survey in Remittance-sending communities of the district. The social impacts of such migration are likely to at least as profound as financial ones, particularly with the regard to the family and gender relations.

Beside, positive role of remittance, the phenomenon of labor migration has not been free from many intricate problems that need to be addressed immediately. The problem starts from the migration process in the home country and doesn't end in destination countries. Labors have complaints of getting cheated by agents, reluctant to work without work permit, not getting salary in time and no recreational facilities. Since most of migrants were from illiterate and rural background, they had very little power to resist the exploitation and deprivation from basic facilities like medical services and insurance.

Adding to all this, the channel by which workers sent their money has been another debatable issue. It is said that most of the money transferred by migrant workers does not come through formal banking channels; instead they sent money through informal channels such as hundi and relatives. It poses the problem of figuring out the exact volume of foreign exchange that the country earns, and affecting the foreign exchange policy of the country. Besides, the money sent by informal channels keeps government from receiving tax revenue. But it accrues when it is sent through formal channels. People going abroad manage financial support in their migration cost. Most of the people going for foreign job belong to the families who are economically very poor and they often live in the areas where there is acute lack of financial services. On this ground, this research also aimed at identifying how migrant workers finance their cost of foreign trip. Sanagau V.D.C. of Doti district has remained one of the remittance-recipient V.D.C. of district. Many people of the V.D.C. residing outside for the foreign job, however, the question is that how money is sent by those workers

in the district has affected the livelihood of their families and neighborhoods back in the country? This study is expected to answer this question by conducting a comprehensive survey in migrant-sending communities of the district.

Based on the above discussion we can form the research questions as follows and the whole research study is focus to answer these questions:

-) What is the present Status of migrant households?
-) How do migrant workers send their money in their country of origin?
-) How do migrant workers use their remittance earnings either in productive or non-productive areas?

1.3 Objectives of the Study

The major objectives of this study are to identify the process of sending and use of remittance in rural Nepal. The specific objectives are as follows:

1. To identify the present Status of migrant households.
2. To identify how migrant workers send their money in their country of origin
3. To identify whether migrant workers use their remittance earnings in productive or non-productive areas.

1.4 Significance of the Study

This study explores whether migrant workers use their remittance earnings in productive or non-productive areas. The study explores the use of remittance in Sangau V.D.C i.e. either the remittance is going to productive sector or not. Therefore, this study is helpful to policymakers to identify the causes of remittance going to unproductive sector. The policymakers can compare the study with socio-economic aspects with those who are not receiving the remittance. Furthermore, the study is helpful for the policymakers to adopt the appropriate policy to use remittance in appropriate sector.

CHAPTER-TWO

REVIEW OF LITERATURE

The present study aims to identify migrants, remittance and its uses in rural Nepal. For this purpose, review of related literature in this concerned area helps to get clear ideas, opinions and other concepts. So, for this purpose our study basically focuses on previous studies and other related literature regarding this subject. This chapter has been divided into two sections: theoretical and empirical reviews.

2.1 Theoretical Review

Remittances contribute largely to the national economy. The remittances sent home by the migrants affect development at both the household and national levels. At the household level, remittances help to reduce poverty, improve standard of living and attain higher educational levels. At the macro level, remittances could be used for entrepreneurship and productive investment which in turn increases job opportunities and income of the people. At the same time, remittance inflows help to augment foreign exchange reserves and improve the current account position. This paper suggests that workable policies and programs need to be developed by Nepal's policy makers for encouraging the utilization of remittances for productive use in order to promote longer-term growth (Pant, 2015).

Today the term remittance has taken a central place in debates among development experts all over the world owing partly to the fact that its volume is growing at an exponential rate in recent years. The renewed debate started particularly after 1990s when it was observed that the dependency theory and structural views on remittances, which dominated the decades of 1970s and 1980s and maintained a pessimistic view on remittances, witnessed a downfall. The dependency theorists were of the view that remittance never contributes to the development of underdeveloped countries mainly for the reason that international migration encourages brain drain from the developing countries depriving them of the human capital that they desperately need to meet their development goals. Prior to the dependency and structural views, however, the developmentalist and neoclassical thinkers during 1960s and 1970s had maintained optimistic views on remittances believing that capital and knowledge transfers by

migrants would help achieve development needs of least developed countries in the world. The same views have taken incarnation at the start of this century bringing back the debate about remittances on the floor once again. The oscillations on the views regarding the development impact of remittances were not just hypothetical claims; they were the results of mixed theoretical and empirical justifications. The literatures so far are vastly mixed and they offer no conclusive answer regarding whether remittance is good or bad for a country (NRB, 2012).

Remittances to Nepal are money transfers from Nepalese workers employed outside the country to friends or relatives in Nepal and forms part of the wider global remittance transfers by migrant workers back to their home countries. It is said that remittances has represented more than 10 percent of GDP in Nepal in the late 1990s. Moreover, it would be highly beneficial to the country, where there is natural calamities, political conflict, people war, low investment in entrepreneurial activities and economic recession. In the financial year (FY) 2000/01, the banking sector showed that NPR 15.9 billion was received (Gaudel, 2006).

Figure: 2.1 Present Status of Remittance in Nepal

Source: MOF, 2016.

It is difficult to determine the direct remittance from labor migrants in all destination countries. At present time, Nepalese labor migration has been increasing rapidly over a decade. The government of Nepal, foreign employment department has opened various countries where Nepalese labor can go for employment purpose. Nepalese workers are working most of the world including Gulf, South Korea, Europe, America, Australia, Japan, SAARC and ASIAN countries and many more. The labor migration grow rate is presented, in below, based on the decade data.

Table 2.2 Number of Nepalese Migrant Workers Employed in Different Part of the World 2002/03-2011/12

Fiscal Year	Arabian Countries	East Asia	Other Asian Countries	Others	Total	Growth Rate
2002/03	59314	6691	692	1225	105043	0.29
2003/04	58069	45760	1096	1735	106660	1.52
2004/05	71956	6691	633	838	80118	-23.66
2005/06	89106	75526	309	311	165252	15.45
2006/07	128711	74029	1707	96	204543	19.21
2007/08	182980	50571	7190	8310	249051	17.88
2008/09	172888	35154	10756	1158	219965	-13.22
2009/10	168618	114019	8335	3122	294094	25.21
2010/11	190767	145961	6410	2578	345716	14.93
2011/12	204341	170711	5947	3666	384665	10.13
Total	1420202	826466	44097	23039	2314857	-

Source: Department of Foreign Employment, 2011/12

The growth trend of Nepalese labor migrant worker has been growing trend during period a decade except Fiscal Year 2004/05 and 2008/09. With increasing labor migration data clears that it is fluctuating rapidly. The main destination of Nepalese worker is Arabian countries and East Asia including 1420202 and 826466 workers respectively. In 2011/12 Nepalese labor migration has increased by 10.3 percent.

It clears that more and more Nepalese labor forces are going different countries for searching job opportunities.

Table 2.3 Report of Nepalese foreign employments of fiscal years 2071/2072

S.N	Country	Fiscal Year 2071/72		
		Male	Female	Total
1.	Qatar	122050	2318	124368
2.	Malaysia	196929	5899	202828
3.	Saudi Arab	97570	676	98246
4.	UAE	46105	7594	53699
5.	Kuwait	8750	918	9668
6.	Bahrain	3623	542	4165
7.	Oman	1893	427	2300
8.	South Korea	4804	354	5158
9.	Lebanon	136	462	598
10.	Israel	131	319	450
11.	Afghanistan	1495	6	1501
12.	Japan	2742	94	2836
13.	Others	4651	2419	7070
	Total	490859	22028	512887

Source: Department of Foreign Employment, 2071/2072

The report of Nepalese foreign employments of fiscal years 2071/2072 shows that record population of Nepalese migrant workers. 122050 were male and 2318 were female going to the Qatar, 97570 were male and 676 were female going to the Saudi Arab, 46105 were male and 7594 were female going to the UAE, 8750 were male and 918 were female going to the Kuwait, 1873 were male and 727 were female going to the Oman, 136 were male and 462 were female going to the Lebanon, 131 were male and 319 were female going to the Israel, 196029 were male and 5899 were female going to the Malaysia, 4651 were male and 2419 were female going to the other countries and 9041 were male and 454 were female going to the Asian countries.

The data shows that the male migrants destination is the Malaysia and Female destination is UAE. And few males destination is Israel and female is Afghanistan.

The wide implications of these direct and indirect effects of remittances on the economic development of receiving countries have been interpreted in different manners. Early research on remittances and development was dominated by structuralist positions, with a mostly critical tone regarding the impact of remittances on migrant-sending communities. These critical views, often formulated by sociologists and anthropologists, stemmed from the observation that income remittances are, to a large degree, spent on receiving households' daily consumption rather than on 'productive' investment or on luxury goods, with few benefits for the local economy (Canales 2005 for more recent contributions along similar lines). In this tradition, authors with a critical perspective on globalization such as Delgado Wise and Marquez Covarrubias (2008), argue that remittances are the result of strangled economic and social development rather than a tool for growth and well-being. In their view, these flows help sustain the fragile socioeconomic situation of the migrants' countries of origin, expanding the asymmetries between North and South and exacerbating phenomena such as employment insecurity, poverty, and social marginalization. Therefore, instead of altering structural development constraints, remittances, according to these authors at best constitute a palliative measure against the deteriorating situation (Ambrosius, 2012).

Lee (1966) has summarized the factors which enter into the household's decision to migrate and the process of migration under four headings including the factors associated with the area of origin (push), factor associated with the area of destination (pull), intervening obstacles (distance cost of lack of transport and communication etc.) and personal factors (age, sex, education and race).

Revenstein (1889) presents the significant factors that motivate foreign employment. The author explains that there are certain undesirable factors in the place of origin, which stimulate or compel the individuals to migrate from one place to another. Likewise, there are certain desirable factors in the destination that attract the migrants. In his words, the former's factors are "push" factors and the "pull" factors causing the events of migration. Moreover, the distance between the origins determines the volume of migration. Moreover, the distance determines the volume of migration between place of origin and destination. Higher the distance lowers the volume of migrations and vice-versa. He also states that migration occurs within

streams and counter streams. He is not sure that only the distance between the origin and destination determines the volume of migration.

Todaro (1969) has made the most significant contribution to the large volume of migration literature. The author has opinion that migration mechanism can be explained by the differences in expected rather than actual earning between two places. He has formulated migration model in four different features as:

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

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

Srivastava & Chaudhary (2007) were write article on "Role of Remittance in Economic Development of Nepal". This article deals with the analysis of direct impact of remittance on three development indicators viz. GDP, GNP and PCI of the nation which are also the dependent variables of the proposed models. The analysis has been carried out with linear and log-linear models under multiple regressions. The impact of remittance has been seen most remarkable in the GDP and GNP both in nominal and real terms. In the nominal GDP and GNP, the remittance shows 61 percent and 72 percent impact respectively while in real term it shows 48 percent and

55 percent respectively. It has also shown positive impact on the PCI but it is comparatively low (four percent in nominal and one percent in real terms). The growth rates of independent variables (Rm, K, L and X) have also been tested in the same model to find the effects on the dependent variables. The findings are positive except for labor force, but they are marginal which show that remittance has not been used effectively so as to increase the real growth rates of the economy.

Steve, Wen & Chern (2009) has presented a research paper. The objective of this paper is to evaluate the impact of remittance income on rural households in China. Using data from a large survey of farming households in three Chinese provinces, the impacts of remittances and other types of income on consumption, production expenditures is evaluated. The econometric models used in this study include log it, to bit and ordinary least squares models. It is found that remittances increase nondurable consumption, but not as much as local wages and that there is no difference in the impact on agricultural production spending between remittance and local wages. The large majority of remittances are reported by the households of non-permanent migrants, suggesting that the fear of losing land allocations has a strong impact on migration decision. The paper uses a large data set from three distinct provinces of China and is among the first to investigate the different types of remittance and their impacts on both consumption and production activities of Chinese rural households.

Rubyuts (2012) has writes a article about Remittances and development are progressively becoming inseparable areas. In other words, remittances are increasingly associated with development factors. This is because money transferred by the Diaspora to their native country is contributing to improving the living conditions of beneficiaries as well as the economic growth of the recipient country. This paper examines the contribution of remittances from Rwandan Diaspora to the national development of the country. The results revealed that the amount of money remitted during the four years assessed i.e. from 2006 to 2009 is an important contribution to the national income which exerts a positive impact on consumption and production as money circulates in various sectors. The rationale for remittances included health care issues and education; building houses; improvement of family life, i.e. poverty reduction; investment in business; purchasing animals and other important items. Findings further indicated that the problems faced during the process

of transferring money were transaction costs, foreign exchange costs, taxation on remittances, and restrictive legislations in the host country.

2.2 Empirical Review

A study conducted by Banjade (2011) analyzes about the "An impact of male labor migration and Remittance "with objectives of to analyze the nature & role of remittance in Nepalese economy. His study focuses on the composition and pattern of male labor migration in the study area and to examine the socio-economic impact of remittance on household. He concludes that "In Nepal, remittance has emerged as one of the major sources of foreign exchange. He found that there is no significant difference between remittance receiving households (RRHH) and remittance non receiving households (RNRHH). It may be observed that household receiving remittance has not shown much response to strengthen their productive activities except than maintain living standard. The remittance has not been properly channelized in the domestic economy productive activities rather than non productive venture buying land, buying ornaments, and to celebrate better fest and festivals. So, further researcher area might be role of remittance to make women financially empower and study on status, problems & potentialities of the returning migrants. To make the remittance income more productive in macro level to carry out effective and efficient public policies to channelize remittance in productive projects, the government has to look at what motives Nepalese to send their money at home particularly beyond individual family remittances, and crafts its policies to take advantage from it. Therefore, to keep sustain foreign employments and income government of Nepal (GoN) must adopted peace and sound policies to getting multiplier effect from it especially on macro variables like as to maintain BoP, investment, saving and expenditure etc. Its role some extent in rural area for poverty reduction through solving hand mouth problem but it is not sufficient, to make more beneficiaries in nationwide proper channelize needed in it. Thus, government must think to that direction in forthcoming days."

Acharya (2012) in his study analyzed that with more investment in infrastructure and other productive sectors, the economy would generate its own economic return, making the domestic market stronger and entrepreneurship to improve. Such economic return would create more opportunities and incentives for future

investment—creating a virtuous cycle. Greater economic return would have negative causality on migration; as opportunities within Nepal would provide incentives for people to stay. Gradually, the economy would emerge out of its remittance dependency. This essentially, would establish Nepalese economy to be self confident and competitive.

A study conducted by Gyawali (2014) analyzes about the "The socio-economic impact of remittance" with objectives of to analyze the socio-economic characteristics of migrants households, to analyze the causes and process of migration in the study area, to examine the socio-economic impacts of remittance income in the study area and measure income inequality. According to him foreign employment in Banganga VDC has increased over time in recent years. It has been highly institutionalized and several local agents and man power agencies are working actively while considerable numbers are going on their own efforts. A clear shift of foreign labor migration is seen in direction and destination with increasing trend and volumes. Gulf countries (including Dubai, India, Qatar) and Malaysia have the highest volume. In the process of going for foreign employment, the majority of migrants are going abroad from the route of Nepal. One fifth of the total migrants have gone abroad from India. The lack of information and being uneducated migrants some migrants are cheated from Manpower Company and local agents. His study concludes that the majority of migrants have either below the primary level of education or illiteracy. Almost all the youths are leaving their study because of the trend of going abroad with friends and neighbors. Unemployment, lack of agricultural land and low level of agricultural production are important factors for migration. Likewise, higher wage rate, demonstration effects (a feeling that if one has been abroad, the other wants to follow his/her steps) and presence of friends/relatives at the destination place and no need of special skills and higher education are other important factors associated with destination.

A study conducted by Bhattari (2015) analyzes about the "Economic impact of remittance to the households" with objectives of the socio-economic status of migrant households. His study focuses on the factors affecting labor migrants in the study and the impacts on the place of origin of labor migrants. He concludes that International labour migration is a continuous process as well as one of the major livelihood

strategies of the people in Gandakot VDC. It has been increased over space and time and been highly institutionalized. A clear shift of international labour migration is seen in direction and destination with increasing trend and volumes. There is no doubt that migration has played a significant role in standard of living. Due to the higher income in abroad people has been able to afford necessary goods and home appliances. The structure of house has been changed and farming has been taking pace towards the commercialization. The women's participation in social sphere has been increased noticeably and women are taking much more responsibilities which have assisted women's empowerment in society.

Pant (2015) reported that remittances are more predictable as compared to other financial flows and, more importantly, they are counter-cyclical providing buffer against economic shocks. In conflict or post conflict circumstances, remittance can be crucial to survival, sustenance, rehabilitation, and reconstruction. In providing primarily for household livelihoods, remittances are spent on general consumption items in local communities that contribute to local economies by backing small businesses. A reasonable proportion of these expenditures is directed to the construction of homes, health care and education, together with saving in financial institutions, thereby creating employment in this moreover, in contributing to foreign exchange earnings, remittances can spur economic growth by improving sending countries creditworthiness and expanding their access to international capital markets. Studies that argue against remittances having poverty-reducing impact indicate that because of the high transaction cost of migrating, the 'truly poor' do not migrate. While these arguments may have some merit, it has little evidence as a number of studies from different countries have illustrated that the 'very poor' and the 'poor' do migrate. Remittance income has contributed considerably to raise revenue, stabilize prices and augment output in the economy.

Literature review is the most important function to develop any research provides deeper knowledge, experience and other ideas to the researcher. The researcher has made attempts to study some dissertations and relation books to reviews the literature related to the study. Review of related literature helps to the researcher to gain the inside to previous research study that related to the present study. I reviewed some empirical studies. They are: Banjade (2011) has analyzed about the an impact of male

labor migration and Remittance, Acharya (2012) has studied that with more investment in infrastructure and other productive sectors, Gyawali (2014) analyzed about the socio-economic impact of remittance, Bhattari (2015) has analyzed about the economic impact of remittance to the households and Pant (2015) has studied that remittances are more predictable as compared to other financial flows.

Literature review has most vital role in this study and it has more implication for this study which provides deeper knowledge, experience and other ideas to the researcher. To create the research idea, to gain the research methods and many other methodology the review of the literature can be used. The review of the related literature helps to make the study easier. It helps for work citation, to gain objectives of the study, for sampling procedure and it also helps for the table and chart. It gives deep knowledge about the study. The review of literature helps to actualization of study, interpretation and analysis of data, categorization of data and comparison of data and summary writing. Above literature review helpful for the researcher to design the research tool.

Most of the literatures reviews of remittance are on about health, expenses and education but this study tries to show the other uses of remittance in national economy and other social factor where they can be in used productive or unproductive areas. For this research work though lots of literatures are reviewed and everyone has got its own view and the data collection took deep time, so it is sure that all the data, facts and figures collected here are recent.

CHAPTER - THREE

RESEARCH METHODOLOGY

This chapter of the study includes the methodology that is used for the purpose of the research analysis. The research study uses various methodologies which are listed under following headings

3.1 Rationale for Selection of Study Area

Based on the nature of the study, Sanagau VDC of Doti district has been selected for the study. The study area is located in Far western development region of Nepal in seti zone. In the same way respondents for the study were the people who are receiving remittance. The rationale behind selection of this district as well as the wards is that there is high prevalence of land issues and high concentration of target groups of research. The researcher has close relationship with the community of Sanagau VDC which is considered as natural and precisian to collect the data and use it for the study. The ward no. 1, 3 and 5 are purposively selected for the purpose of study. In these wards the number of foreign employee are more than in other wards. It was evidenced during field visit.

3.2 Research Design

This study is conducted on the basis of field survey and observation. Descriptive research design has been applied to analyze the findings from the study area. Descriptive in the sense that, researcher has carefully record all the observed events from the study area and described it faithfully as possible. The research design for this study is such that to examine the consequences of remittances in household. Mainly, the data analysis has been made extensively as per the nature of the topic. This study is exploratory because in study area where very little prior knowledge or information is available on the subject under investigation. The study is descriptive in nature, as both qualitative and quantitative information has been used extensively.

3.3 Nature and Source of Data

This study is base on the both qualitative and quantitative in nature as well as it is also based on primary and secondary data.

3.3.1 Primary Sources

Data and information were collected through the field visit. Primary sources like questionnaire and interview were used in order to collect data. Remittance receiver households were interviewed through the medium of structured questionnaires. Based on the structured questionnaire 55 respondents has been taken as sample. From these samples researcher found migrants and use of remittance.

3.3.2 Secondary Sources

The secondary data and information has been collected from census report, Foreign Employment Department, Nepal Rastra Bank, household survey report, different government publications, different related books, journals published by different organizations, master's thesis and so on.

3.4 Methods of Data Collection

3.4.1 Method of Primary Data Collection

Primary data are gathered by the researcher expressly to solve the problem under consideration. Such data have not been previously collected or assembled for any other known projects. The primary data were collected through interview schedule and questionnaire.

3.4.1.1 Sampling

The study area is Sanagau VDC consists of 9 wards. The ward no. 1, 3 and 5 are purposively selected for the purpose of the study because in these wards, the numbers of foreign employee are more than in other wards. It was evidenced during field visit. Altogether 139 household were in the selected wards whereas 114 household were remittance service user out of them 55 household has been selected for my research by using simple random sampling methods.

3.4.2 Methods of Secondary Data Collection

The secondary data and information were collected from census report, Foreign Employment Department, Nepal Rastra Bank, household survey report, different

government publications, different related books, journals published by different organizations and so on.

3.5 Tools of Data Collection

For the purpose of the study, the researcher has followed the following tools and techniques to collect data:

3.5.1 Household Survey

To generate the accurate data from HH Survey of remittance users, structured questionnaire are prepared. The researcher has requested to fill up questionnaire. In case of the respondents those who can fill up the questionnaire, answered it and those who cannot filled the required information, it was assisted by researcher. A set of questions were printed for the respondents. They were printed in Nepali so that the respondents feel easy to answer. The total interview consist from respondents were 55 household. The questions are included in appendix I.

3.6 Data Analysis and Interpretation

After collecting various data, the data has processed with simple tabulation and cross tabulation which was collected from the various questionnaires. The Information was obtained from various sectors i.e. recorded journals and interviewing those persons who has selected in the sample.

3.7 Limitation of Study

Following are some limitations of the study:

- a) The study has been conducted in a selected VDC i.e. Sanagau VDC of Doti District.
- b) The study only identifies the present status of migrants households and their remittance earnings in productive or non-productive areas.
- c) The study is descriptive in nature, as both qualitative and quantitative information has been used only.
- d) The study depends on the secondary and primary sources of data.
- e) The study is limited in 55 respondents of different 55 households.
- f) The study has been conducted within the given time period and financial constraints.

CHAPTER- FOUR

SOCIO-ECONOMIC CHARACTERISTICS OF MIGRANTS, REMITTANCE AND ITS USES

The study area is Doti Districts, which lies in Far-Western Development Region in seti Zone. The district, headquarter is Dipayal. The research area is 40 km away from headquarter. The research area is sanagau VDC which has nine wards within nine wards 1, 3 and 5 wards were taken for study. It has been taken because many persons have gone abroad for foreign employment from these wards. The chapter describes about the demographic and socio-economic characters of migrants households .This chapter is organized into three main sections such as present status of migrants households, status of sending money process by migrants, and use of remittance by households. In present status of migrants households age group, religious, literacy, educational attainments, occupation, caste, marital status, and mother tongue are included. In status of sending money process by migrants includes way of receiving remittance, secure remitting process, cheated by remitting process, and other sources than remittance. The use of remittance includes the person choice to decide the expenditure, total amount of remittance till now, investing sector of remittance income. Not only this, it includes whether on productive sector or not, whether people are satisfied by foreign income or whether they are the remittance is satisfied of family member who are in abroad. To meet the objectives of the study, these above characteristics of demographic and socio-economic are included in this chapter.

4.1 Present Status of migrants Households

This topic describes and analyzes about present status of migrants households of demographic feature of all of respondents. Whereas describes about age, religion, education, occupation, marital status, mother tongue, foreign members ,destination country of foreign labour and year of foreign employment are describes. The present status of migrants households are given topic.

4.1.1 Age Group of the Household Head

The study area age group of the household head is different. The following table shows the age group of households.

Table 4.1.1
Age Group of the Household Head

Age Group	Frequency	Percent (%)
20-24	3	5.5
25-29	7	12.7
30-34	5	9.1
35-39	5	9.1
40-44	4	7.3
45-49	5	9.1
50-54	7	12.7
55-59	4	7.3
60-64	5	9.1
65-69	5	9.1
70-74	4	7.3
75 and above	1	1.8
Total	55	100

Source: Field Survey, 2016.

The table 4.1.1 shows that out of 55 household head the highest proportion person belongs to age group (25-29) and (50-54) years are equal in percent and the lowest percent of household head belongs to the age group (75+) years, which consists 1 in frequency. The other age groups are (30-34), (35-39), (45-49), (60-64) years and (65-69) is also equal household head which are 5 in frequency. The table shows that (25-29) years and (50-54) age group of household head were much in number.

4.1.2 Religion

Practice of religion has greater role to shape the life of every people. Nepal is dominated by Hindu religion. Now this country has declared secular for religion but majority of people are Hindu. Latest census shows that around 81.3 percent of the

Nepalese people follow Hindu Religion (CBS, 2012). In this study area, most of the people are following Hindu religion.

Table 4.1.2
Religion

Religion	frequency	Percent (%)
Hindu	55	100
Total	55	100

Source: Field Survey, 2016.

The table 4.1.2 shows the out of 55 households 100% households are Hindu person in study area. It shows that the study area is majority of Hindu religion.

4.1.3 Literacy of Household Head

Literacy is one of the important backbones of human being. It makes people ability to read and write. In study area literacy of household are different. The following table shows the literacy of household.

Table 4.1.3
Literacy of Household

Literacy	Frequency	Percent (%)
Literate	49	89.1
Illiterate	6	10.9
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.3 shows that among the 55 household head, 89% household head are literate whereas as 10.9% household head are illiterate. The average literacy rate of household is 27.5 percent.

The information in table evokes the literacy status in the community of study area among 55 household head, 10.9 percent are illiterate which shows that there is a minor problem in the field of education. This table reflects that the research area of Doti district seems literate.

4.1.4 Educational Attainment of Household Head

Education is the backbone of the enlightenment of human being. Education not only makes people literate but also it makes people more civilized Education is one of the most important social characteristics of population. It is a vital and key factor for domestic. The education attainment of household head is presented below.

Table 4.1.4
Educational Attainment of Household Head

Educational Attainment	Frequency	Percent (%)
Literate only	21	42.9
Primary	12	24.5
Lower secondary	9	18.4
Secondary	1	2.0
SLC	4	8.2
+2	1	2.0
Bachelor	1	2.0
Total	49	100.0

Source: Field Survey, 2016.

The table 4.1.4 shows that among the 49 household head, 42.9% of them are literate only whereas 24.5% household head got their primary level education, 18.4% people got lower secondary education, 2.0% of people got secondary, +2 and Bachelor, 8.2% people got SLC level education. The average of household head education attainment is 7 percent.

The information in table evokes the educational attainment of household Head which shows that there is a minor problem in the field of education attainment. This table reflects that the research area of Doti district seems literate because most of the people of that area achieved their educational qualification from primary level is higher education.

4.1.5 Occupation of Household Head

Nepal is an agricultural country so that it can be presumed that majority of Nepalese population is depended upon agricultural activity. Occupational status shows the economic status. Occupation is linked with the level of educational attainment and with the total change of living status. In the Study area, the occupations of the household head are presented below.

Table 4.1.5
Occupation of Household Head

Occupation	Frequency	Percent (%)
Agricultural	47	85.5
Service	4	7.3
Teacher	1	1.8
Foreign employment	1	1.8
Mason	1	1.8
Wage labour	1	1.8
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.4 shows that out of 55 household head, 85.5% of household head is engaged in agriculture, 7.3% of household head is engage in services, 1.8% of household head is engage on Teacher, and other remaining percent are engage in foreign employment, Mason, wage labour occupations. In research area agriculture occupation is high in percent and remaining are less than agriculture occupation.

The study shows that agriculture is the major occupation of the household head. But according to household head, agriculture is done only at the subsistence level. No any modern type of cultivation is done in the field. The main cause for it may be the awareness. According to them to increase the agricultural production there is problem of irrigation, technology, and knowledge etc. The reason of being involvement in agriculture is lack of employment opportunity.

4.1.6 Caste Composition of Respondents

The study area people of different caste are reside, in their Brahmin, Chhettri and Dalit are living. The following information shows the caste group of study area is presented below.

Table 4.1.6
Caste Composition of Respondents

Caste	Frequency	Percent (%)
Brahmin	4	7.3
Chhettri	42	76.4
Dalit (Nepali, BK, Koli, Luhar)	9	16.4
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.6 shows that in Sanagau VDC is composed of different caste group. Among the sampled 55 respondents 7.3% are Brahmin, 76.4% are Chhettri, and 16.6% are Dalit (Nepali, BK, Koli, and Luhar). Among them, Chhettri and Dalit are high in percent and Brahmin is less in percent.

4.1.7 Marital Status

Marriage is a universal phenomenon. Marital status affects the migratory movement of people. It is found that married are more household head than unmarried because they are compelled to care after their conjugal and family life. The distribution of marital status of household head is presented below.

Table 4.1.7
Marital Status

Marital Status	Frequency	Percent (%)
Married	53	96.4
Unmarried	2	3.6
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.7 shows that out of 55 respondents 96.36% of respondents are married 3.6% of respondents are unmarried. It shows that the percent of the married status are more than unmarried status.

4.1.8 Mother Tongue

The Study area lies in far western part of Nepal. Doteli is the mother Tongue of selected area. They use local language for their daily basis. The following table shows clearly about mother tongue.

Table 4.1.8
Mother Tongue

Mother Tongue	Frequency	Percentages (%)
Doteli	55	100.0
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.8 shows out of 55 respondents 100% are talk Doteli language. It shows that there is majority of doteli language.

4.1.9 Family Members of Household

The family size represents the total family member of selected sample households. Altogether 55 households are as a sample of this research paper. All of household member expressed burden of responsibility, economy and cultural complexities living in a joint family. Family sizes of the selected respondents are presented in the following table.

Table 4.1.9
Family members of Household

Family members	Frequency	Percentage%
Less than 5 members	23	41.8
5-8 members	26	47.3
More than 8 members	6	10.9
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.9 shows that the family members of household, 41.8% household having less than 5 members, 47.3% household having 5-8 members and 10.9% household having more than 8 member respectively. It shows that the majority of 5-8 members are high percent and more than 8 members are less in percent.

4.1.10 Household Members in Foreign

Most of people go foreign to earn money and education but in research area most of people goes to earn money because of lack of opportunities and other problem. In study area foreign members of households had gone foreign country. The table 4.1.10 shows the total number of members, gone to foreign countries.

Table 4.1.10
Household Members in Foreign

Foreign member	Frequency	Percent (%)
One	47	41.8
Two	26	47.3
Three	6	10.9
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.10 shows that out of 55 household, 41.8% household members in foreign is one, 47.3% household members in foreign are two and 10.9% household member in foreign are three. The averages household members in foreign are 18.3 percent.

In study area the percent of two members in foreign are high and three members in foreign are less.

4.1.11 Age Group of the Migrants

The age groups determined the capacity of work of foreign members and it also determined earn money. In study area age group of the foreign members are different. The following table shows age group distributed by different age group.

Table 4.1.11
Age Group of the Migrants

Age Group	Frequency	Percent (%)
15-19	2	3.6
20-24	10	18.2
25-29	19	34.5
30-34	8	14.5
30-39	7	12.7
40-44	5	9.1
45-49	1	1.8
50-54	1	1.8
55-59	1	1.8
60-64	1	1.8
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.11 shows that out of 55 household the highest proportion migrants belongs to age group (25-29) years are 34.5 percent, (20-24) are 18.2 percent. The lowest proportion of migrants belongs to the age group (45-49), (50-54), (55-59) and (60-64) years, which consists 1.8 percent. It shows that the migrants gone abroad (25-29) years and (20-24) years is more incomparision to other age group.

4.1.12 Education Attainment of Migrants

Education is the backbone of the enlightenment of human being. Education not only makes people literate but also it makes people more civilized. Education is one of the most important social characteristics of population. It is a vital and key factor for domestic as well as foreign employment. The quality of work and wages depends upon the migrants skill and education. The education states of the migrants are presented below.

Table 4.1.12
Education Attainment of Migrants

Educational attainment	Frequency	Percent (%)
Literate only	10	18.2
Primary	8	14.5
Lower secondary	17	30.9
Secondary	1	1.8
SLC	10	18.2
+2	7	12.7
Bachelor	2	3.6
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.12 shows that among the 55 migrants, 18.2 percent of them are literate only. 14.5 percent are primary level education, 30.9 percent migrants got lower secondary education, 1.8% migrants got secondary, 18.2 percent migrants got SLC, 12.7 percent migrants got +2 level and rest of 3.6 percent of migrants have got their Bachelor. The averages of migrants education attainment are 7.85 percent.

The information in table evokes the Educational attainment of migrants in the community of study area. Among 55 migrants, 30.9 percent is high percent of education attainment. This shows that in study area migrants are educated.

4.1.13 Destination Country of Migrants

The most favored destination country for Nepalese workers is defined from the perspective of the number of worker in that country. It might be either related to the level of skill needed to inter into the country for any type of work or it might be related to the conditional ties and the cost to entry to that particular country. In spite of that the wage factor is also the major issue for the workers. In the process of migration; destination is another important and crucial factor. The destination is that country where migrant workers go for the work. The destination countries of the migrants in the study area are shown below.

Table 4.1.13
Destination Country of Migrants

Destination Country	Frequency	Percent (%)
Dubai	9	16.4
Malaysia	2	3.6
India	40	72.7
America	2	3.6
Japan	1	1.8
Saudi	1	1.8
Total	55	100.0

Source: Field Survey, 2016.

The table 4.1.13 shows that out of 55 migrants 16.4% are Dubai, 3.6% are Malaysia, 72.7% are India, and 3.6% are America, 1.8% is Japan and Saudi. The average percentages of destination country of migrants are 9.16%.

The table reflects that India is the main destination of study area migrants people and less percentages of labour going aboard is Japan and Saudi.

4.1.14 Year of Foreign Employment

The Years of going abroad is not similar among the foreign employment that go to India and overseas. According to the respondents of study area, migrants to India generally return within 1 to 2 years. The years of foreign employment presented below.

Table 4.1.14
Year of Foreign Employment

Years	Frequency	Percent (%)
Half	3	5.5
1	9	16.4
2	18	32.7
3	17	30.9
4	2	3.6
5	2	3.6
6	2	3.6
8	1	1.8
30	1	1.8
Total	55	100

Source: Field Survey, 2016.

The table 4.1.14 shows that out of 55 respondents, 5.5% year of foreign employment is half year, 16.4% year of foreign employment is one year, 32.7% year of foreign employment is two years, 30.9% year of foreign employment is three years, 3.6% year of foreign employment is four and five years. 1.8 % year of foreign employment is eight and thirty years. The averages percent year of foreign employment is 6.1 percent.

The study reflects that the year of foreign employment two and three years are high in percent and year of foreign employment thirty years is less percent. In research area people to earn remittance they go thirty years also.

4.2 Status of Sending Money Process

Remittances is the money that migrant workers send back home to their country of origin. Most of the rural people of Nepal who want to go for foreign employment use several sources of financing. To find out the extent of sources used by respondents they were asked to provide their sources of fund for the foreign employment. In this way of receiving remittance, secure remitting process, cheated by remitting process and other sources than remittance are included. The status of sending money process of migrants is given in following topic.

4.2.1 Way of Receiving Remittance

The way of receiving remittance is through different way such as banking process, money transfer agency etc. The way receiving remittance through these process is easy and secure. In study area there are different ways of receiving remittance they are shown with cross tabulation within caste system which are given below in table.

Table 4.2.1
Way of Receiving Remittance

Way of Receiving Remittance	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Banking process	3	75	40	95.2	7	77.8	50	90.9
Money transfer agency	0	0	0	0	1	11.1	1	1.8
Hand carriage	1	25	2	4.8	1	11.1	4	7.3
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.2.1 shows that the way of receiving remittance in cross tabulation. 75% Brahmin receiving from banking process, 25% Brahmin receiving from hand carriage out of 4 frequencies. 95.2% Chhetri receiving from banking process, 4.8% Chhetri receiving from hand carriage out of 42 frequency. 7.7% Dalit receiving from banking process, 11.1%, and 11.1% Dalit receiving from money transfer agency and hand carriage out of 9 frequency. The table reflects that the way of receiving remittance from banking process and hand carriage Chhetri are highest in percent, Dalit and Brahmin are lowest in percent out of total Number.

Therefore, the way of receiving remittance from banking process are 90.9%, 7.3%, receiving remittance from hand carriage, 1.8% receiving from money transfer agency out of 55 respondents. It shows that in study area proportion of receiving from banking process is in highest percent and lowest percent money transfer agency.

4.2.2 Secure Remitting Process

Income transfer depends upon availability of means of transfer and facilities, their reliability and awareness of users about the system. The channels are categorized into five different heading such as banking process, money transfer agencies, hundi, friend/relatives, and other secure remittance process. The secure remittance processes are shown with cross tabulation with caste system which are given below table.

Table 4.2.2
Secure Remittance Process

Secure Remittance Process	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Banking process	4	100	41	97.6	7	77.8	52	94.5
Money Transfer agency	0	0	0	0	1	11.1	1	1.8
Others	0	0	1	2.4	1	11.1	2	3.6
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.2.2 shows that the secure remitting process in cross tabulation. 100% Brahmin secure with banking process out of 4 frequencies. 97.6% Chhetri secure with banking process, 2.4% Chhetri secure from other process out of 42 frequencies.

77.8% Dalit secure with banking process, 1%, 1% Dalit secures with money transfer agency and others process out of 9 frequency. It shows that the secure of remitting process Brahmin are more secure with banking process than other process and Brahmin are highest percent than other caste group.

Therefore the table shows that secure remitting process 94.5% are secure with banking process 1.8% secure with money transfer agency and 3.6% are secure with other process out of 55 respondents. It shows that secure banking process is highest proportion and lowest proportion of secure is from money transfer agency.

4.2.3 Ever Cheated by Remitting Process

Among 55 respondents asked question that whether they are cheated by remitting process. The people replied yes or no which is show with cross tabulation along with caste system which is given below.

Table 4.2.3
Ever cheated by remitting process

Ever cheated by Remitting process	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Yes	0	0	6	14.3%	0	0	6	10.9
No	4	100	36	85.7	9	100	49	89.1
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.2.3 shows that the ever cheated by remitting process in cross tabulation. 100% Brahmin are not cheated by remitting process out of 4 frequencies. 14.3% Chhettri cheated by remitting process, 85.7% Chhettri are not cheated by remitting process, out of 42 frequencies. 100% Dalit not cheated by remitting process out of 9 frequencies. The table reflects that Brahmin and Dalit are highest percent of not cheated by remitting process, only chhettri have cheated by remitting process.

Therefore, the table 4.2.3 shows that ever cheated by remitting process 10.9% are cheated and 89.1% not cheated out 55 respondents. It shows that highest percent are not cheated only few percent are cheated.

4.2.4 Process

In study area Chhetri are cheated by remitting process which is show on following cross tabulation table.

Table 4.2.4

Process	Caste		Total	
	F	%	F	%
Banking process	1	16.7	1	76.4
Money transfer agency	5	83.3	5	83.3
Total	6	100.0	6	100.0

Process

Source: Field Survey, 2016.

The table 4.2.4 shows that cheated by remitting process in cross tabulation. Chhetri caste groups where 16.7% were cheated by banking process, 83.3% were cheated by money transfer agency out of 6 frequencies. It shows that money transfer agency cheated remitting process to chhetri caste groups on study area. Therefore the table shows that the cheated by remitting process 76.4% are cheated by banking process, 83.3% are cheated by money transfer agency. It means the proportion of cheated by money transfer agency is greater than banking process out of 6 respondents of chhetri caste group.

4.2.5 Other Revenue Sources Beside Remittance

Many people have other source of income beside remittance. In study areas they have their also other sources of income. During the field visit, a question was forwarded to the respondents that “Are there any other revenue sources beside remittance?” The response of the respondents is tabulated in table 4.2.5 through cross tabulation which is presented below.

Table 4.2.5**Other Revenue sources beside Remittance**

Other Revenue sources beside Remittance	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Yes	3	75.0	33	78.6	6	66.7	42	76.4
No	1	25.0	9	21.4	3	33.3	13	23.6
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.2.5 shows that the other revenue sources beside remittance in cross tabulation. 75.0% Brahmin have other source of revenue, 25.0%, Brahmin have not source of revenue out of 4 frequencies. 78.6% Chhetri have other source of revenue 21.4% Chhetri have not sources of revenue out of 42 frequencies. 66.7% Dalit have other sources of revenue 33.3% Dalit have not sources of revenue out of 9 frequency. The table shows that Brahmin has other sources of revenue than other caste group but Brahmin has less frequency than other caste whereas Chhetri has high number of frequency.

Therefore the table shows that 76.4% have other sources beside remittance and 23.6% have not sources beside remittance out of 55 respondents. It shows that in study area many people have other source of income beside remittance.

4.2.6 Sources

In study area there are many other sources of income behind remittance. During the field visit, a question was forwarded to the respondents that “If they have any other sources of income excluding remittance?” The responses of the respondents are shown cross tabulation below.

Table 4.2.6**Sources**

Sources	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Business	0	0	3	9.1	0	0	3	7.1
Public services	0	0	6	18.2	0	0	6	14.3
Agriculture	2	66.7	23	69.7	3	50	28	66.7
Animal husbandry	1	33.3	1	3.0	2	33.3	4	9.5
Other	0	0	0	0	1	16.7	1	2.4
Total	3	100	33	100	6	100	42	100

Source: Field Survey, 2016.

The table 4.2.6 shows that the sources of revenue beside remittance in cross tabulation. 66.7% of Brahmin is agriculture, 33.3% of Brahmin is animal husbandry out of 3 frequencies. In same way Chhetri 9.1% sources is business, 18.2% is public service, 69.7% is agriculture out of 33 frequencies. Dalit 50.0% is agriculture, 33.3% is animal husbandry, 16.7% are other sources out of 6 frequency. The table shows that the source of income behind remittance is agriculture where most of people are engaged. Agriculture has the highest proportion than other source.

Therefore sources of revenue is as 7.1% are engaged in business, 14.3% are engaged in public service, 66.7% are engaged in agriculture, 9.5% are engaged in animal husbandry, 2.4% are engaged in other sources than remittance out of 42 frequencies.

4.3 Use of Remittance

The foreign migrants workers and their households use the remittances mainly for some purpose. The first purpose is to fulfill the essential needs like food, clothing, health, fuel and pay the debts. The second purpose of using remittance is to lend on interest and to deposit in bank to invest in children's education etc. The third purpose of using the remittance is purchase land, and to run the business.

In the context of Nepal most of the households depend on the remittance for their livelihood. During the field visit people expressed that most of the households give

the first priority to fulfill their basic needs and household expenses. Some of them who have large remittances, invest to run business. The received remittance includes: persons deciding of expenditure, amount of remittance received till now, sector of using remittance income, investing on productive sector, satisfying from foreign income, and satisfaction from family member going abroad.

4.3.1 Persons Deciding of Expenditure

Many people decide use the remittance themselves but some people decide to use according to other peoples saying. During the field visit, a question was forwarded to the respondents that “Who is the person that decide to use the remittances?” The responses of the respondents are showing cross tabulation below.

Table 4.3.1
Persons Deciding of Expenditure

Persons to Decide to Expenditure	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Head of family	0	0	17	40.5	4	44.4	21	38.2
Self	3	75.0	13	31.0	5	55.60	21	38.2
Family member	1	25.0	9	21.4	0	0	10	18.2
Friends and relatives	0	0	2	4.8	0	0	2	3.6
Other(Group discussion)	0	0	1	2.4	0	0	1	1.8
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.1 shows that the person who decides to use the remittance in cross tabulation is 75.0% Brahmin are decided to by self and 25.0% are decided by the family member out of 4 frequency. 40.5% Chhetri are decided by the head of family, 30% Chhetri are decided to by self, 4.8% Chhetri are decided by the family member, 2.4% are decided by other out of 42 frequency. 44.4% Dalit are decided by the head of family and 55.6% are decided to by self out of 9 frequency. The table shows that Chhetri has highest proportion of deciding by their head of family, Brahmin has highest proportion of deciding to by self, Dalit also have the highest proportion of deciding by self. Therefore the person who decide to use the remittance by the head of

family and own self are equal in percent and the one who decide to use the remittance by group discussion are less.

4.3.2 Amount of Remittance Received till Now

During the field visit, a question was forwarded to the respondents that “How much remittance has they received till now?” The responses of the respondents are showing cross tabulation below.

Table 4.3.2
Amount of Remittance Received till Now

Amount of Remittance Received till now	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
0-50000	0	0	4	9.2	1	11.1	5	9.1
50000-100000	0	0	2	4.8	0	0	2	3.6
100000-500000	2	50.0	14	33.3	4	44.4	20	36.4
500000-1000000	0	0	12	28.6	2	22.2	14	25.5
1000000-2500000	1	25.0	9	21.4	1	11.1	11	20.0
2500000 and above	1	25.0	1	2.4	1	11.1	3	5.5
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.2 shows that the amount of remittance received till now in cross tabulation is 50.0% Brahmin received 100000-500000, 25.0% Brahmin received 2500000 and above till now out of 4 frequency. 9.5% Chhetri received 0-50000, 4.8% Chhetri received 50000-100000, 33.3% Chhetri received 100000-500000, 28.6% Chhetri received 500000-1000000, 21.4% Chhetri received 1000000-2500000, 2.4% Chhetri received 2500000 and above out of 42 frequency. 11.1% Dalit received 0-50000, 44.4% Dalit received 100000-500000, 22.2% Dalit received 500000-1000000, 11.1% Dalit received 1000000-2500000, 2500000 and above out of 9 frequency. The table show that high proportion of received amount till now is of Chhetri. Chhetri highest percentages and Brahmin and Dalit have lowest percent.

Therefore the received remittance till now is 36.4% who received 100000-500000 and 5.5% has only received 2500000 and above. Its shows that highest percent of receiving remittance till now is 100000-500000 and lowest percent of amount receiving till now is 2500000 and above. This research shows that in study area chhetri people are richer than other caste group.

4.3.3 Sectors of using of Remittance Income

Expenditure and saving pattern represent economic propensity of households. Foreign employment is considered as the second major way of earning livelihood in Nepal. Many people spend money of their bright future and to make their life happy. In study area also there is uses of remittance in different sectors which are showing cross tabulation below.

Table 4.3.3
Sectors using Remittance income

Sectors using Remittance income	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Education	0	0	8	19	3	33.3	11	20
Health	3	75	15	36.7	3	33.3	21	38.2
Food	1	25	8	19	0	0	9	16.4
Building Construction	0	0	10	23.8	3	33.3	13	23.6
Other (saving and investment)	0	0	1	2.4	0	0	1	1.8
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.3 shows that the sector uses of remittance income in cross tabulation is that 75% Brahmin uses in health sector, 25% Brahmin uses in food out of 4 frequencies. 19% chhetri uses in education ,35.7% chhetri uses in health ,19.0% chhetri uses in food ,23.8% chhetri uses in building construction,2.4% chhetri uses in saving and investment out of 42 frequency. 33.3%, 33.3% and33.3% Dalit uses in education, health and building construction respectively out of 9 frequencies. The table shows that the use of remittance income is high proportion in health sector of all caste groups. It shows that the use of remittance in health sector is highest percent in

study area. Therefore the use of remittance in health sector is highest percentages out of 55 respondents.

4.3.4 Investing on Productive Sector

During the field visit, a question was asked to the respondents that- Do you think that you have invested on productive sector? The response of the respondents is cross tabulation below.

Table 4.3.4
Investing on Productive Sector

Investing on productive	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Yes	2	50	6	14.3	0	0	8	14.5
No	2	50	36	85.7	9	100	47	85.5
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.4 shows that the investment on productive sector and not investment on productive sector in cross tabulation. 50.0% Brahmin invests and 50.0% Brahmin does not invest out of 4 frequencies. 14.3% Chhetri invests and 85.7% Chhetri does not invest out of 42 frequencies. 100.0% Dalit were not interested on investment upon productive sector out of 9 frequencies. The table shows that in Brahmin group 50% shows investing and 50% are not investing respectively. In Chhetri the percent of non-investing is higher than the percent of investing in productive sector. It also shows that dalit are not investing in productive sectors.

Therefore investment in productive sector was 14.5% and non investment in productive sector is 85.5%. It shows that in study area non investment in productive sector are highest in percent than the percent of people who invests in productive sector.

4.3.5 Reasons of not Invest in Productive Sector

During the field visit, a question was asked to the respondents that- "why do you not invest in productive sector?" The response of the respondents is cross tabulation below.

Table 4.3.5
Reason of not Invest in Productive Sector

Reason of not invest productive sector	Caste						Total	
	Brahmin		Chhetri		Dalit		F	%
	F	%	F	%	F	%		
Lack of opportunities	2	100	3	8.3	0	0	5	10.6
Lack of market access	0	0	7	19.4	4	44.4	11	23.4
Lack of sufficient capital	0	0	9	25	4	44.4	13	27.7
Lack of knowledge and awareness	0	0	13	36.1	1	11.1	14	29.8
Other	0	0	4	11.1	0	0	4	8.5
Total	2	100	36	100	9	100	47	100

Source: Field Survey, 2016.

The table 4.3.5 shows that the reason of not investing on productive sector in cross tabulation. 100% Brahmin were not investing because of lack of opportunities out of 2 frequencies. 8.3% Chhetri were not invested because of lack of opportunities, 19.4% Chhetri were because lack of market access, 25.0% Chhetri were because of lack of sufficient capital, 36.1% Chhetri were because of lack of knowledge and awareness, 11.1% Chhetri were because of other reason out of 36 frequencies. 44.4% Dalit were not invested because of lack of sufficient capital, 11.1% Chhetri were because of lack of knowledge and awareness out of 9 frequencies. The table shows that the high percentages of Brahmin who was not investing because of lack of opportunities, in chhetri because of lack of sufficient capital and in Dalit because of lack of sufficient capital and lack of market access.

Therefore the reason of not investing in productive sector was the reason because 10.6% were of lack of opportunities, 23.4% were of lack of market access, 27.7% were of lack of sufficient capital, 29.8% were of lack of knowledge and awareness, and 8.5% were of other out of 47 respondents. It shows that the reason of lack of

knowledge and awareness are highest in proportion other reasons are lowest in proportion.

4.3.6 Satisfied from the Foreign Income

Many people are going abroad for the purpose of earning remittance due to various reasons either it is problem of house or their individual choice. Although the members of family earning remittance, they may not satisfied with the situation. During the field visit, a question was asked to the respondents that “were you satisfied with your family member’s remittance income or not”? The response of the respondents is cross tabulated below.

Table 4.3.6
Satisfied from Foreign Income

Satisfied from Foreign Income	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Yes	3	75	35	83.3	7	77.8	45	81.8
No	1	25	7	16.7	2	22.2	10	18.2
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.3 shows that the satisfied by foreign income or not in cross tabulation. 75.0% Brahmin were satisfied, 25.0% Brahmin were not satisfied out of 4 frequencies. 83.3% Chhetri were satisfied, 16.7% were not satisfied out of 42 frequencies. 77.8% Dalit were satisfied, 22.2% Dalit were not satisfied out of 9 frequencies. The table shows that by foreign income 75.0% Brahmin are satisfied. 83.3% Chhetri were satisfied and 77.8% Dalit were satisfied which is highest percent. It shows that highest percent is greater than the percent of not satisfied.

Therefore by foreign income 81.5% were satisfied, 18.2% were not satisfied out of 55 respondents.

4.3.7 Reasons of Satisfaction from Foreign Income

During the field visit, a question was asked to the respondent that what was the reason you satisfied with your family members remittance income?"The response of the respondents is cross tabulated below.

Table 4.3.7
Reason of Satisfaction from Foreign Income

Reason of satisfaction from Foreign Income	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Handle rightly family	0	0	12	34.3	2	28.6	14	31.1
Enough for expenditure	2	66.7	2	5.7	0	0	4	8.9
Brings happiness	0	0	3	8.6	0	0	3	6.7
Sufficient for needs	0	0	10	28.6	1	14.3	11	24.4
Satisfied	1	33.3	5	14.3	1	14.3	7	15.6
Easy to handle family behavior	0	0	0	0	3	42.9	3	6.7
To build home	0	0	1	2.9	0	0	1	2.2
Invest in health and education	0	0	2	5.7	0	0	2	4.4
Total	3	100	35	100	7	100	45	100

Source: Field Survey, 2016.

The table 4.3.7 shows that the reasons of satisfying by foreign income in cross tabulation. 66.7% Brahmin were happy enough for expenditure, 33.3% Brahmin were satisfied out of 3 frequencies. 34.3% Chhetri were handle family rightly, 5.7% Chhetri were happy enough for expenditure, 8.6% Chhetri bring happiness, 28.6% Chhetri sufficient for basic needs, 14.3% Chhetri were satisfied, 2.9% Chhetri were to build home, 5.7% Chhetri were invest in health and education out of 35 frequencies. 28.6% Dalit were handling rightly family, 14.3% and 14.3% Dalit were sufficient for basic needs and satisfied respectively and 42.9% Dalit were easy to handle family out of 7 frequencies. The table shows that the reason satisfied in Brahmin are high percent which were happy enough for family expenditure, Chhetri are high percent in handling family rightly and Dalit are high percent in handling family rightly too. It shows that the reasons of satisfied were to handle family rightly.

Therefore the reason of satisfying was 31.1% were handle family rightly, 8.9% were happy enough for expenditure, 6.7% bought happiness, 24.4% sufficient for basic needs, 15.6% were satisfied, 6.7% were easy to handle family behavior, 2.2% were to build home, 4.4% were invest in health and education out of 55 respondents. It shows that the reason of satisfying the highest proportion on handle family rightly and lowest proportion on to build home.

4.3.8 Reasons of Dissatisfaction from Foreign Income

During the field visit, a question was asked to the respondents that what was the reason you dissatisfied with your family member's remittance income?" The response of the respondents is cross tabulated below.

Table 4.3.8
Reason of Dissatisfaction from Foreign Income

Reason of Dissatisfaction from Foreign Income	Caste						Total	
	Brahmin		Chhetri		Dalit		F	%
	F	%	F	%	F	%		
Not enough for expenditure	1	100	0	0	0	0	1	10
Not sufficient fulfillment of needs	0	0	1	14.3	0	0	1	10
Not enough for agriculture	0	0	1	14.3	1	50	2	20
Not enough for fooding	0	0	2	28.6	0	0	2	20
Not enough for debt	0	0	3	42.9	1	50.0	4	40
Total	1	100	7	100	2	100	10	100

Source: Field Survey, 2016.

The table 4.3.8 shows that the reason of dissatisfaction by foreign income in cross tabulation. 100% Brahmin had not enough money for expenditure out of 1 frequency. 14.3% and 14.3% Chhetri had not sufficient fulfillment of needs and not enough money for agriculture, 28.6% Chhetri had not enough money for fooding, and 42.9% Chhetri had not enough money for debt out of 7 frequencies. 50.0% Dalit had not enough money for agriculture and 50.0% Dalit had not enough money for debt out of 2 frequencies. The table shows that the reason of dissatisfied was that they had not

enough money for debts. Therefore the reason of dissatisfaction was that there was not enough money for debts in study area out of 10 respondents.

4.3.9 Satisfaction from Family Member Going to Abroad

If people compare with other, many people want the same because as economic theory says that wants are unlimited whereas sources are limited. People are not satisfied with what they have. So they think it is better what the other people have. During the field visit, a question was forwarded to the respondents that “were they satisfied of family member going to abroad?” The response of the respondents is cross tabulated below.

Table 4.3.9
Satisfaction from Family Member Going to Abroad

Satisfy of family member going to abroad	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Yes	1	25	4	9.5	1	11.1	6	10.9
No	3	75	38	90.5	8	88.9	49	89.1
Total	4	100	42	100	9	100	55	100

Source: Field Survey, 2016.

The table 4.3.9 shows that the satisfaction of family member going to abroad in cross tabulation. 25.0% Brahmin were satisfied and 75.0% Brahmin were not satisfied out of 4 frequencies. 9.5% Chhetri were satisfied and 90.5% Chhetri were not satisfied out of 42 frequencies. 11.1% Dalit were satisfied and 88.9% were not satisfied out of 9 frequencies. The table shows that the high percent of satisfaction was greater than the percent of dissatisfaction.

Therefore it shows the satisfaction of family member going to abroad is 10.9% whereas 89.1% were dissatisfied out of 55 respondents. It shows that the satisfied were less than unsatisfied in percent of family member going to abroad.

4.3.10 Reasons of Satisfaction of Family Member going to Abroad

During the field visit, there are various reasons that people are satisfied with family member going to abroad. The response of the respondents was cross tabulated shown below.

Table 4.3.10
Reasons of Satisfaction of Family Member Going to Abroad

Reasons of Satisfaction	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
To earn money	1	100	4	100	0	0	5	83.3
To educate	0	0	0	0	1	100	1	16.7
Total	1	100	4	100	1	100	6	100

Source: Field Survey, 2016.

The table 4.3.10 shows that the reasons of satisfaction of family member going to abroad in cross tabulation. 100.0% Brahmin were satisfied because they earn money out of 1 frequency. 100.0% Chhetri also were satisfied because they earn money out of 4 frequencies. 100.0% Dalit were satisfied because they can be educated out of 1 frequency. The table shows that the reason of satisfying was to earn money because Brahmin and chhetri have high percent on it and in Dalit it was educate.

Therefore the reason of satisfying family member going to abroad is that 83.3% to earn money and 16.7% to educate out of 6 frequencies. It shows that the highest proportion was to earn money and lowest proportion was to educate out of 6 respondents.

4.3.11 Reasons of Dissatisfaction of Family Member Going to Abroad

During the field visit, there are various reasons that people are dissatisfied with family member going to abroad. The response of the respondents was cross tabulated in table below.

Table 4.3.11**Reasons of Dissatisfaction of Family Member Going to Abroad**

Reasons of Dissatisfaction of Family Member Going to Abroad	Caste						Total	
	Brahmin		Chhetri		Dalit			
	F	%	F	%	F	%	F	%
Lack of help in family	0	0	5	13.2	0	0	5	10.2
Lack of Investment in Nepal	0	0	7	18.4	2	25.0	9	18.4
Not living together	2	66.7	19	50	3	37.5	24	49
Feeling lack of their love	1	33.3	4	10.5	1	12.5	6	12.2
Family tragedy	0	0	3	7.9	2	25.0	5	10.2
Total	3	100	38	100	8	100	49	100

Source Field Survey, 2016.

The table 4.3.11 shows that the reasons of dissatisfaction of Family Member going to abroad in cross tabulation. 66.7% Brahmin were dissatisfied by not living together and 33.3% Brahmin were dissatisfied by feeling lack of their love out of 3 frequencies. 13.2% Chhetri were dissatisfied by lack of help in family, 18.7% Chhetri were dissatisfied by lack of investment in Nepal, 50.0% Chhetri were dissatisfied by not living together, 10.5% Chhetri were dissatisfied by feeling lack of love and 7.9% Chhetri were dissatisfied by family tragedy out of 38 frequencies. 25.0% Dalit were dissatisfied by lack of investment in Nepal, 37.5% Dalit were dissatisfied by not living together, 12.5% Dalit were dissatisfied by feeling lack of love and 25.0% Dalit dissatisfied by family tragedy out of 8 frequencies. The table shows that dissatisfaction of family member going to abroad in the research is the reason of not living together which had the highest percentages than others reasons.

Therefore the table shows that the reason of dissatisfaction is that 10.2% were dissatisfied by lack of help in family, 18.4% were dissatisfied by lack of investment in Nepal, 49.0% were dissatisfied by not living together, 12.2% were dissatisfied by feeling lack of their love and 10.2% are dissatisfied by family tragedy out of 49 dissatisfied respondents. It shows that the highest proportion of dissatisfaction is because of not living together and lowest proportion of dissatisfaction is because of lack of help in family and family tragedy.

CHAPTER- FIVE

SUMMARY AND CONCLUSIONS

5.1 Summary

This study was conducted in Sanagau VDC which is located in Doti district during analysis of 2016. The main thrust of this study is to identify the migrants, and uses of remittances of households. The community in Sanagau VDC is a heterogeneous in terms of their living standard. They are heterogeneous in terms of their culture, income level, education level and so on. Most of the families are dependent on their one or two members of family. The respondents have been categorized by different components: caste groups, language, religion, age group, literacy, marital status etc.

In study area the majority of Doteli language and 50-54 age groups of household head were much. Many of household are literate and only few households are illiterate whereas rate of literacy is 27.5%. Hindu people are in the majority of religious group and chhetri are in the majority of caste group. In study area 25-29 and 20-24 age group are foreign labours. This study shows large number of people going to India and few of them to other countries because of economic crisis. The years of going abroad is not similar among the foreign employment that go to India and overseas because the response of respondents is that those who goes Indian return within 1-2 years and 32.7% who goes abroad are has two year of returning. Among the total sample population, agriculture is the main occupation of households where 85.5% of people are engaged. Out of 55 households, 96.4% are married whereas 47.3% have 5-8 family members.

In study area the way of receiving remittance is that 90.9% of people get remittance from banking process and only few percent of people from get remittance from transfer agencies whereas Chhetri are in high percent of receiving remittance from banking process. In study area Hundi and other process are not uses. This study shows large portion of migrants has not any problem in cheating of remitting process where chhetri have some problem in cheating of remitting process. Among the total sample population, 94.5% of people secures from banking process where Brahmin are more secure than chhetri. Among the 55 households 76.4% people have other sources of income behind remittance. Among the different source of people in agriculture where

66.7% of people are engaged. Among 55 households, 23.3% have not any sources of income.

Among the 55 respondents 38.2% are decide to use the remittance by the head of family and by self. In this context Chhetri are more than other caste groups. In study area till now 36.4% of people received remittance as Rs100000-500000, 5.5% received 2500000 out of 55 respondents. In the uses of remittance out of 55 households 38.2% used in health sectors it means their health condition is poor. In same way all caste groups some remittance used in health sector as well. Among the 55 households 85.5% of people are not invest in productive sector because of lack of sufficient capital and mostly in this sector Chhetri are more. It shows that there are only 14.5% people who invest in productive sector are Brahmin. Out of total population 81.8% are satisfied by foreign income among them Chhetri are highly satisfied then other and 18.2% are not satisfied by foreign income. The reason of satisfying by foreign income is that they handle their in right way the who are not satisfied by foreign income is because of enough debts. Among them Dalit groups are not satisfied by foreign income because have not any alternative source of income which make them fully depend upon the foreign income. The information of study shows that 89.1% are not satisfied of family member going to abroad because of missing their member in this, Brahmin are high in percent. The reason that who is satisfied of family member going to abroad is that they can earn money for their livelihood. In this research we can see Brahmin and Chhetri are more satisfied of their member who had gone abroad.

5.2 Conclusion

In Nepal, remittance has emerged as one of the major sources of foreign exchange. In recent years it has been an important avenue for support of family members remaining at home. A growing trend of remittances over the world has drawn attention of both academia and policymakers in recent years. Remittance income is emerging as one of the most significant and reliable sources of external finances for many developing countries. Not only in the macro level, the contribution of remittances has been direct and sizable in migrant-sending households in micro level as well. A significant number of people in developing world are now receiving remittance earnings to finance their expenditures in household consumption, health and in children's

education. The controversy, however, revolves around how remittances affect households. In particular, remittances contribute positively for children's better educational opportunities in one hand whereas children's education suffered because of the absence of their mothers and fathers on the other. To make the remittance income more productive in macro level it should carry out effective and efficient public policies to channelize remittance in productive project

The living standards of the households have changed dramatically after the involvement of their family members in the foreign employment, increasing trend of using toilet, improving the consuming patterns So, this research shows that, foreign labor market to national conflict and other remaining percent workers have gone others causes, the loan is received from organized as well as unorganized sources. This research shows that increment of remittance in Sanagau VDC improve the quality of living standard, educational health sector as well as improve their daily livelihood. Similarly the remittance of the VDC is mostly used in new productive sector because of awareness, and sufficient capital. The remittance provided to them is to consumed for the children's education and their livelihood. So the emerging awareness in VDC people is transferring their traditional concept of investing in agriculture to the business and service sector which may lead the VDC in progress.

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Questionnaire for Household Survey 2016

Central Department of Sociology T.U.

MIGRANTS, REMITTANCE AND ITS USES

SANAGAU VDC, DOTI

A) Present Status of Migrant Households

A.1) (General information)

Name:-.....
Address:-.....
Age:-.....
Religion:-.....
Education:-.....
Occupation:-.....
Caste:-.....
Marital Status:-.....
Mother Tongue:-.....
Family Members:-.....
Male ().....
Female ().....
Total ().....

2. How many people from your household are in foreign countries?

Number:-.....
Name:-.....
Age:-.....
Education:-.....
Country:-.....
Years of outside:-.....

B) Status of Sending Money Process

1. How did you get remittance?

- | | | |
|--------------------|----------------------------|----------|
| a. Banking process | b. Money transfer agencies | c. Hundi |
| d. Hand carriage | e. other (specify) | |

2. Which remitting process do you think more secure?
 - a. Banking process
 - b. Money transfer agencies
 - c. Hundi
 - d. Friend/relatives
 - e. other (specify)

3. Have you ever cheated by remitting process?
 - a. yes ()
 - b. No ()

4. If yes, which process had cheated you?
Specify.....

5. Are there any other revenue sources beside remittance?
 - a. yes ()
 - b. No ()

6. If yes, which sources?
 - a. Business
 - b. Public services
 - c. agriculture
 - d. Animal husbandry
 - e. other (specify)

C) Use of Remittance

1. Who is the person decide to expenditure the remittance?
 - a. Head of family
 - b. Self
 - c. Family member
 - d. friend and relatives
 - e. other (specify)

2. How much remittance have you received till now?
Rs.....

3. In which sector do you use remittance income for?
 - a. Education
 - b. Health
 - c. Food
 - d. Building construction
 - e. other (specify)

4. Do you think have you invested on productive sector?
 - a. Yes ()
 - b. No ()

5. If no, why did not you have?
 - a. Lack of opportunities
 - b. Lack of market access
 - c. Lack of sufficient capital
 - d. Lack of knowledge and awareness
 - e. other (specify)

6. Are you satisfied from remittance income?
a. yes () b. ()

7. If yes why? If no why?
.....

8. Are you satisfy of family member going to aboard?
a. yes () b. ()

9. If yes why? If no why?
.....

Thank You !!!