

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Remittances to Nepal rose dramatically in response to the earthquake, by 20.9 percent in 2015 versus 3.2 percent in 2014. Also, many migrant workers returned to take care of their families, as the average number of returns at the airport jumped five times to around 4,000 per day (World Bank, 2016). The regional growth rate of remittances is projected to exceed 4.5 percent over the next two years, as remittances to Nepal are expected to decelerate after the large inflows following the earthquake and lower oil prices may dampen remittance inflows from GCC countries, while flows from the United States are likely to remain robust.

A remittance is a transfer of money sent by a foreign worker to their home country. Remittances, defined as financial inflow arising from the cross-border movement of nationals of a country, are the transfer of money and goods sent by migrant workers to their country of origin. Globally, remittance flows to low and middle income countries (LMICs) are estimated to be a total of UD\$ 442 billion in 2016, an increase of 0.8 percent over the past year, in which the officially-recorded remittance receipt developing countries are mostly from Asia, Latin America, Eastern Europe and Africa (World Bank, 2016).

The improvement seen in socioeconomic indicators like nutrition, living conditions and housing, education, health care, social security and investment of the recipient households is called as socioeconomic impact of remittance. In the case of Nepal, the number of permits issued to labor migrants dropped by 3.8 percent between fiscal years 2013/14 and 2014/15, because of lower demand from Malaysia and some GCC countries. In 2015/16 worker departures dipped 20.6 percent year-on-year in the first 11 months (World Bank, 2017).

The migration from Nepal, in addition to India, to the Middle-East (Saudi Arabia, Qatar and United Arab Emirates) and Southeast Asia, such as Malaysia¹ had not only dramatically increased during the armed conflict period in Nepal, but also prolonged for a decade even after signing the Comprehensive Peace Agreement in 2006. It made

the absentee population increase by about two million, more than double that of the year 2001 (Central Bureau of Statistics, 2012).

Remittance is playing an increasingly large role in the economics of many countries, contributing to economic growth and the livelihoods of less prosperous people. Available statistics indicate that the number of international migrants in the world moved from 75 million in 1960 to just over \$575.9 billion in 2016. Global remittances have been estimated to have reach \$615.9 billion in 2018, as against \$466.7 billion in 2010 (World Bank, 2017).

Nepal received remittances worth Rs.699 billion in the Fiscal Year 2016/17 ranking fourth in the list of countries with large contribution of remittances to GDP, according to a report launched by Ministry of Labor, Employment and Social Security, with support from International Organization for Migration, the UN Migration Agency, the International Labor Organization (ILO) and The Asia Foundation (The Himalayan times, 2018).

According to the data provided by Nepal Rastra Bank (NRB), total of Rs 783 billion, 784 million and 189,806 have entered Nepal as remittance sent from as many as 189 countries around the world in the fiscal year 2075/76 BS. The amount of remittance sent to Nepal in the fiscal year 2074/75 was around Rs 776 billion. In comparison to last year, this year flow of remittances to Nepal has gone up by Rs 8 billion, says NRB. The remittances sent by Nepalese workers from foreign countries are increasing successively every year (Bharati, 2019).

In the fiscal year 2070/71, the total remittances sent to Nepal were Rs 543 billion and that showed a sharp rise of Rs 200 billion in the fiscal year 2075/76 BS making a total of Rs 783 billion. Looking at the record of 5 years ago, the rise of remittances sent to Nepal has an increase of 33.4% from the last fiscal year, which amounts to 29% of the total national product (Gross Domestic Product – GDP) (Bharati, 2019).

Migrant workers remittance income has emerged as one of the most important components in the Nepalese economy, influencing not only household consumption and pattern (Tuladhar, Sapkota & Adhikari, 2014). Nepal is one of the highest recipients of remittances (percentage of GDP) in the world (Sapkota, 2013). Remittances, equal to about a quarter of GDP, are having a significant impact on

Nepal's economy both at the micro and macro levels. In particular, they have been instrumental in achieving some of the Millennium Development Goals such as reducing poverty. However, they have also been contributing to real effective exchange rate appreciation, which erodes competitiveness of Nepalese goods and services, and policy complacency (Sapkota, 2013).

1.2 Statement of the Problem

Remittance has been one of the major sources of foreign exchange earnings. Few years Nepal remittance is growing rapidly. Remittance affects the Gross domestic product, consumption, saving, investment, government policies, foreign exchanges and insurance. The use of remittance depends on the priority placed by the individuals of different families.

Despite a constant rise in remittance earning, the productive use of remittances has been the matter of concern. So this study will try to answer the question from Putha Uttarganga RM ward no.10. The study tries to address the following research questions:

-) How remittance has affected the livelihood of remittance receiving families?
-) How is remittance being used?
-) What are the socio-economic impacts of remittance?
-) What are the negative impacts of remittance?

1.3 Objectives of the Study

The general objective of this study is to analyze the impact of remittance on livelihood of remittance receiving families of the study area. The specific objectives of the study are as follows:

-) To identify the social impact of remittance
-) To identify the economic impact of remittance
-) To explore the investment pattern of remittance

1.4 Significance of the Study

Remittance is an important source of foreign exchange earnings, saving, investment, consumption, predominantly from developed countries to developing country. At present, remittance has become an integral part of urban and rural household for livelihood.

The study of socioeconomic impact of remittance in study area was not found. So this study will be helpful to know about the inflow of remittance and its utilization pattern and impact in the study area. The findings and conclusion of the study can be helpful and useful for planners in designing their programs and policy targeting the various issues presented in this study. This study can be useful for different organizations who are conducting programs in related field. Similarly, this study can be useful to researchers, students and for those who are interested and want to undertake further study in this theme.

1.5 Limitations of the Study

Every study has its some limitations which are beyond the control of researchers. They may place restrictions on the conclusion of the study and their application to other situations. The limitations of the study are:

-) The study is mainly confined to Putha Uttarganga Rural Municipality. So the conclusion drawn may not be applicable everywhere and findings of the study cannot be generalized for other areas.
-) The information provided by respondent households may not be sufficient and may have limited accuracy.
-) Due to the lack of information about total no. of people or households gone abroad for work, the study is only limited to 90 respondents of Putha Uttarganga Rural Municipality ward no.10.
-) The study had limited budget and time constraint like others. So it was conducted taking few socioeconomic variables for the analysis of the study.
-) The study was carried out only by direct personal interview with the head of the remittance receiving families and focus group discussion. So it may lack accuracy of information provided by respondents.

1.6 Organization of the Study

This study is divided into five chapters. The first chapter starts with introduction under which the study outlines the general background, statement of problem, objectives of the study, limitation of the study, importance of the study and organization of the study.

The second chapter deals with the review of previous literature. The third chapter is about methodology which is used to conduct the study. It includes research design, selection of the study area, nature and sources of data, sampling procedure and sample size, techniques and tools of data collection and data analysis and interpretation.

The fourth chapter includes data analysis and discussion. In chapter five summary, conclusion and suggestion are included.

CHAPTER TWO: REVIEW OF LITERATURE

2.1 General Review

Cambridge Dictionary defines remittance as an amount of money that you send to someone. For investopedia a remittance refers to money that is sent or transferred to another party. The term is derived from the word remit, which means to send back.

Migration for foreign employment has become a major source of income for a many Nepali households In the context of Nepal, the history of international labor migration dates back more than 300 years, with Nepali migrating to neighboring countries in search of better opportunities for livelihood. However, the labor migration was formalized in the early 19th century, when the treaty between the British and Nepal government in 1815 allowed the Nepali people to be recruit in British Army officially (Seddon, Gurung, & Adhikari, 2002).

A recent report 'Labour Migration for Employment: A Status Report of Nepal 2013/14' shows that number of migrants leaving Nepal for work is increasing every year. During the fiscal year 2014 more than 520,000 labour permits were issued to Nepalese planning to work abroad. According to DoFE (2017), in an average 1750 people leave Nepal each day for abroad employment. A total of 639,167 aspirant migrant workers left for various countries in the last fiscal year 2016/17, up from 418,713 in the previous FY 2015/16.

2.2 Review of Theoretical Literatures

World System Theory of I. Wallestrine

The works of Immanuel Wallenstein considering migration in a context of the world-system paradigm are of considerable interest. According to I. Wallenstein, the world (or the specific country) is divided on the periphery and the center. As a result of capitalism expansion the periphery structure changes, there is a dispossession of peasants lands, development of the cities. Globalization accelerates migratory processes, and the arising global cities create demand for work of immigrants (Gurieva & Dzhioev, 2015). According to Wallerstein, in process of economic relations penetration into the periphery, non-capitalistic society forms the mobile

population, which is located to migrate abroad. Aspired by higher profit and wealth, owners and managers of capitalist firms entered on the territory of the poor countries, which are located on the periphery of world economy, in search of the earth, raw materials, labors and the new consumer markets (Gurieva & Dzhioev, 2015).

Dual Labor Market Theory of M. Piore

The international migration is caused by a stable demand for immigrants’ work that is inherent in developed countries economic structure. Immigration in countries of origin is caused by such factors as low wages and high unemployment, and opposite in host countries, where is a need for foreign labor (Gurieva & Dzhioev, 2015). Employers need workers who consider the lower level jobs as a means of earning money, for whom work is only the income, without consequences for the status or prestige. Those are immigrants, the majority from which aspires to earn money for specific goals (to improve a state and wellbeing of the house, construction of the house, payment for school, purchase of land acquisition of consumer goods). Because of different living conditions in developed and developing countries, the salary of the migrant by local standards is sufficient, though he understands that has the low status abroad. Such migrants do not consider themselves as part of the accepting society (Gurieva & Dzhioev, 2015).

Theories	Keywords	Variables	Match
World System Theory of I. Wallestrine	Core –Periphery Labor Migration	Social Impact	Social impact can be seen in core and periphery area of the labor migration.
Dual Labor Market Theory of M. Piore	Demand and supply Wage rate	Economic Impact	Economic Impact can be seen by the demand and supply of labor migration

Source: (Gurieva & Dzhioev, 2015)

Social impact can be seen in core and periphery area of the labor migration. Economic Impact can be seen by the demand and supply of labor migration.

The theory of remittance and its relation with different variable has not been yet established because it has no perfect relationship with other variables. Migration is the outcome of human psychology and behavior. Any universal and uniform law can't define human psychology and behaviors. Migration is affected by its cause, place of destination, nature of work in destination, environment of destination, policy of destination, family causes and a lot of others variables. However, there is no any model but different scholars and academicians have tried to theorize their empirical outcome of remittance. They have suggested that remittance can have both positive and negative impact on socio-economy growth and development of receiving countries. In theoretical debates, this study reviews both Nepalese and international context (Thakur, 2070).

Guruli (2012) in her article reflected that remittances tend to be more stable than private capital flows, thus diversifying the external financing means of the country. Especially if the country of origin and the host country are economic cycles have relatively low correlation – which is the case in Georgia. We argue that when managed and used properly remittances can be used as sources of growth and development, thus overcoming the negative aspects and turning them into a potential growth opportunity. Understanding the effect and importance of remittances and exploring ways of forming a more effective policy for managing them is of vital importance.

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

Unemployment in the country has been reduced by migration but availability of skilled labor has decreased and labor costs have increased. However there are several problems encountered by the migrants in foreign countries and has led to serious dislocation of family life and caring for children and parents left behind. Therefore

national policy towards migration must consider all these facets, both good and bad, in determining policy (Sanderatne, 2011).

IMF (2011) in its yearbook presents more broad or formal definition of remittances that incorporates “compensation of employees” and “migrants’ transfers” to workers’ remittances. In the IMF statistics, compensation of employees is accounted for in the income components. Migrant’ transfers are included in the capital transfers while workers’ remittances form part of the current transfers.

Hass (2010) in his article argues that Public policies which improve the functioning of social, legal, economic and political institutions, the access of ordinary people to basic amenities and markets and which restore trust in governments, are crucial not only for creating a fertile ground for development in general, but also for compelling more migrants to return and/or invest in origin countries. Policy and scholarly discourses celebrating migration, remittances and transnational engagement as self-help development “from below” shift attention away from structural constraints and the real but limited ability of individuals to overcome these. This exemplifies the crucial role states have to play in shaping favorable general conditions for human development to occur.

2.3 Review of Empirical Literatures

Remittance is an important source of foreign exchange, earning, saving, investment, consumption, predominantly from developed countries to developing country. At present, remittance has become an integral part of urban and rural household for livelihood. So the remittance money is a crucial part and reliable sources of livelihood in much rural part of the country and for children education, nutrition and to fulfill other requirements. It permits household to increase their consumption of more goods and services. At community level remittance create multiplier effect in the domestic economy, producing employment opportunities and spurring new economic infrastructure and services especially in remote rural areas where state resources have not effective.

The remittances have grown rapidly in recent years and remittances have proved a stable source of finance, which can be of relief during difficult economic times. While remittances can benefit households by lifting liquidity constraints, migration of a

family member may have also a deleterious impact on the household's well-being. The short-term effect of remittances is usually related to increases in consumption, poverty alleviation and income inequality that result in changes in labor market participation (Thakur, 2070).

Gaudel (2006) stated that income of migrants from the foreign employment has not only increased their personal income but also their social prestige. The rural people lying below the poverty level have succeeded to uplift their economic standard receiving the opportunity of foreign employment. Moreover, the downside of remittance reflects the view that the shortage of labor due to emigration has not only compelled to keep barren land in rural areas but also hamper agricultural productivity and ultimately the country would liable to import the large quantity of food grains. Further he concludes that remittance and grants are claimed as an important source of foreign exchange earnings in Nepal.

As per the Nepal Living Standards Survey (2011) 78.9 percent of total remittances are spent in daily consumption whereas 7.1 percent in repaying loans, 4.5 percent in household property, 3.5 percent in education and 2.4 percent in capital formation. The Nepalese economy is gradually becoming consumption oriented due to remittance income and other factors thereby causing hopeless plunge in savings and investment rates. Consumption oriented remittances 29 have only increased our reliance on imports. Even if a fraction of remittance gets channeled towards productive sectors such as infrastructure development, it can have multiplier effects and push economic growth to a higher level.

Karagoz (2009) has made an empirical research on the remittance and economic growth in the case of Turkey. The study showed that remittance flow has statistically meaningful but negative impact on growth. On the other hand, exports and domestic investments positively affected the economic growth, while foreign direct investment has no meaningful affect. Turkey which met with regular and massive labor migrants to abroad after 1960s is still one of the most remittance gain countries in the world.

Shrestha (2008) has analyzed the contribution of foreign employment and remittance to Nepalese economy. He concluded that remittances sent by the migrant workers are an effective tool for poverty reduction. Though foreign employment is boon to the

economy, the facilities are inadequate to back up the increasing trend of migration. The government should play proactive role to promote foreign employment by including and adhering to the policy of economic diplomacy.

Pant (2008) in his paper argues that bringing recipient households into the formal financial sector is only the first step in using remittances more effectively. Country surveys indicate that, although households typically spend a large proportion of their remittances, their propensity to save can be as high as 40 percent. For policymakers in Nepal, the challenge is to channel these savings into productive uses.

Ojha (2017) analyzed remittance status and contribution to Gross Domestic Product (GDP) Nepal from the time period 1994/95 to 2016/17. The study concluded that remittance was the most significant source of GDP and per capita income in Nepal. The inflow of foreign remittance can make effective contribution to develop the financing capacities of the financial system, particularly in banking sector. Banks preferred to bought bonds in spite of financing small private companies.

Chhaudhary and Srivastav (2007) examined the direct impact of remittance on three development indicators viz, GDP, GNP and PCI of the nation. The impact was seen most remarkable in the GDP and GNP both in nominal and real terms. It also showed positive impact on PCI but it was comparatively low.

Bhadra (2007) in her paper observed the mixed impacts of the children of migrant mothers in Nepal: positive impacts were seen on the opportunities for education, health care and lifestyle but worsening psychology of their children as their mothers apart for a long time. By being able to earn an income, support the family financially and have the freedom of financial decision-making, traveling to foreign countries with new experiences, seeing new places, and meeting with people from different parts of the world and interacting with them brings the feeling of independence and confidence for the migrants and this effect impart to their immediate family as well.

2.4 Review of Nepalese Case Study

Banjade (2011) in his thesis tried to generalize the nature and role of remittance in Nepalese economy. He has find that 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 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 (Banjade, 2011).

Lamichhane (2016) in his thesis concluded that the unskilled migrants household use their remittance in unproductive sector more than productive sector, whereas the skilled migrants household use their remittance in productive sector more than unproductive sector. He further stated that most of the respondents felt that there is positive change in their household economic and social indicators after going foreign employment.

Parajuli (2011) in his thesis conducted the effort to identify the contribution of remittance on poverty reduction based on his study area. According to him, there is no doubt that remittance plays crucial role in Nepalese economy if it utilized in proper and effective way. Hence, the government has to give priority to lunch the program and policy for its proper utilization in different sectors. Capital formation program should be encouraged. State should create good environment for spending capital and encourage investment in productive sector like agriculture, hydropower plant, tourism sectors, industry etc, for overall economic development of Nepal. It is equally important from grass root level to national level. It has increased the economic condition and social condition of all remittance holders. There is positive change in the community level to the national level. Therefore we can say that remittance is playing vital role to reduce the poverty.

Dhamala (2017) in her thesis has tried to compare the socio-economic status of remittance recipient household before and after receiving remittance. From the study she has concluded that after receiving remittance comparatively positive changes were seen in socio-economic status of remittance receiving households. The changes were seen in their access to education, health, food sufficiency and change in housing

pattern. Also she has tried to explore the factors affecting the productive use of remittance and concluded family structure, market situation and risk and lack of knowledge and idea as factors affecting in productive use of remittance.

Aryal (2017) in his thesis has concluded that the economic and socio-cultural conditions of all the families who have involved in foreign employment have increased. He has stated that there is positive change in the status of the families of the respondents due to remittance income. Finally he has concluded that remittance income is playing very vital role in reducing the poverty level of the study area.

Thakur (2070) in his thesis concluded that remittance has emerged as one of the major sources of foreign exchange. He stated that in recent years it is being an important avenue of support for family members remaining at home and there is positive impact of remittance on living standards (food, clothing and education) of people.

Khatri (2017) in his case study concluded that international labor migration has a high potential to improve social, economic and symbolic capital of the migrants household. The major bulk of remittances had used for consumption purposes. Household investment in business or traditional productive sectors and saving were rather small, but remittances were also seen as important financial means for investment in human capital (i.e. education, health and hygiene), housing and land purchase (Khatri, 2017). According to economic status, those people who were from poor families, they have used the remittance money for consumption goods and repayment of loan and medium status families have more spent money for education of children than others. The high status families (rich) have invested the remittance money for home construction/repair, land bought, education for children and business.

CHAPTER-III RESEARCH METHODOLOGY

3.1 Research Design

The research design is the blue print for the collection of data. It refers to the conceptual structure in which research is conducted. For this study qualitative descriptive research design was followed as it describes and interprets the social and economic impact and also utilization pattern of remittance in the study area.

3.2 Selection of the Study Area

The study was carried out in Putha Uttarganga Rural Municipality ward no.10 of East Rukum District. At the time of the 2011 census it was in Takasera Village Development Committee in Rukum District in the Rapti Zone of western Nepal. During that time Takasera VDC had a population of 3698 people living in 902 individual households. Within the Takasera VDC it has altogether 6 clustered villages in different locations names are Taka, Uppalo (upper) Sera, Lower (down) Sera, Bachigaun, Ghumlibang, Dhamchan and Tupa. As per the new federal government system, Takasera has been in the Putha Uttarganga Rural Municipality (Ga.Pa.) wards being 10 and 11, in the Rukum Purba (East). Ward no.10 consist of previous 1, 2, 3, 4, 5, 6 and 9 wards of Takasera VDC.

3.3 Nature and Sources of Data

The nature of data is both qualitative and quantitative. To fulfill the objectives to this study, mainly primary sources of information and some secondary sources of data were used.

Primary data were collected through direct personal interview with remittance receiving households and focus grouped discussion with mothers group of Taka village.

Secondary data and information were collected from various published and unpublished sources i.e. relevant articles, books, journals, reports, literatures and from different sites of the internet.

3.4 Sampling Procedure and Sample Size

The study was carried out by non-probability sampling. Due to lack of information about total no. of people gone abroad for work, 90 sample households were selected by using purposive sampling method. The selected households were those from where at least one family member has gone abroad for work.

3.6 Techniques and Tools of Data Collection

The study was carried out by direct personal interview and focused group discussion. Both primary and secondary data were collected. Primary data were collected through following data collection techniques:

I. Interview:

The direct personal interview with the head of the remittance receiver or senders family members was taken for the study. For this open-ended questionnaire was made. The questionnaire was based on socio-economic status, social and economic impact and utilization pattern of remittance in study area.

II. Focused Group Discussion:

In the process of data collection FGDs was carried out. The FGDs was held with the active participation of women of village. For this, related open-ended questionnaire was made. The questionnaire was based on impact of remittance, reason to go abroad, changes brought by remittance and its utilization pattern.

3.7 Data Analysis and Interpretation

The data and information collected from the field through personal interview and FGDs are sorted out and tabulated in required form. The data had systematically processed through the various tools and techniques. Collected quantitative data through field survey has been presented in simple statistical measures like frequency tables, percentage and qualitative data has been discussed thematically.

CHAPTER – IV DATA ANALYSIS AND DISCUSSION

4.1 General Information of Respondents

4.1.1 Age and Sex Structure of the Respondents

Age and sex are biological attributes. Age and sex distribution is the main respondents' identification demographic process. The importance of age and sex composition is not only limited to demographic analysis but also in different socio-economic and development planning of a country. The age and sex composition of study area is shown in the following table.

Table 1 : Age and Sex Structure of the Respondents

Age group	Male	Female	Total	Percentage
15-30		18	18	20
30-45		27	27	30
45-60	7	23	30	33.30
60+	3	12	15	16.70
Total	10	80	90	100

Source: Field Survey, 2020

The above table shows that respondent's age was divided into four groups 15-30, 30-45, 45-60 and 60+. Out of 90 respondents, 80 were female and 10 were male. The reason behind female being more respondents was that mostly male used to go abroad for work.

Among the age group, 45-60 group has more respondents with 40. Followed by age group 30-45 with 27 respondents, 15-30 with 18 respondents and 60 above with 15 respondents.

4.1.2 Educational Status of Respondents

Education is the one of the most important social characteristics of population. It is vital and key for change and development. In the study area, literate, read and write

and illiterate were taken as an educational status. The following table shows the educational status of the respondents.

Table 2 : Educational Status of Respondents

Educational status	No. Of Respondents	Percentage
Literate	20	22.20
Read and write	15	16.70
Illiterate	55	61.10
Total	90	100

Source: Field Survey, 2020

The above table shows that out of 90 respondents, 20 were literate, 15 were read and write and 55 were illiterate. It shows that educational status of respondent in the study area is poor.

4.1.3 Occupational Status of Respondents

Occupation is one of the important indicators of the socio-economic status of the people. It also determines the household's wealth, well-being and literacy status in the society. The occupational status of respondent is given below.

Table 3 : Occupational Status of Respondents

Occupational status	No. of Respondents	Percentage
Agriculture and livestock	45	50
Housewife	25	27.80
Shop	13	14.40
Tailor	7	7.80
Total	90	100

Source: Field Survey, 2020

The above table shows that out of 90 respondents, 45 were engaged in agriculture and livestock with 50%. It was followed by housewives 25 with 27.80%, shop 13 with 14.40% and tailor 7 with 7.80%.

The data presented above indicate that most of them are engaged in agriculture and few of them are involved in other remaining works. Hence it shows that almost all of them are engaged in unproductive sector.

4.1.4 Age and Sex Structure of Migrants

Age and sex are biological attributes. Age and sex distribution is the main demographic process. The importance of age and sex composition is not only limited to demographic analysis but also in different socio-economic and development planning of a country. The age and sex composition of migrants is shown in the following table.

Table 4 : Age and Sex Structure of Migrants

Age group	Male	Female	Total	Percentage
20-30	20	-	20	22.20
30-40	37	-	37	41.10
40-50	33	-	33	36.70
60+	-	-	-	
Total	90		90	100

Source: Field Survey, 2020

The above table shows that all migrants were male. Age group 30-40 has highest no. of person 37 with 41.10%. Followed by age group 40-50 with 33 person and 36.70%, age group 20-30 has 20 people with 22.20% and above 60+ no one has gone abroad.

The data presented above shows that out of 90 migrant workers, most of them are from productive age group. Hence, it indicates that active human resources from Nepal are leaving for other countries in search of better life. Also it indicates that study area is facing the problem of shortage of active human resource.

4.1.5 Ethnicity/Caste Composition of Migrants

Nepal is a multi-ethnic, multi-lingual, multi-religious and multi-cultural country. People from different ethnic group have their own tradition and values. The ethnic/caste composition of migrant workers is presented as follow.

Table 5 : Ethnicity/Caste Composition of Migrants

Ethnicity/Caste	No. of Person	Percentage
Magar	61	67.80
Gurung	9	10
Dalit	20	22.20
Total	90	100

Source: Field Survey, 2020

The above table shows that out of 90 people gone abroad, Magars has highest no. 61 with 67.80%. It was followed by Dalit 20 with 22.20% and Gurung 9 with 10%. The reason behind Magars being more respondents was that most of the residents of study area are Magars.

4.1.6 Reasons for Going Abroad

All the people may not have same reason to go abroad. The reason to migrate may depend on their socio-economic status and social networks. In the study area, migrant workers has gone due to following reasons which are presented in table below.

Table 6 : Reason for Going Abroad

Reason	No. of Person	Percentage
Less salary/income	36	40
Hard to find job	25	27.80
For better future	19	21.10
Others	10	11.10
Total	90	100

Source: Field Survey, 2020

The above table shows that out of 90 person, 36 has gone due to less salary/income with 40%, 25 has gone for the reason hard to find job with 27.80%, 19 has gone for better future with 21.10% and 10 has gone for other reason with 11.10%.

The above given data indicates that employment opportunities with reliable salary is lacking in study area. Due to low income and hard to find job, they cannot afford their rising household expenses in today's expensive world. So, with the hope of to earn more, to afford rising expenses and for better future, people from study area migrate to foreign countries for work.

From FGDs, the reason person from study area going to foreign countries was also concluded. The group stated that less income/salary, to earn more money, to meet current rising expenditure and hard to find work were the main reason people from study area goes to foreign for work.

4.1.7 Country for Work

Respondent households' members have gone to different countries on the basic of their interest, economic status and skills. The countries where migrant workers have gone are shown below.

Table 7 : Country for Work

Name of the country	No. of person	Percentage
Gulf	50	55.60
Europe	8	8.90
America	9	10
Japan	11	12.20
India(army)	12	13.30
Total	90	100

Source: Field Survey, 2020

The above table shows that out of 90 persons, highest no. has gone to gulf 50 with 55.60%. It was followed by India 12 with 13.30%, Japan 11 with 12.20%, America 9 with 10% and Europe 8 with 8.90%. The reason for highest no. of person gone to gulf

countries was due to low cost for going and for other remaining countries they have to pay large amount of money.

4.1.8 Cost for Going

The amount of money needed to pay for going abroad depends upon the country we go. In the study area it was also found. The costs paid by migrant workers for going abroad are presented below.

Table 8 : Cost for Going

Name of the Country	Cost for going
Gulf	1 lakh – 3 lakh
Europe	16 lakh – 20 lakh
America	45 lakh – 60 lakh
Japan	13 lakh – 20 lakh
India (army)	1 lakh – 2 lakh

Source: Field Survey, 2020

The above table shows that, a migrant worker who has gone to gulf countries have paid from 1 lakh – 3 lakh. For Europe they have paid from 16 lakh – 20 lakh, for America from 45 lakh- 60 lakh, for Japan from 13 lakh – 20 lakh and for India (army) they have paid from 1 lakh – 2 lakh. In the case of India, it was expens for securing training in training centre.

As mentioned above i.e. in table no. 4.1.6 highest no. of people has gone to Gulf countries because of low cost for going abroad. As a result due to high cost, very number of people has gone to Europe, America and Japan. In the context of India (army), there are certain criteria like education qualification and age bar. So their number is less in Indian army.

4.2 Social Impact of Remittance

The impact that are brought by remittance on social sector i.e. on education, health, culture and sanitation of remittance receiving family are called as social impact of

remittance. The social impacts brought by remittance in study area are as given below.

4.2.1 Education

Education is the one of the most important social characteristics of population. It is vital and key for change and development. It is the main sector that is mostly affected by remittance in study area. The impact of remittance on education is presented below.

Table 9 : Education

Particular	Before receiving	Percentage	After receiving	Percentage
Government school	76	84.40	25	27.80
Private School	14	15.60	56	62.20
Foreign country	-	-	9	10
Total	90	100	90	100

Source: Field Survey, 2020

From the above table it is clear that before receiving remittance, out of 90 household 76 of them used to send their children to government school, only 14 used to send them to private boarding school and no one has send their children to foreign country for further study.

But after receiving remittance it is found that out of 90 household 56 of them has send their children to private boarding school, 9 has send to foreign country for further study and only 25 has been sending their children to government school.

The above stat shows that after receiving remittance their access to education has been increased. So remittance has comparatively positive impact on education.

From FGDs, the impact of remittance on education sector was also concluded. The group stated that after receiving remittance, they start to send their children in private school, out of district and some had send their children to foreign countries too.

4.2.2 Health Status

The impact brought by remittance on health sector of the study area is presented below.

Table 10 : Health Status

Particular	Before receiving	Percentage	After receiving	Percentage
Health Post	57	63.30	21	23.30
Clinic	18	20	42	46.70
Hospital	15	16.70	27	30
Total	90	100	90	100

Source: Field Survey, 2020

The above table shows that before receiving remittance 57 household used to go to health post for check up, 18 used to go to clinic and only 15 used to go to hospital for health check up and for further treatment. After receiving remittance slightly change is seen health status of household. Out of 90 household only 21 household go to health post, 42 go to clinic and 27 go to hospital for medical checkup and for further treatment. The table given above also compares the health status of respondent households before and after receiving remittance. It comparatively shows that remittance has increased their access towards health check up.

4.2.3 Culture

Culture is the belief, value, behavior and material objects that constitute a peoples way of life. In the context of culture it was found that after receiving remittance their participation and expenditure on socio-cultural ceremony, social and religious activities, festivals and jatras increased than before. They started to increase their gift and present to their chaylees during socio-cultural activities.

Hence it indicates that remittance has helped to promote and preserve the important culture, festivals and jatras of the study area. FGDs too conclude that remittance had brought change in social, cultural and religious activities.

4.2.4 Sanitation and Hygiene

In the context of sanitation it was found improved in the study area. Most of the household receiving remittance started to use toilet, they give more importance to cleanliness. For this they start to keep domestic animals i.e. pigs away from home.

The person who has gone abroad gives suggestion to their household members about the importance of sanitation and cleanliness inside and outside the home. It encourages respondent household to concentrate on sanitation and cleanliness, which can be taken as one of the positive impact of remittance on social aspect.

4.3 Economic Impact of Remittance

The impact brought by remittance on economic status of remittance receiving households is known as economic impact of remittance. Especially remittance brought changes on income, property, expenditure and saving. The economic impact of remittance was concluded through FGDs too. From discussion the group stated that remittance has direct impact on economic status of remittance receiving households. Economic impacts of remittance in study area are as given below.

4.3.1 Income Status of Respondents

Income is one of the sectors that are directly affected by remittance. The impact of remittance on respondents of study area is presented below.

Table 11 : Income Status of Respondents

Country	Annual Income in Lakh	
	Before	After
Gulf	1 lakh – 3 lakh	3 lakh – 7 lakh
Europe	”	12 lakh – 20 lakh
America	”	20 lakh – 25 lakh
Japan	”	18 lakh – 23 lakh
India (army)	”	5 lakh – 9 lakh

Source: Field Survey, 2020

The above table shows their income has been increased after going to abroad. From the table it is clear that before going to abroad almost their income was found same. But after going abroad their income varies from one another.

The person gone to Europe, America and Japan has almost same income and person gone to gulf and India has almost same income. But comparatively their income has increased after going to abroad than before. Hence remittance has played crucial role in increasing income of the person gone abroad of the study area.

4.3.2 Property Ownership of Respondents

The impact of remittance on the property of remittance receiving households is given below.

Table 12 Property Ownership of Respondents

Particular	No. of household	Percentage
Buy land	23	25.60
Buy house/build house	32	35.60
Buy ornaments/other	35	38.80
Total	90	100

Source: Field Survey, 2020

The above table shows the impact of remittance on property. From the table it is clear that after receiving remittance 35 household respondents has buy ornaments and other, 32 has buy /build house and 23 has buy land in village / Dang / Kathmandu / Chanauta.

It shows that comparatively remittance has brought positive impact on property of remittance receiving household. FGDs also concluded that remittance has brought change on property ownership. They stated that some of them had bought piece of land in village, some of them out of district, some of them had build home too.

4.3.3 Agriculture and Livestock activities of Respondents

In the context of agriculture and livestock activities after receiving remittance most of the households' participation on these activities was found decreased. The reason behind decreasing their participation in agriculture and livestock was shortage of human resource in family members as male member from each household respondent has gone abroad for work. Another reason for decreasing their participation was found that most of them start to buy daily household needs and other necessary things.

FGDs too conclude that remittance has decreased agriculture and livestock activities. They stated that it has encouraged them to buy necessary goods which they used to produce themselves.

4.3.4 Annual Expenditure of respondents

Expenditure of a family depends on its income. The impact of remittance on expenditure of respondent households is presented below.

Table 13 Annual Expenditure of Respondents

Annual expenditure (education, health, clothes, food and others)	Before	Percentage	After	Percentage
Below 2 lakh	90	100	-	-
2 lakh – 3 lakh	-	-	45	50
3 lakh – 4 lakh	-	-	34	37.80
Above 4 lakh	-	-	11	12.20
Total	90	100	90	100

Source: Field Survey, 2020

The above table compares expenditure pattern of respondent household before and after receiving remittance.

From the table before receiving remittance all household respondents used to expend below 2 lakh and no household expend more than 2 lakh.

But after receiving remittance, 45 respondent households expenditure was found from 2 lakh to 3 lakh, 34 of them expend from 3 lakh to 4 lakh and 11 of them expend above 4 lakh.

Hence it clearly indicates that remittance has increased their annual expenditure. The reason increasing their expenditure was that most of them start to send their children to private school and some of them had send their children to foreign country for further study. Another reason was that most of their involvement in agriculture and livestock was found decreased.

4.3.5 Annual Saving of Respondents

Saving of a family is according to income and expenditure of family. The impact of remittance in study area is as given below.

Table 14 Annual Saving of Respondents

Annual saving	Before	Percentage	After	Percentage
Below 1 lakh	73	81.10	-	
1 lakh – 2 lakh	17	18.90	43	47.80
2 lakh – 3 lakh	-	-	27	30
Above 3 lakh	-	-	20	22.20
Total	90	100	90	100

Source: Field Survey, 2020

The above table shows that before receiving remittance out of 90 household respondent 73 used to save below 1 lakh and 17 of them used to save from 1 lakh – 2 lakh and no one of them save more than 2 lakh.

But after receiving remittance 43 of them starts to save from 1 lakh – 2 lakh, 27 of them save from 2 lakh – 3 lakh and 20 of them save above 3 lakh. It clearly indicates that remittance has comparatively increased the saving of remittance receiving household in the study area.

The reason behind increase in their saving was increase in their income after going to abroad for work.

4.4 Utilization Pattern of Remittance

In the context of utilization pattern of remittance it was found that they use it for their children's education, health, clothes, food, in socio-cultural activities and other household expenditure, play dhukuri/dhukuti with relatives, collect in self help group in village and keep with self in a house. Very few of them were found running a kirana/khaga shop, tailor, and poultry farm. Where some of them has invested on land in Dang, Kathmandu, Chanauta and khalanga.

It clearly states that remittance in study area is being used in unproductive sector. The reason behind using remittance in unproductive sector was found through FGDs. From FGDs it was concluded that due to less saving for investment as most of their income is used in childrens education and other household expenditure. Lack of proper knowledge, skill and idea was another reason for using remittance in unproductive sector as most of the respondent in the study area were illiterate, some can only read and write and very few of them were literate. The literate respondents were just SLC passed.

Positive impact of remittance

Remittance has become one of the major sources of foreign exchange earnings. Remittance affects the Gross Domestic Product (GDP), consumption, saving, investment and other sector too. In study area positive impact of remittance on migrants' family was seen in different sector. It has increased their access in education, health, sanitation, saving and brought change on consumption and expenditure pattern of respondents' family.

FGDs concluded that, comparatively remittance has brought positive impact on remittance receiving families. They stated that, after receiving remittance, migrants' family started to send their children to private school, their access to health and sanitation is increased, their expenditure pattern is also changed and some of them had bought land, build/ bought house too.

Negative impact of remittance

Everything has both positive and negative impact. In the context of remittance, it also has both impacts on socio-economic status of remittance receiving household. In the study area along with positive impacts some negative impacts were also found through FGDs.

Through FGDs it was found that one of the main negative impacts was out-migration. After receiving remittance sooner or lately they migrate to urban areas for better living. On other hand their land remains barren and unused which has also negative impact. It decreases production in village.

Another negative impact was that participation of remittance receiving household in agricultural and livestock activities was found decreased. Hence land being used by these household remain unused. The reason behind decrease in their participation was lack of human resource.

Lack of active and working human resource is another negative impact of remittance in study area. With the going of active youth economic and other activities was found decreased. It has resulted decreased in production and increased in import which is one of the negative impact of remittance.

CHAPTER – V SUMMARY, CONCLUSION AND SUGGESTION

5.1 Summary of Major Findings

The study was carried on Putha Uttarganga Rural Municipality ward no.10 of east Rukum. At the time of the 2011 Nepal census it was in Takasera VDC. Takesera is a village development committee in Rukum District in the Rapti Zone of western Nepal. During that time it had a population of 3698 people living in 902 individual households with altogether 6 clustered villages: Taka, Upallo(upper) Sera, Lower(down) Sera, Bachigaun, Ghumliwang, Damchan and Tupa.

-) As per the new federal government system, Takasera has been in the Putha Uttarganga Rural Municipality wards being 10 and 11 in the Rukum Purba(east) district of Province no.5.
-) At present ward no.10 includes previous 1, 2, 3 ,4 ,5, 6 and 9 wards of Takesera VDC.
-) From the study most of the respondent were female. Out of 90 respondent 80 were female and remaining 10 were male. The reason behind female being more respondents was that mostly male used to go abroad for work.
-) The educational status of respondent was found poor in study area. Among 90 respondent 20 of them were only literate, 15 of them can read and write normally and largest number of respondent 55 were illiterate.
-) In the context of occupational status of respondents, out of 90 respondents highest number 45 of them were involved in agriculture and livestock, 13 of them were running small shop, 7 of them were running tailor and 25 of them were found to be housewives.
-) From the study out of 90 people gone abroad all were male and no female were found gone abroad. Highest number of person gone abroad was from age group 30 – 40 with 37. It was followed by age group 40- 50 with 33 people, 20 – 30 with 20 and no one above 60+ has gone abroad for work.

-) Among 90 people gone abroad, highest numbers of person 61 were from Magars. It was followed by Dalits 20 and Gurungs 9. The reason behind Magars being more respondents was that most of the residents of study area are Magars.
-) The reason going for abroad was found less salary/income, hard to find job, for better future and other reasons. Out of 90 persons highest no.33 of them has gone due to less salary/income. It was followed by reason hard to find job 25, for better future 19 and for other reasons 10.
-) Among 90 people gone abroad, highest no.50 has gone to gulf countries. It was followed by India (army) 12, Japan 11, America 9 and Europe 8. The reason for large number of people gone to gulf countries was because of low cost than other countries.
-) In the study area social impact of remittance was seen in the field of education, health, culture and sanitation of remittance receiving households. For this comparison was done in their social status before and after receiving remittance.
-) In education their access was found increased. They started to send their children to private school, to urban areas and some of them had sent their children to other countries for further study.
-) In health, comparatively their access to health check up either in health post, clinic and hospital and buy medicine was found increased.
-) In culture their participation and expenditure in socio-cultural ceremony and activities was found increased. Hence it has helped to promote and preserve important local festivals, jattras and socio-cultural activities.
-) In sanitation it was comparatively found improved than before. After receiving remittance they have started to use toilet, give importance to cleanliness in and outside house.
-) Like social impact of remittance, economic impact was also measured by comparing their economic status before and after receiving remittance.

-) In the context of income it was found increased than before. Before going abroad all of them used to earn annually from 1 lakh – 3 lakhs. After going abroad their income is seen increased. But their income varies according to the country. Person gone to gulf countries earn from 3 lakhs – 7 lakhs. Whereas person gone to India (army) earns from 5 lakhs – 9 lakhs, person gone to Europe earns from 12 lakhs – 20 lakhs, person gone to Japan earns from 18 lakhs – 23 lakhs and person gone to America earns from 20 lakhs – 25 lakhs.
-) Comparatively remittance has brought positive impact on property too. After receiving remittance 23 of them has buy land either in village / Khalanga / Dang / Chanauta / Kathmandu. 32 of them has buy or build house and 35 of them has buy ornaments or other.
-) In the context of annual expenditure, it was also found increased. The reason in increasing expenditure was that with the receiving of remittance they started to send their children to private school or send them to other country for further study, their access and expenditure to health sector increased. Likewise their expenditure on clothes, food and other necessary things also increased.
-) Annual saving of household receiving remittance was found increased in the study area. Before receiving remittance out of 90 household 73 used to save below 1 lakh, 17 used to save from 1 lakh – 2 lakhs and no household save more than 2 lakhs. But after receiving remittance comparatively their saving increased. As a result 43 of them start to save 1 lakh- 2 lakhs, 27 of them save from 2 lakhs – 3 lakhs and 20 of them save above 3 lakhs.
-) In the study area utilization pattern of remittance was mostly seen in unproductive sector: play dhukuri/dhukuti, keep in self-help group, keep with self, invest on land and give loan to relatives/others. They use most of their income in education, health, clothes, food and other necessary things.
-) Some negative impacts of remittance were also found in the study area. With the start of receiving remittance, sooner or later most of them migrate to urban areas. As a result the land being used by them remain barren and unused. Another negative impact was shortage of active working human resource.

Along with these impacts, their participation on agricultural and livestock activities was found decreased which can also be taken as negative impact of remittance.

5.2 Conclusion

From study the impact of remittance on social sector i.e. education, health, culture and sanitation was found positive. In the context of education most of them start to send their children to private school and some of them have even send their children to foreign countries for further study. Likewise comparatively their access to health check up and buying medicine was increased than before. Their participation and expenditure in socio-cultural activities was also found increased. On other hand improvement was seen in the field of sanitation too. Like social impact, economic impact of remittance was seen in their income, property, expenditure and saving. After going abroad comparatively their income was found increased than before. In the context of property some of them had bought land and ornaments, build house. Along with the saving their expenditure was also found increased.

In the study area utilization pattern of remittance was mostly seen in unproductive sector i.e. play dhukuri/ dhukuti with relatives, deposit in self-help group, give loan to other and invest on land. It was found that most of their income being used on education, health, clothes, food and other necessary things. Only few of them were found running retail shop, tailor and poultry farm. The study also finds some of its negative impacts. After receiving remittance sooner or later they migrate to urban areas. In the village their land remains barren and unused. Another problem created by remittance is shortage of active human resource as most of the working youth has gone abroad for work.

Hence from the study what can be concluded is that comparatively remittance has mostly brought positive and some negative impact on socio-economic status of remittance receiving households and in study area.

5.3 Recommendations

From the study it was found that comparatively remittance has brought positive impact in the socio-economic status of remittance receiving household. Along with

this some problems created by remittance were also found. Hence some suggestions have been made for household receiving remittance, government and for others. They are as follows:

-) It was found that after receiving remittance they sooner or later migrate to urban areas for better life in search of good education, health facilities, electricity, communication and so on. As a result their land in village remains barren. For this government has to provide proper facilities to prevent migration.
-) It was found that most of them take loan from relatives/money lenders with high rate of interest for going abroad. For this government has to establish a proper mechanism to provide loan with minimum interest rate.
-) From study area most of the person has gone due to low income/salary, hard to find job and some for better future. For this government has to provide proper job with good salary.
-) It was found that most of them were using remittance on unproductive sector i.e. on land, ornaments, keep with self, give loan to others and keep in self-help group. So for this remittance receiving household should use it on productive sector.
-) From the study it was found that there is huge possibilities of organic farming, animal husbandry, apple farming. So remittance receiving household should use it on these sector. As a result it will provide benefit to them and other.
-) Most of the household members receiving remittance were found illiterate. Some literate were also only passed SLC. They don't have proper knowledge, skills and capacity to use remittance on productive sector. So for this government has to provide proper training to them.

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QUESTIONNAIRES

Questionnaire for Personal Interview:

Date of interview:

Place of interview:

A. Respondent's Detail

1. Respondent name- Mr/Ms.....
2. Sex.....
3. Age.....
4. Education.....
5. Occupation.....
6. Number of family members.....
7. Name of the person gone for work.....
8. Relation with person gone for work.....
9. Age of the person gone for work.....
10. Name of the country gone for work.....
10. Has he/she gone to another country before this?
11. If yes where?.....
12. Why do your family members has gone abroad?
.....
.....
13. How much was the cost for going abroad
.....
.....

14. How did you manage the cost to go abroad?

.....
.....

15. Occupation before going abroad.

.....
.....

B. Socio-Economic status before and after going abroad:

S.N.	Particulars	Before	After	Remarks
1.	Total income in a year			
2.	Annual expenditure:) On education:) On health:) On clothes:) On food:) On others: Total:			
3.	Saving in a year			

C. Social Impact of Remittance:

1. What is the impact of remittance on education.....

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2. What is the impact of remittance on health and medicine.....

.....

3. What is the impact of remittance on culture?

.....

4. What is the impact of remittance on sanitation?

.....

D. Economic Impact of remittance:

1. What is the impact of remittance on income?

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2. What is the impact of remittance on property?

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3. What is the impact of remittance on agricultural and livestock activities?

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4. What is the impact of remittance on expenditure?

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5. What is the impact of remittance on saving?

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.....

E. Utilization pattern of Remittance:

1. How many years has he/she been to abroad?

.....

.....

2. How are you using remittance?

.....

.....

Questionnaire for Focused Group Discussion:

1. In your opinion what are the main reason people of your ward are going for foreign employment?

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2. What are the changes that remittance have brought in socio-economic dimensions?

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3. Have remittance brought negative impact on society?

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4. Mostly in which sector remittance is being used?

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.....

5. Is it being properly used?

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6. What do you suggest to use remittance properly?

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