

Study on Nepalese Migrant Remittances: Usage, Gender
Perspective and Remittance Methods

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การศึกษาการส่งเงินกลับของผู้อพยพชาวเนปาล: การใช้งาน มุมมองเรื่องเพศ และวิธีการส่งเงิน
กลับ



สารนิพนธ์นี้เป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต
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การศึกษานี้มีวัตถุประสงค์เพื่อให้ความกระจ่างเกี่ยวกับรูปแบบการโอนเงิน มุมมองทางเพศ และวิธีการโอนเงินไปยังครอบครัวผู้ย้ายถิ่นชาวเนปาล เพื่อให้บรรลุเป้าหมายนี้ ผู้วิจัยได้ใช้แบบสำรวจที่จัดทำขึ้นเพื่อประเมินมาตรฐานการครองชีพในเนปาล (Nepal Living Standards Survey: NLSS) III ซึ่งประกอบด้วยจำนวนตัวอย่าง 5,988 ครัวเรือนที่คัดเลือกมาจาก 499 ตัวอย่างหลัก (Primary Sampling Units: PSUs) ซึ่งเป็นรูปแบบตัดขวางของแบบสำรวจ NLSS III โดยการวิเคราะห์และตีความข้อมูลด้วยวิธีการวิเคราะห์เชิงปริมาณแบบต่างๆ การศึกษานี้ศึกษารูปแบบการจัดสรรเงินที่ส่งกลับไปถึงครอบครัว โดยจะพิจารณาถึงรูปแบบค่าใช้จ่าย ประเภทอาชีพ ประเทศปลายทาง และวิธีการที่ใช้ในการส่งเงินกลับ และความแตกต่างทางเพศสภาพ การศึกษารุ่นนี้ให้ข้อมูลเชิงลึกที่มีคุณค่าในการทำความเข้าใจพลวัตของการส่งเงินกลับอย่างลึกซึ้งยิ่งขึ้น และช่วยเพิ่มพูนความรู้เกี่ยวกับวิถีที่ครอบครัวผู้ย้ายถิ่นชาวเนปาลใช้ในการส่งเงินกลับตามบทบาททางเพศและปัจจัยอื่นๆ ที่มีอิทธิพลต่อการตัดสินใจ การค้นพบนี้มีนัยสำคัญสำหรับผู้กำหนดนโยบายเพราะสามารถให้ข้อมูลที่เป็นประโยชน์สำหรับการออกแบบนโยบายที่ส่งผลเชิงบวกสูงสุดต่อสวัสดิการครัวเรือนและการพัฒนาเศรษฐกิจ โดยรวมแล้วงานวิจัยนี้มีส่วนเสริมในวรรณกรรมที่มีอยู่เกี่ยวกับผลกระทบของการส่งเงิน โดยใช้ข้อมูล NLSS III ในขณะที่สำรวจมิติเฉพาะ เช่น เพศและรูปแบบการใช้จ่าย นอกจากนี้ยังเน้นถึงมาตรการแบบเจาะจงเป้าหมายไปยังผู้กำหนดนโยบายและสถาบันการเงินซึ่งสามารถนำไปใช้เพื่อยกระดับความเป็นอยู่ที่ดีของครัวเรือนผู้ย้ายถิ่นชาวเนปาล

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The study aims to shed light on remittance usage types and methods of remittance transfer to Nepalese migrant households. To achieve this, data from the Nepal Living Standards Survey III (NLSS III) was utilized, which comprises a sample size of 5,988 households selected from 499 primary sampling units (PSUs) included in the cross-sectional sample of the NLSS III survey. By analyzing and interpreting this data, the study investigates the allocation and utilization patterns of remittance funds by recipient households. It looks into their expense patterns, occupation types, destination countries, and how gender plays an active role in these dynamics. This study offers valuable insights into gaining a deeper understanding of remittance usage dynamics by comprehensively addressing these research questions. It enhances our knowledge about how Nepalese migrant households utilize their remittances based on gender roles and other factors that influence their decisions. The findings have significant implications for policymakers because they can provide useful information for designing policies that maximize positive impacts on household welfare and economic development. Overall, this research contributes to the existing literature on remittances' effects by utilizing NLSS III data while exploring unique dimensions such as gender and expenditure patterns. Additionally, it highlights targeted interventions that policymakers and financial institutions can implement to enhance the well-being of Nepalese migrant households.

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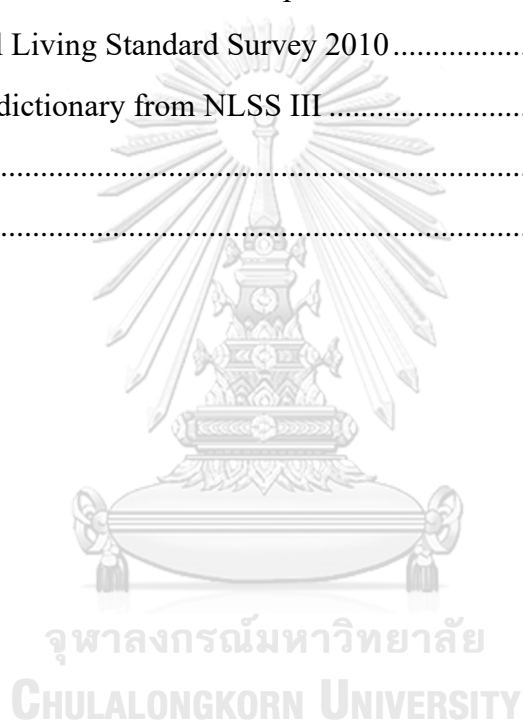
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Chapter 1: Introduction

1.1 Introduction

International Labour Organization (ILO) (2021) provides insights into the global estimates and methodology used to study international migrant workers. Hargreaves et al. (2019) explains that there are over 150 million international migrant workers worldwide, making up the largest international migrant group. Liem et al. (2021) report highlights the increasing number of migrant workers globally, with an estimated 164 million international migrant workers in 2017. This represents a significant portion of the global labour force, accounting for approximately 4.7% of workers worldwide (Richardson & Pettigrew, 2022).

In Nepal, global migration and money transfers has a significant impact on households. Nepalese households are greatly impacted by the presence of international migration and remittances (Dhungel MS, 2022; Wagle & Devkota, 2018). According to their study, "foreign remittance income relative to gross domestic product of Nepal increased from one percent in 1995 to close to almost one-third by 2015" (Wagle & Devkota, 2018). The essential social unit is represented by the family household due to labour mobility being a critical means of survival. According to Dhungel MS (2022), "the family household serves as the fundamental social unit because labour mobility is a crucial form of survival in Nepal." The family household has been a cornerstone of human civilization for millennia. It is an institution that provides both emotional and financial support to its members, and it serves as the primary source of care and upbringing for children. However, there is more to the family than just these traditional roles - it also plays a vital role in labour mobility. In today's rapidly changing economy, labour mobility has become increasingly important. Therefore, the family household is integral to societal functioning as labour mobility is a vital means of survival, making it the fundamental social unit.

Remittance income has been a crucial component of Nepal's economic expansion (Phadera, 2019).

Nepal ranks as the fifth nation with the highest dependence on remittance worldwide. According to the United Nations Development Programme, "Nepal is the fifth most remittance-dependent nation in the world" (Nepal, 2020). The rise in overseas labor has emerged as a pivotal element in the economic advancement of various nations. It has now become a vital part of their economies and an important means of generating household income. "Foreign employment has become one of the nation's main household income and foreign exchange earning sources" (Kharel & Upadhyay, 2021). This explains that the significance of overseas job opportunities in promoting economic growth has grown significantly. It provides a significant source of revenue for households and makes a substantial contribution to our country's finances. Sato et al. (2022) mentioned that Nepal has a significant number of its citizens working abroad as migrants, and a considerable amount of money is sent back to the country as remittances. However, the economy of Nepal has encountered considerable obstacles due to several factors, such as political turmoil, inadequate infrastructure, and restricted resource availability. However, along with the positive impact shown by remittance on household income levels, dependency on migration and remittances has also shown negative consequences, such as brain drain and social disintegration. According to Wagle and Devkota (2018), the reliance on remittances and migration has had negative consequences on household income levels in Nepal. As they state, "the study finds that the impact of remittances on poverty reduction is limited, and in some cases, negative".

Remittance inflows have indeed increased significantly in Nepal and have become a crucial source of income for many people in the country. According to a study by, remittances contribute around 30% of the average household income in Nepal (Mainali et al., 2018). This indicates the significant role that remittances play in supporting the livelihoods of Nepalese families. In terms of poverty reduction, remittances have played a significant role in Nepal. Remittances contribute to around 30% of Nepal's GDP and have helped reduce poverty by increasing household income

and investment in education and health (Joshi et al., 2021; Wahab & Hamidi, 2022). Noureen et al. (2022) stated that the transfer of money from abroad, also known as remittances, has been discovered to significantly decrease poverty rates in developing nations. A larger proportion of remittances compared to the country's GDP results in a more significant reduction of poverty.

Nepal is considered to be one of the leading countries when it comes to receiving remittances from abroad. This means that a significant amount of money is sent to Nepal by individuals living in other parts of the world. The inflow of remittances holds significant importance in Nepal's economy and serves as a vital means of sustenance for several households. It helps improve their living standards, pay off debts, and invest in education or businesses. Larsson and Ångman (2014) explored that, "As one of the top remittance recipients in the world Nepal receives about 27% of its GDP in remittances according to the World Bank".

Furthermore, Takenaka et al. (2020) have been looking into the economic, social, and cultural effects of migration on households left behind as well as the potential for remittance to support economic development and poverty reduction in Nepal. The impact of international migration and remittance on Nepalese households has become a topic of increasing interest and study in recent years. "A sudden stop in remittance flow to these regions could push people into poverty" (Takenaka et al., 2020). This concern is highlighted in a recent report by the Asian Development Bank which predicts a drop in remittances to Asia between \$31.4 billion and \$54.3 billion in 2020 due to the economic recession caused by the COVID-19 pandemic (Takenaka et al., 2020). The report highlights the importance of source and host countries in implementing interim social safety net schemes for migrants who are stuck or have been repatriated, expanding protective coverage to impoverished households that receive remittances, and guaranteeing the uninterrupted delivery of remittance services (Takenaka et al., 2020). In the year 2012, a significant number of Nepalese individuals, amounting to more than five hundred thousand citizens, managed to secure lawful employment opportunities in foreign countries. These individuals worked hard and dedicatedly, contributing significantly to their host countries'

economies. As a result of their diligence, they were able to send back an impressive total of \$4.85 billion back home in remittances. "According to Liu (Liu, 2015), the number of Nepalese citizens employed abroad legally in 2012 was more than 500,000, and they sent back a total of \$485 billion in remittances".

1.2 Background of Nepal

In South Asia, the small landlocked nation of Nepal is bordered to the south and west by India and the north by China. It is renowned for its alpine scenery, which includes the Himalayan Mountain range and Mount Everest. The country of Nepal boasts absolutely stunning natural scenery, however, its past and present are marked by intricate tales of migration and the transfer of funds. Nepal, a nation that is landlocked in South Asia, has been renowned for its magnificent Himalayan mountains and diverse cultural heritage for an extended period. Sah (2021) explores that, around 29 million people call Nepal home, with Kathmandu serving as both the nation's capital and largest metropolis. Nepal is a multicultural country with over 125 ethnic groups and over 123 languages spoken. These ten most frequent languages are spoken as mother tongue by 87.8% of the total population, with the remaining 12.2% speaking 113 languages. Some of these languages have their own scripts, such as Devanagari (Nepali, Bhojpuri), Mithilakshar/Tirhut (Maithili), Sambota (Tamang, Tibetan, Sherpa), Prachalit (Newar), Sirijunga (Limbu), and Tamhig (Tamang), as well as rich literature.

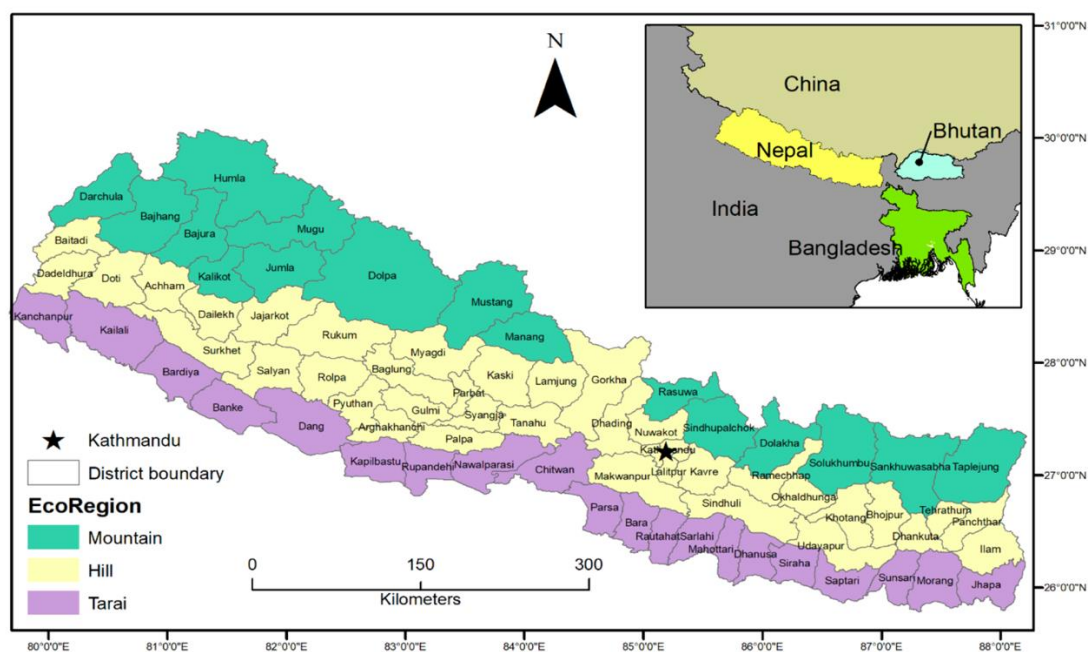
Nepal has captivating scenery and lively traditions, but it also has complex economic and social issues that have impacted both its history and current state. Migration has been a common occurrence throughout history as people searched for food or improved living conditions. However, what sets modern migration in Nepal apart is the important role of remittances - funds sent back to the country by migrants working overseas.

In addition, religion, culture, and traditions hold significant importance in Nepalese society as they have contributed significantly to the formation of the country's identity

and rich heritage. Bhandari (2019) defined that, In Nepal, social grouping is primarily determined by religion. The country, which blends Buddhist and Hindu traditions, has a cultural wealth and is home to countless ancient temples, palaces, and buildings. Similarly, Christianity and Islam are also some of the respected religions in Nepal.

The country's geographical regions are also divided into three ecological zones: Terai, Hilly, and Mountains (Pahad) which can be seen in Figure 1. The hilly and flat terrain of Nepal is another distinctive feature. The Mountain so-called Pahad sometimes referred to as the hill area, is comprised of small valleys and steep hills and is situated south of the Himalayas. The southernmost portion of the nation is known as the Terai, or plain region, and it is distinguished by its flatlands and productive agricultural plains. Furthermore, Urban and Rural areas in Nepal also explain the migration patterns as it is clear to understand that most of the people from rural are the ones that migrate to the urban areas.

Figure 1: Map of Nepal



Source: Aksha and Emrich (2020)

Note: <https://www.mdpi.com/1660-4601/17/6/1985> (pg. 7)

Hence understanding the geographical area is also very important in retrospect to the international migration in Nepal. The geography of Nepal assumes center stage when examining these patterns of migration. Its location along ancient trade routes and rugged terrain creates distinct pockets of culture and language that are intimately intertwined with human movements. According to Paudel (2012), migration patterns become the focus of attention when examining Nepal's geography.

Moreover, various factors such as scarcity of job opportunities, insufficient social and economic infrastructure, and natural disasters drive the migration of people from rural regions to urban areas in Nepal. According to Timsina et al. (2020), migration from rural regions to urban areas in Nepal has become a significant factor driving urban growth. Nepal's shift from a rural to urban economy is due to governmental decisions that merged rural units into municipalities. Rural-to-urban migration also contributes to Nepal's urban growth. The Nepalese economy is primarily agrarian, with farming employing more than two-thirds of the population. Liu et al. (2023) added that "The Nepalese economy is primarily agrarian with farming employing more than two thirds of the population". Rice, wheat, maize, and legumes are the country's main crops. Likewise, another important sector that helps the Nepalese economy is the tourism sector. According to Gautam (2011), "Tourism contributes significantly to the country's economy GDP in Nepal."

Furthermore, the government has been working in recent years to diversify the economy and attract international investment in industries such as tourism, hydropower, and manufacturing. With increases in life expectancy and literacy rates, the country has made great progress in sectors such as health and education. According to the Nepal Rastra Bank Research Department, Nepal has implemented various measures to encourage the inflow of Foreign Direct Investment (FDI), which comprise a range of legal, regulatory, and institutional guidelines. In the fiscal year 2015/16, the stock of Foreign Direct Investment (FDI) in Nepal amounted to Rs. 137.7 billion, which is equivalent to 6.1 percent of the Gross Domestic Product (GDP). Notably, the services sector received the largest portion of FDI at 70.2

percent. Despite having a low FDI inflow compared to neighbouring countries, FDI has been on an increasing trend over the recent past (Bank, 2018).

Unfortunately, Nepal has encountered a number of obstacles in recent years, including political instability, natural calamities, and the COVID-19 pandemic. As a result of Covid-19, the tourism sector was severely affected. Nirmal (2022) explained the tourism sector in Nepal has been greatly affected by the pandemic. Due to high restrictions on human movement and lockdowns, travel-based entrepreneurs have experienced significant financial losses and lack of recovery budget and policies.

1.3 Overview of Nepalese migration

Migration has a long history in Nepal. Through the ages, Nepal has seen a continuous influx and outflow of people from one region to another for various reasons. Bossavie and Denisova (2018), mention that the three main kinds of Nepal's labour migration are (1) within the nation (referred to as "internal"); (2) to India; and (3) to other nations (referred to as "other external destinations"). Additionally, internal migration, migration to India, and migration to other foreign countries (external) are the three primary categories of labour migration in Nepal. Internal migration, often driven by factors such as poverty, unemployment, political unrest, natural disasters, and a lack of access to essential services, is the movement of people within Nepal in search of employment opportunities. In addition, Nepal has a significant migration history, with numerous individuals departing the country to seek improved employment options and living standards in other places. According to the 2019 report, there has been an increase of roughly 3% and an additional five million migrant laborers compared to the previous estimate in 2017, which was approximately 164 million (Sunam, 2015). The nation is the most significant beneficiary of remittances in South Asia and ranks third globally in relation to remittances based on Gross Domestic Product (GDP) (Pradhan et al., 2019).

The migration pattern observed among Nepalese individuals is mainly towards India, aided in some measure by the similarity in language as well as shared cultural and

historical ties between citizens of both Nepal and India. Kharel (2016) explains, "The migration of Nepali laborers to India is mainly due to shared language, cultural, and historical ties, an open border allowing unrestricted movement for Nepali and Indian citizens without requiring a visa or formalities, geographical proximity, and rising labour demand in industries including manufacturing, services, construction, and hospitality." Moreover, an open border policy between the two nations enables unrestricted movement without incurring any visa or formalities. The geographical proximity of Nepal and India also fosters this kind of labour migration. Furthermore, due to increasing labour demand in various sectors such as manufacturing, services, construction, and hospitality industries in India, Nepali people find ample job opportunities there.

In addition, India and Nepal adhere to the Open Border Policy as a result of the 1950 Indo-Nepal Treaty. As a result of that, citizens of India and Nepal are able to cross the border without a passport or visa, live and work in either nation, own property, and engage in commerce and business in either nation. Bashyal (2020) mentions that Large-scale social networks and the 1950 peace and friendship treaty between India and Nepal make it easier for people to cross international borders. The shared culture of the colonial past is what led to Nepal and India maintaining an open border. Therefore, this treaty has made it easier for Nepalese to travel and work in India, as people were getting better income and opportunities there. Kunwar (2020) explains, most migrants from Nepal still travel to India, while the majority of those from other countries are headed for the Middle East or ASEAN members, notably Malaysia. Likewise, other common countries Nepalese travel for work are also Japan, and South Korea but highly highlighted ones are the Gulf nations. In Nepal, foreign labour migration is governed by national, regional, bilateral, and international policy tools and agreements (Kunwar, 2020). As a result of this, foreign employment workers are liable to strict laws and regulations while traveling abroad for work.

Furthermore, another historical achievement and treaty are between the British and Nepalese government in hiring young boys for the military, also known as the Gurkha army. These have also helped in foreign employment for the youths, and helping their

family to have a good life for the future. Libois et al. (2020) clarifies that Gurkha soldiers who fought for the British played a crucial role in both World Wars. Following India's independence in 1947, the Gurkha soldiers actively participated in battles alongside the Indian, British, and Singaporean forces. According to Wu and Zhu (2017), Gurkha soldiers have been in military service for the British for over 200 years and have fought with the Indian, British, and Singaporean forces after India gained independence in 1947. They participated in the Falkland Island wars and a number of UN peacekeeping operations. In 2006, Nepal secured the fourth position among the top ten nationalities granted settlement. This marked a significant milestone as it was the first appearance of Nepal in the top ten sending countries since 1991.

1.4 Background and problem review

1.4.1 Migrant and household characteristics

For many years, international migration and remittances have played a significant role in Nepal's social and economic landscape. Many Nepalese people go for employment possibilities abroad, mainly in the Gulf countries, Malaysia, and India, because their country has few opportunities for economic growth and development. Remittances that these migrants pay to their relatives back home make up a sizeable component of Nepal's Gross Domestic Product (GDP). Le (2011) explains the concept of remittances is elucidated as being comprised of two types of capital flows: those intended for investment or business purposes and driven by self-interest, and those intended as income transfer flows motivated by altruism, which aim to compensate for the low-income status of family members. Remittance inflow affects household income and spending habits directly, changing how much is spent, how much is invested, and how much is saved. According to Byanjanakar and Shakha (2021), "The probability of households plunging into poverty decreases by about 1.1 percent with every 10 percent increase in remittance inflows to households"

However, it is unclear how foreign migration and remittances affect other facets of Nepalese homes, including gender relations, education, and health. Moreover, the consequence of migration is evidently a rise in the amount of money sent back to Nepal, which benefits the country's economy. Black et al. (2011) explores, Nepal has experienced a growth in the remittance economy over the last ten years as migrant workers have increased their monetary contributions to families back home. This increase has had a positive impact on the country's economy, generating much-needed income for those left behind and contributing to overall economic development.

1.4.2 Gender analysis and remittance usage

Nepalese labour migrants are primarily males of working age, with the majority of them being unskilled. Phadera (2019) mentioned that, In Nepal, international migration and paid work are dominated by men. Nepal's compelling social and customary family practices are a key rationale behind the exclusion of women from paid employment, instead, urging them to concentrate on household responsibilities and childcare.

Maharjan et al. (2013) showed that Remittances from migrants, who are accustomed to doing so, are a significant source of foreign exchange for many low-income nations and a vital source of financial stability for hundreds of thousands of disadvantaged families worldwide. As a result, the trend in international employment is focused on specific nations such as the Gulf countries and Malaysia, where unskilled labour is available. "According to the Labour Market Trends Analysis and Labour Migration from South Asia to Gulf Cooperation Council Countries, India, and Malaysia, the trend in international employment is focused on specific nations where unskilled labour is available. As a result, individuals from South Asia are increasingly seeking employment opportunities in countries such as the Gulf countries and Malaysia" (Organization, 2015).

The influence of remittances on other areas of household well-being, including education and remittance usage for various reasons, is a matter of concern even

though they are typically seen as a beneficial addition to household income and the elimination of poverty. Children of migratory parents who leave them behind could have their education interrupted and lack access to high-quality healthcare. Furthermore, the gendered allocation of remittance income within households may contribute to the perpetuation of current gender disparities and the lack of empowerment for women. "Gendered allocation of remittance income within households may contribute to the perpetuation of current gender disparities and the lack of empowerment for women in Nepal," (Joshi Rajkarnikar, 2017). According to their study, "women may receive lower remittances or may not receive any remittances at all, leading to their economic dependence on men and limiting their agency in decision-making within the household" (Joshi Rajkarnikar, 2017).

1.4.3 Remittance transfer channels

In developing countries such as Nepal, remittance transfer mechanisms have gained paramount importance due to their significant contribution to bolstering the country's economy. With a vast number of Nepalese laborers working overseas, remittances have transformed into an indispensable source of income for numerous households and enterprises across Nepal. Nevertheless, irregular, and exorbitant charges associated with these transfers pose problems for both senders and recipients.

Between 2005 to 2010, Nepal's economy and quality of life for its citizens improved significantly due to remittance transfer techniques. Despite the presence of regulatory issues and limited banking access, these challenges did not hinder the success of this method. One interpretation is that remittances are critical in developing nations with high levels of poverty and few employment opportunities. The funds sent back by migrant workers help reduce poverty rates while supporting economic growth. Another view is that even poor countries have an opportunity to innovate by finding new ways to transmit funds efficiently.

Currently, the transfer channels have been changed due to digital banking and e-commerce. A report by Dhakal and Maharjan (2018) highlights the importance of

remittance-linked products and services for rural investment in Nepal. Mobile banking gaining traction across the country as a popular mode for transferring funds internationally through different apps like IME Pay app or Khalti Digital Wallets. This allows Nepalese individuals living abroad to transfer money quickly without being physically present at a bank or other financial institution. Furthermore, mobile banking is transforming how recipients receive their payments too since they can now withdraw their funds from ATMs via debit cards issued by local banks without having to visit traditional brick-and-mortar branches.

Migrants and their families often face numerous challenges and difficulties due to government rules and regulations. The Nepalese government's insufficient policies and lack of support have resulted in various problems for migrant families (Schouteden et al., 2015). These problems include obstacles such as a lack of formal channels for transferring money abroad and limited access to banking facilities for Nepali workers overseas. However, many migrants have found ways to overcome these limitations by using informal means available locally, although these methods may be more expensive and less regulated than formal channels through banks or licensed financial intermediaries (Schouteden et al., 2015).

Likewise, Nepali emigrants also favoured informal means like hundi and personal networks for remitting money as they were more cost-effective compared to formal channels such as banks. Paoletti et al. (2014) study mentioned that it was found that informal channels like hundi and friends-family networks were widely popular among Nepali migrants. However, there is a potential danger associated with Hundi. One alternative that has become popular among migrant workers for sending money is money transfer agencies. These agencies are considered reliable and fast, and around 90% of migrants choose them as their preferred option for sending money to Nepal due to their speed and efficiency. In contrast, only 8% of migrants choose banks as their second option, mainly because they already have a savings account with a particular financial institution (Schouteden et al., 2015)

1.5 Statement of problem

While the economy and society of Nepal are significantly affected by international migration and remittances, there is a lack of comprehensive understanding regarding their usage, the influence of gender dynamics on their utilization, and the different methods of money transfer. To address these knowledge gaps, this research study aims to examine remittance usage, assess differences between urban and rural areas, conduct a gender analysis to understand disparities in utilization patterns, and explore various methods of money transfer. The ultimate goal is to gain insights that can guide policies toward optimizing the benefits of remittances, promoting gender equality, and enhancing the efficiency of money transfer systems in Nepal.

1.6 Objective of the study

The aim of this research is to examine the utilization of remittances, considering gender aspects, transfer methods, and usage patterns. The study also proposes suggestions for policymakers and interested parties on how to increase the beneficial effects of remittances on economies and households that receive them.

1.7 Research questions

1. What are the predominant types of remittance usage among recipients, and how do they vary across different regions or countries?
2. How does gender analysis impact the remittance usage types of recipients, considering migrant and household characteristics?
3. Which methods are commonly employed by recipients to send remittances, and how do they vary according to occupation and the country of residence for most individuals living abroad?

1.8 Scope of study

The research utilizes the microdata obtained from the national level data, the Nepal Living Standard survey, to carry out a comprehensive analysis. Nonetheless, it is noteworthy that the inquiry will not cover other aspects of migration such as compelled migration or movements of refugees.

1.9 Terms and definitions

International Migration: People who cross international borders, whether voluntarily or involuntarily, to change their residence, either temporarily or permanently. IOM (2019) explains, the act of people moving away from their usual place of residency and crossing an international border to a country where they do not hold citizenship is referred to as international migration.

Remittance: The definition of remittance in Nepal can be understood as the transfer of money by Nepalese citizens working abroad to their families and communities in Nepal which significantly contributes to the country's economy. As noted by Degla (2019), Payments of relatively small value that are made across borders from one person to another are known as remittances. These payments are often sent by migrant workers to their family members in their home countries and usually occur regularly.

Emigration: Emigrants are commonly referred to as individuals who depart from a specific location in order to relocate elsewhere. According to IOM (2019), The act of relocating from one's home country or usual residence to another country, resulting in the destination country becoming the individual's new usual residence, as seen from the perspective of the departing country.

Household: A group of people who share resources, such as food, shelter, and money, and form a domestic unit. Silbaugh (2016) emphasizes this distinction by

stating that households encompass not only traditional nuclear families but also non-traditional family units such as single-parent households or multigenerational households. This broad definition recognizes the diversity in living arrangements that exist today.

Gross Domestic Product: The Gross Domestic Product (GDP) in Nepal can be defined as a measure of the country's economic output and growth, encompassing the production of goods and services within its borders, and serves as an important indicator of Nepal's economic performance. Tjukanov (2011) defines GDP as a quantifiable indicator that represents the total monetary value of all products and services produced using a country's resources within a particular period.

Socioeconomic Impact: Socioeconomic Impact refers to complex interactions between multiple social and economic factors affecting various scales such as individuals' behaviours up through societal trends requiring nuanced understanding for devising effective policies and development plans reflecting sustainable goals. Cingano (2014) states that the combination of social and economic variables that affect and form people, communities, and societies is referred to as socioeconomic.

1.10 Structure of the independent study

The following chapter, Chapter 2, aims to investigate the concepts and theories that could be used to comprehend the factors such as the Impact of Remittances on Income Inequality, Utilization of Remittances, Social Vulnerability and Remittances, Microeconomic Determinants of Remittances, Nonfarm Entrepreneurship and Remittances, Poverty Reduction and Work-Related Migration, Impact of Remittances on Consumption and Household Welfare (economic impact, socio-cultural impact with theories that support the driver of migration and remittance that are Push and Pull Factors, New Economic of Labour Migration Theory (NELM) and Dual Labour Market Theory (DLM). Likewise, this chapter also intends to construct relevant research and studies on Migration Patterns in Nepal, Destination Countries for Nepalese Migrants, Emigration of Nepali Workers and Remittance Flows, the

Condition of Women in Nepal, Economic Impacts of International Migration and Remittances on Household Welfare and Consumption and Microeconomic Impact on Household Welfare

In addition, Chapter 3 of the report will provide a conceptual framework along with information about the data and methodology used. The section will cover details about the data sample, its description, and the methodology employed. Likewise, Chapter 4 will also cover the research findings obtained from quantitative analysis. It will include a discussion and analysis of the data using analytical methods commonly used in empirical research. The interpretation of the empirical results will be guided by the research questions.

Chapter 5 will ultimately conclude the research summary by presenting policy recommendations and proposing avenues for further research. Sustained inquiry in this area can yield a complete comprehension of the complexities linked with migration and remittances, thereby creating opportunities for more efficacious policies and programs designed to enhance the welfare of Nepalese migrants and their families.

Chapter 2: Literature Review

2.1 Introduction

This section endeavours to examine the households that receive remittances, which is the focal point of interest in this research. This portion includes an investigation of different components related to household welfare, remittance usage, migration theories, the importance of remittances, migration trends, emigration to destination countries, gender dynamics, the status of women in Nepal, and economic effects. Additionally, these studies have provided valuable insights into comprehending the theories and impact of Nepalese migrants on household welfare through remittances.

In Nepalese society, the division of labour is heavily skewed towards traditional gender roles that assign domestic tasks to women while men are expected to provide financially for their families. According to KC (2019), the gender roles in Nepal have been influenced by conflict and disaster, resulting in significant changes in women's daily experiences. These alterations have also affected the societal division of work.

Furthermore, due to poverty and lack of employment opportunities in Nepal, migration has become an attractive option for many men seeking work abroad. This leaves women behind with increased responsibilities at home without adequate support from male family members or resources from the state. Ullah (2017) explores, the migration of men, regardless of their country of origin, has led to a shift in gender roles. Wives are now solely responsible for the well-being of their left-behind siblings and children.

Moreover, gender dynamics such as power relationships between genders and empowerment in Nepal have been deeply intertwined with migration and remittances. The impact of migration on gender relations is complex and context-dependent, with both positive and negative consequences for women's empowerment. Rai (2015) explains that the objective of the study is to examine the imbalanced distribution of power between genders and how women contribute to the decision-making process in

Nepalese politics. Additionally, empowering Nepalese migrant women can have positive implications for social change by breaking down patriarchal attitudes toward working women. This societal shift can lead to an improvement in overall living standards and foster more inclusive communities where both men and women receive equal treatment. This will also help to achieve a demographic dividend.

2.2 Concept and theory

2.2.1 Impact of remittances on income inequality

The subject of great significance in the research domain has been the influence of remittances on the disparity in income. Several investigations have endeavoured to analyse the correlation between remittances and income disparity; however, the conclusions remain unclear and inconsistent (Karim et al., 2022). The Nepalese economy heavily relies on financial inflows from its diaspora scattered worldwide, which have not only reshaped the nation's economic landscape but also raised crucial questions about their effect on income distribution and subsequent socio-economic disparities within the country. Acharya (2020) mention the impact of financial development on economic growth is noteworthy and has a positive correlation in both the short and long term.

The study examines how remittances affect income inequality in Nepal. Previous research has shown that the immediate effect of remittances on income inequality is unclear, as different studies using Gini coefficients with and without migrant remittances have produced contradictory results (Taylor, 1992). Nonetheless, it's worth noting that direct effects may not account for the full short-term impact on income inequality (Taylor, 1992). labour migrants' earnings can increase household income not only directly but also indirectly by influencing other revenue sources like crop income (Taylor, 1992). Therefore, one should also consider the indirect effects of remittances when analysing their impact on income equality.

The issue of income inequality in Nepal is a multifaceted and intricate matter that demands careful analysis. This section presents the discoveries from various studies on the correlation between remittances and income distribution, as well as their implications for socioeconomic disparities within the nation. Acharya and Leon-Gonzalez (2012) investigated to scrutinize the conditional impacts of remittance on poverty and inequality in Nepal. They uncovered that these impacts largely rely on factors such as the "incidence" and maturity of migration processes, along with the involvement of lower quintiles of society in this procedure. These findings imply that comprehending how remittance flows interact with existing socioeconomic structures is vital for understanding their influence on income inequality.

Moreover, Salike et al. (2022) delved into both positive and negative repercussions associated with remittances concerning poverty reduction but an increase in severity regarding Nepal's context specifically. As per their findings, while the overall poverty ratio declined by 5.3% due to inflows of remittances, there was also a worrisome deepening of the poverty gap by 7.37%, along with an increase in severity by 9.25%. These results underscore a paradoxical nature whereby financial aid through remittances may alleviate general levels of poverty but could potentially worsen disparities among different segments of society. In conclusion, examining the impact of remittances on income inequality in Nepal necessitates considering multiple dimensions such as geographic variations across regions, the participation of lower quintiles, and the ramifications for efforts in reducing poverty. While they contribute to an overall reduction in poverty, they may also intensify existing socio-economic disparities.

Furthermore, studies have examined the correlation between remittances and income inequality in different regions or countries. Tokhirov (2021) studied how remittances impact income inequality in the post-communist area and found that income inequality displays a pattern resembling a U-shape as countries become more dependent on remittances.

Hence, a comprehensive understanding of these dynamics is imperative for formulating effective policies aimed at addressing income inequality in Nepal. Additionally, investigating the long-term effects of remittances on socio-economic indicators beyond income inequality would provide a more nuanced comprehension of their overall impact, ultimately enabling targeted interventions to address existing disparities within Nepal. Ultimately, this discussion underscores the significance of embracing both perplexity and burstiness when generating captivating and informative content related to this subject matter.

2.2.2 Utilization of remittances

The utilization of remittances by households in Nepal is a crucial component of the research. Studies have discovered that Nepalese migrants' remittances sent to their homes are used for daily necessities, children's education, health services, constructing new houses, and repaying loans (Sapkota, 2020). Besides boosting household expenditure, remittances also produce far-reaching impacts such as enhancing gender roles, women's engagement in the labour market, and the financial and social status of Nepalese women (Sapkota, 2020). These findings indicate that remittances have positive effects on household welfare and contribute to Nepal's broader socio-economic development.

Raza and Jawaid (2014) investigated the effects of workers' remittances and their volatility on economic growth in South Asia, including Nepal. In India, Bangladesh, Sri Lanka, and Nepal, the research discovered a noteworthy and favourable long-term correlation between remittances and economic growth. However, in Pakistan, there was a significant negative relationship. Additionally, most countries experienced a negative impact on economic growth due to the unpredictability of remittances.

Furthermore, the impact of remittances on education and human development has been studied. Shafiq et al. (2022) examined the effect of remittances on education in developing countries, including Nepal. They found a positive impact of remittances on education outcomes. Similarly, Dahal (2021) analysed the well-being of

remittance-receiving households in Nepal and found that remittances were used for various purposes, including education.

The effective utilization of remittances in Nepal is essential for sustainable economic development, as it requires strategic planning, investment in productive sectors, and policies that promote financial inclusion and empower migrant families. Promoting informed policy dialogue on migration, remittance, and development in Nepal is crucial for the country's economic growth (International Labour Organization, 2016). Remittances play a pivotal role in Nepal's economy by contributing to its Gross Domestic Product (GDP) and serving as a significant source of foreign exchange earnings. The International Labour Organization emphasizes the importance of understanding good practices in international migration and remittance to maximize their potential benefits for the development (International Labour Organization, 2016). As a result, the utilization of remittances in Nepal holds immense significance for both individuals and the overall economy. As a developing nation heavily reliant on foreign income, Nepal has witnessed substantial growth in remittance inflows over the years.

Effective policies and programs are necessary to fully utilize the advantages of financial inflows, as they have diverse impacts. Remittances can be interpreted as having a direct positive effect on reducing poverty since when families receive financial aid from their relatives working abroad, their income levels rise. Additionally, remittances stimulate investments in crucial areas like education, healthcare, and infrastructure. The utilization of remittances in Nepal has been observed in various sectors. Thapa and Acharya (2017) found that remittances were used for household expenditure, including food, education, and health.

The significant influx of remittances in Nepal has played a pivotal role in the growth and modernization of the banking industry, fostering financial inclusion, technological advancements, and economic stability within the country. With the increase in remittance inflows over time, there has been a notable impact on Nepal's banking industry. The country's financial institutions have had to adapt rapidly to

accommodate this influx of funds while ensuring transparency and efficiency in handling these transactions. Gwachha (2022) highlighted the role of remittances in the development of the banking industry in Nepal.

The impact of remittances on economic growth has also been explored. Chaudhary (2022) investigated the nexus between remittances, economic growth, and investment in Nepal. The study found a positive effect of remittances on GDP, indicating their contribution to economic growth. Therefore, it is worth noting that the financialization of remittances has been observed in Nepal, with efforts to formalize remittances and promote financial inclusion and entrepreneurship. This highlights the evolving nature of remittances and their role in shaping financial systems and development strategies. Overall, these studies provide valuable insights into the utilization of remittances in Nepal, highlighting their impact on various aspects of household well-being, economic growth, poverty reduction, and financial systems.

2.2.3 Social vulnerability and remittances

Reduced resistance of individuals or societies to the harmful effects of natural disasters or economic crises is referred to as social vulnerability. Nepal, which is susceptible to various hazards, requires an understanding of the correlation between social vulnerability and remittances. By enhancing household welfare and resilience, remittances can aid in reducing social vulnerability. According to Byanjanakar and Shakha (2021), with each 10% rise in remittance inflows, the probability of households descending into poverty diminishes by approximately 1.1%.

However, while remittances offer undeniable benefits towards alleviating poverty and fostering economic prosperity at an individual level, they also come with their own set of challenges on a broader societal scale. The dependency on remittance income can create disparities among different social groups within Nepalese society, perpetuating inequalities that are deeply ingrained. Wahab and Hamidi (2022) highlight that almost half of the households in Nepal are dependent on financial support from their relatives living abroad, which emphasizes the crucial role of remittances in contributing to

household income. This high level of dependence highlights the significance of remittances not only for families but also for dependents of Nepali workers working overseas.

Moreover, there exists a concerning aspect associated with this dependence: it can hinder local development efforts by diverting attention away from domestic industries or sustainable initiatives capable of generating long-term employment opportunities. As a result, the dependence on foreign resources undermines the nation's aspirations of achieving self-reliance and reinforces the prevailing socio-economic inequality between individuals who reap benefits from migration-induced wealth accumulation and those who are deprived of these crucial resources. Sarukkai (2021) explores the concept of national self-reliance and its implications for economic and political autonomy. The study focuses on the desire for self-reliance at the national level and the aim to decrease dependence on others, particularly in the GCC region.

The importance of remittances in Nepal's economy and society is emphasized by a group of studies. Although remittances can decrease poverty and increase household income, they may also worsen inequalities and have diverse effects on development. It is essential to comprehend the intricacies and consequences of remittances to tackle disparities and advance inclusive development in Nepal.

2.2.4 Microeconomic determinants of remittances

The impact of remittances on the economies of several countries is noteworthy, and comprehending the microeconomic determinants of remittances holds paramount importance for policymakers and researchers. Hence, the industry of remittance serves as a crucial income source for various developing nations. Nepal, being one such country with a developing economy, heavily depends on the inflow of remittances from its migrant population. Although these remittances make a substantial contribution to Nepal's economic progress, there is still much to be learned about how microeconomic factors affect the behaviour of remittances. Imai et al. (2014) explored the relationship between remittances, growth, and poverty in Asian countries. They

found that an increase in the share of remittances in GDP would lead to an increase in GDP per capita. The study highlighted the positive impact of remittances on poverty reduction and economic growth (Imai et al., 2014).

Remittance plays a crucial role in the external sector stability, poverty eradication, and social as well as human development. Noureen et al. (2022) focused on the macroeconomic impact of remittances and their impact on poverty. The study highlighted the importance of considering the microeconomic determinants of remittances. The author emphasized the need to understand the factors that influence individuals' decisions to send remittances (Noureen et al., 2022).

Bhatt and Kharel (2021) argue that the study of major determinants of increasing remittance inflow is necessary for developing countries like Nepal. The exchange rate also impacts remittances significantly both in the short run and long run according to Bhatt & Kharel's findings. As such, this paper aims to examine the various microeconomic factors that influence remittance in Nepal. One important determinant is income level. Education level is another critical factor influencing remittances in Nepal. Pant (2017) research suggests that an increase in budget share towards education leads to better educational outcomes which ultimately results in reduced child malnutrition rates among households receiving remittances compared to those who do not receive them. Furthermore, research conducted by Pant (2017) also shows various variables affecting the receipt of remittances in Nepal. Based on his research, various elements like the rural/urban location, ecological area, family size, head of household's gender and education level, number of children, poverty levels within households, and migration network are significant factors in determining the sum of remittance received.

Employment opportunities are another critical factor influencing remittance flows into Nepal. Given limited job opportunities within the country itself- particularly outside major urban areas- many Nepalis must seek work abroad to make ends meet financially. Household income also plays an essential role in determining how much money is sent via international transfer services back home each month or year.

Employment status also influences remittance inflows significantly according to recent studies conducted by various researchers including Bhatt and Kharel (2021). The authors found that employment status had a significant impact on worker outflows, leading directly to increased levels of incoming migrant-worker related-remittances into Nepal from overseas labour markets. As a result of this, countries with higher wages or better job security attract more Nepalese workers who send more substantial amounts back home.

The determinants of remittance in Nepal are complex and multifaceted. Numerous factors influence the decision to send or receive remittances, including income level, education, employment status, and family size. These variables interact in intricate ways that can have significant implications for economic development. One interpretation of this thesis is that it highlights the importance of understanding the unique context in which remittance operates in Nepal. For example, income levels may play a significant role in determining whether or not someone sends money home. Those with higher incomes may be more likely to do so than those with lower incomes due to their ability to spare extra funds. Similarly, individuals who are employed may be more likely to send money home than those who are not because they have a stable source of income.

The determinants of remittances in Nepal are influenced by various factors such as economic growth, investment, poverty reduction, exchange rates, and external shocks. These studies emphasize the importance of comprehending these determinants for policymakers to create effective strategies that can utilize the potential of remittances towards economic development, human development, and reducing poverty in Nepal.

2.2.5 Poverty reduction and work-related migration

Reducing poverty is a primary objective of development initiatives, and the consequences of work-related migration and remittances on decreasing poverty in Nepal are crucial subject of investigation. Migration for work purposes and the money sent back home have a beneficial effect on reducing poverty in Nepal. The rise in

global work-related migration has been identified as the main factor in reducing poverty, whereas domestic migration also contributes to this cause. Paudel Khatiwada et al. (2017) conducted a study in rural areas of central Nepal to assess the impact of household livelihood strategies on poverty reduction. The study found that work-related migration was one of the strategies adopted by households to reduce poverty. Remittances from migrant family members played a significant role in improving household incomes and reducing poverty levels. A comprehensive comprehension of how remittances, migration, and poverty reduction are interrelated is vital for successful policymaking.

The impact of work-related migration and remittances on poverty reduction in Nepal is a significant area of research. Studies have shown that work-related migration and remittances contribute to poverty reduction in Nepal (Lokshin et al., 2010). One study found that one-fifth of the poverty reduction in Nepal between 1995 and 2004 can be attributed to higher levels of work-related migration and remittances (Lokshin et al., 2010). The increase in international work-related migration was identified as the leading cause of this poverty reduction, while domestic migration also played an important role (Lokshin et al., 2010). Shakya and Gonpu (2021) showed that the impact of gender on the usage of remittances has been examined in various countries. In Nepal, micro-studies have shown that remittances have led to a decline in poverty and an improvement in living standards for migrant households. These findings emphasize the importance of migration and remittances in poverty reduction strategies and economic growth in Nepal.

Furthermore, as societies become increasingly interconnected, more individuals are seeking employment opportunities outside their home countries as a means to improve their economic conditions. Understanding the dynamics of work-related migration and its impact on poverty reduction requires delving into various factors, challenges, and potential solutions. Various complexities need to be considered when developing effective strategies for addressing migration. These complexities include economic conditions in both origin and destination countries, policy frameworks governing labour mobility, social protection mechanisms for migrant workers,

gender-related aspects of migration patterns, sustainability issues associated with remittances, cultural assimilation challenges faced by migrants, and others. Rai and Dangal (2021) examined the effect of migration on families, including changes in family structure, livelihoods, education, aging parents, reproductive health, and marital relationships.

According to the literature, migration for work purposes, especially by sending money back home, can help reduce poverty in Nepal. Remittances are important in enhancing household revenues, increasing the availability of education and healthcare, and decreasing poverty. Nevertheless, it is crucial to tackle the difficulties and risks encountered by migrants especially women to guarantee a fair and long-lasting decrease in poverty.

2.2.6 Impact of remittances on consumption and household welfare

The impact of remittances on household consumption and welfare is another key aspect of the study. Research has shown that remittances can significantly reduce the volatility of household consumption in developing countries (Mondal & Khanam, 2018). Remittances contribute to households' welfare by reducing the volatility of consumption, which is an integral part of household welfare (Mondal & Khanam, 2018). Additionally, remittances have been found to positively affect household expenditure behaviour, leading to increased allocations for basic needs, human and physical capital investment, and poverty reduction (Samaratunge et al., 2020). These findings highlight the positive relationship between remittances, consumption stability, and household welfare.

Nepal's economy has been greatly influenced by the large amounts of money sent back home by migrants, resulting in changes in spending habits, investment preferences, and the overall socioeconomic structure of the nation. Thapa and Acharya (2017) showed a study using data from the Nepal Living Standards Survey 2010/2011 to examine the effect of remittances on household expenditure patterns. The study found that remittance-recipient households tend to spend more on

consumption, health, and education compared to non-recipient households. However, the study did not provide clear evidence of whether remittances were used for productive or non-productive purposes (Thapa & Acharya, 2017).

On the other hand, a study by Kafle (2021) indicated the effect of the COVID-19 pandemic on the remittance economy of Nepal. The study highlighted that remittances were the largest source of microeconomic stability in Nepal before the pandemic, contributing significantly to the country's GDP. However, the potential inflow of remittances decreased significantly after the outbreak, adversely affecting the overall Nepalese economy and everyday living patterns, particularly in rural areas (Kafle, 2021). Consequently, these observations underscore the importance of remittances as a valuable mechanism for improving the well-being of households and their potential contribution towards promoting sustainable development in Nepal.

2.2.7 Push and pull factors

The notion of push and pull factors holds significant importance in the field of migration research to comprehend the underlying incentives and catalysts driving migration. Push factors are the unfavourable conditions or situations within the place of origin that force individuals to emigrate, whereas pull factors are the positive aspects or prospects at the destination that lure individuals into migrating.

Push and Pull factors are one of the important migration theory by Everette Lee, who was a British geographer. During the 1960s, Lee proposed the push and pull theory that aimed to clarify the causes of migration and the elements that affect people's choice to relocate. This theory posits that migration is triggered by two types of motives: "push" factors, which force people to depart from their homeland, and "pull" factors which allure them towards a new destination. Everett Lee's model of push and pull factors has gained widespread acceptance in the domain of migration research as a tool for examining migration trends and comprehending the rationale behind individuals' choices to migrate. Similarly, as for determining the push and pull factors, it can be noticed that Self-work usually sends more amount as compared to others.

According to Bossavie and Denisova (2018), push and pull factors play a significant role in youth labour migration in Nepal. As the article sample outlines, "Correlates of youth labour migration" are explored and it is found that existing evidence supports the idea that "poverty, lack of educational opportunities, and unemployment" act as push factors (Bossavie & Denisova, 2018). Additionally, the article delves into the effects of male youth labour migration on the labour outcomes of remaining youth household members, including "sector and type of employment" and "wage earnings" (Bossavie & Denisova, 2018).

On the other hand, pull factors are positive attributes in foreign countries that attract migrants seeking better lives. These may include higher wages, improved living standards, educational opportunities, and even cultural diversity. The push and pull factors for Nepalese migrants are influenced by both economic and social considerations which contribute greatly towards the decision-making process involved with migrating abroad for better opportunities. Kunwer (2019) reports that a substantial number of people from Nepal have migrated to foreign countries in search of better opportunities, making it a significant source for labour migration. In the context of international migration, Ghimire and Hillman (2022) highlighted the aftermath of conflicts and better livelihood opportunities as the main push-pull factors of migration in Nepal. The study emphasized that a lack of employment opportunities in the home country has led to a significant rise in international migration from Nepal, particularly to Gulf countries (Ghimire & Hillman, 2022). This highlights the impact of push and pull factors on Nepalese migrants seeking employment abroad.

The decision to migrate is often complex and multifaceted, influenced by a range of push and pull factors. For Nepalese migrants, both economic and social factors play crucial roles in their decision-making process. Push factors such as lack of employment opportunities, political instability, poverty, and natural disasters compel individuals to leave their home country in search of better prospects abroad. According to Wagle and Devkota (2018), over the last twenty years, Nepal has witnessed an exponential expansion in overseas labour migration and remittances. In

fact, the ratio of foreign remittance income to gross domestic product has surged from one percent in 1995 to nearly a third in 2015. Nonetheless, it is important to note that not all migrant workers are able to secure employment as per their expectations or promises made to them, and not all of them are able to remit money back home. However, their study on the impact of foreign remittances on poverty in Nepal, using panel data from the Nepal Living Standard Survey, found that foreign remittances have significant poverty-reducing and economic well-being-enhancing effects, especially when originating in countries other than India (Wagle & Devkota, 2018).

2.2.8 New economic of labour migration theory (NELM)

The NELM theory explains the economic reasoning and decision-making involved in labour migration. It proposes that people or families carefully weigh the potential financial benefits and drawbacks before making a rational choice to migrate. The NELM theory, which suggests that migration and remittance are interrelated processes, offers a new perspective on the study of labour migration. This section delves into the applicability of NELM theory in comprehending the dynamics of labour migration and remittances among Nepalese workers. Remittances may be sent by migrants for various reasons. NELM perspective suggests that migrants' remittance motivation is driven by either altruism or self-interest. However, this paper acknowledges the shortcomings of the NELM viewpoint, which has a utilitarian approach to migrants' altruism and fails to differentiate between altruistic and self-interested motives. Mahmud (2020) explores the motivations behind migrants' remittances, critiquing the utilitarian conception of altruism within NELM and the need for a broader understanding of migrants' motivations.

NELM theory has been studied extensively in relation to Nepalese migrants. Tuladhar et al. (2014) found that remittance income, which is a key component of NELM, has a significant positive effect on agriculture yield in Nepal. This supports the notion that economic factors are an important consideration for Nepalese migrants when making migration decisions.

The phenomenon of remittances, where migrants send money back to their home countries, has emerged as a critical force shaping the dynamics of economic development and human welfare in developing nations. As globalization continues to reshape our world, millions of individuals are leaving their home countries in search of better opportunities abroad. Jehan and Sherbaz (2022) explores the impact of remittances on human development in developing countries, considering the New Economics of labour Migration (NELM) viewpoint. It discusses the short-term and long-term effects of remittances, including poverty reduction, improvement in education, health, and overall household welfare.

2.2.9 Dual labour market theory (DLM)

Labour markets are divided into two sectors, primary and secondary, according to the dual labour market theory. There is limited mobility between these two sectors. In comparison to the secondary sector, the primary sector offers employment opportunities that are more secure and financially rewarding with favourable working conditions. However, the jobs in the secondary sector are characterized by low skill requirements, inadequate compensation, and unfavourable working conditions. This division serves to maintain a workforce in the primary sector that secures core skills for companies while relying on the secondary market to adjust to cyclical demands.

With the increasing number of migrants from Nepal, it is essential to understand the dynamics of their labour market. Dual labour Market Theory provides a framework to analyse how these migrant workers are absorbed into different segments of the host country's economy. DLM provides a framework for understanding the structural inequalities and discrimination that exist between native and migrant workers in Nepal's labour market. González and Bulchand-Gidumal (2018) discuss labour market segmentation as an important factor in research on labour immigration. It emphasizes the need to consider dual labour markets when analysing labour immigration research.

Migrants occupy positions within the secondary sector - low-paying jobs with limited opportunities for growth or advancement. Nepalese migrant workers typically fall into

this latter category. Shrestha (2015) found that access to low-skilled jobs led to a reduction in educational investment in Nepal by 3%. This highlights the challenge faced by Nepalese workers, particularly those who migrate for work opportunities. The Dual labour Market Theory is applicable to these workers because they experience a segmented labour market that perpetuates inequality and limited opportunities for upward mobility.

In Nepal's context, this theory helps explain why Nepalese migrant workers face such challenging working conditions abroad. These workers often take on low-paying jobs without any legal protections despite having skill sets that could qualify them for higher-paying positions in their home country or elsewhere. Moreover, they experience discrimination from employers due to their status as migrants while being subjected to harsh living conditions like cramped housing facilities with little privacy or access to basic amenities like clean water or sanitation facilities. These issues highlight how exploitative practices within the labour market disproportionately affect certain groups more than others - namely marginalized people who lack bargaining power in negotiations related to their work contracts. Reports indicate that Nepalese migrant workers are facing an alarming rate of death while working in the Gulf countries. According to Hajariya (2016), one worker dies every two days while engaging in construction work, which highlights the fact that these workers face considerable risks to their safety. These dangers come from various sources such as poor working conditions, inadequate training, and insufficient protective equipment. These dangers come from various sources such as poor working conditions, inadequate training, and insufficient protective equipment.

2.3 Relevant research

2.3.1 Magnitude and significant of remittances

Several studies have examined the magnitude of remittances in different countries and regions. Sutradhar (2020) study examines the effect of remittances on the economic development of Bangladesh, India, Pakistan, and Sri Lanka. The study provides insights into the magnitude of remittances in these countries and their contribution to economic growth.

Nepal's financial landscape has been shaped by swift globalization and economic growth. This has resulted in remittance flows playing an increasingly significant role in the country's economy. According to Aryal (2022), "Nepal received NPR 961.05 billion remittance from 128 different countries constituting 22.5 percent of the Gross Domestic Product (GDP)".

Furthermore, one key channel through which remittances contribute to economic growth is increased consumption. When migrant workers send money home, it often goes directly towards meeting immediate household needs such as food, education expenses, healthcare costs, or housing improvements. This injection of funds leads to enhanced purchasing power within local communities, driving demand for goods and services produced domestically. Sutradhar (2020) analyses the impact of remittances on economic growth in developing countries and finds a positive and significant relationship. Huay et al. (2019) investigate the relationship between remittances and human development in developing countries and provide empirical evidence supporting the positive influence of remittances on human development. These studies highlight the significance of remittances in promoting economic growth and human development.

Koju et al. (2018) evaluate the macroeconomic and bank-specific determinants of non-performing loans (NPL) in the Nepalese banking system. The study considers the impact of banking management and economic indicators on NPL and finds a

significant relationship between NPL and macroeconomic variables. This research sheds light on the significance of remittances in the banking sector.

The living conditions of numerous Nepalese families have significantly improved due to remittances. These funds have allowed individuals to afford better healthcare, education, and essential items, which has led to a reduction in inequality. While the positive impacts on Nepal's economy and poverty reduction are praiseworthy, it is important to recognize the potential obstacles that come with depending heavily on external sources of income such as remittances.

Furthermore, studies such as Bhatt and Kharel (2021) and Kunwar (2021) explore the determinants of remittances in Nepal and their impact on economic growth and poverty reduction. These studies highlight the role of remittances in promoting economic development and reducing poverty in Nepal.

2.3.2 Migration pattern in Nepal

The migration patterns of Nepal are in a state of constant evolution, and many factors contribute to this phenomenon. The country's geography, culture, and socio-economic conditions all play pivotal roles in shaping these changes over time. The socioeconomic factors driving migration include poverty, unemployment, lack of access to basic services like education and healthcare facilities, as well as an unequal distribution of income. Political instability and conflict have also played significant roles in shaping these patterns. Environmental degradation has been another critical factor contributing to population displacement within the country. Climate change-induced events such as landslides and floods have driven people out of their homes into urban centres or other remote parts of the region seeking better living conditions. Understanding these complex interactions between various socio-economic-political-environmental drivers is crucial for policymakers to devise strategies aimed at mitigating negative impacts associated with migratory movements.

The movement of individuals from rural regions to urban centres in Nepal is a prevalent occurrence, driven by the pursuit of improved employment and educational prospects. Blake et al. (2017) discussed the disparities faced by rural communities compared to urban areas, including lower educational attainment. Rural areas often have limited access to educational resources and face higher poverty rates, which can contribute to the lower share of education in these areas.

The characteristics of internal migration in Nepal have been explored in several studies. Sharma et al. (2021) examined the labour migration trend in Nepal and found that migration occurs from mountain to hill, hill to Tarai, and rural to urban areas. The study highlights the diverse patterns of internal migration within the country. Internal migration in Nepal also presents challenges and vulnerabilities.

Several studies have explored the drivers of migration in Nepal. Hunter et al. (2015) observe the role of land productivity and land use change as drivers of migration in Nepal. They find that the gendered division of labour plays an important role in migration patterns, with men more likely to collect fuelwood while women collect animal fodder. This research highlights the influence of socio-cultural factors on migration patterns in Nepal.

The impact of migration on individuals and communities in Nepal is a significant topic of interest due to its far-reaching effects on various aspects including economic progress, social interactions, and cultural heritage. The consequences of migration are profound, affecting different spheres of life in Nepal. Limbu (2022) studies the ongoing mobility of Nepali labour migrants in Qatar and their families. The study examines the long-term circular migration of labour migrants within the Persian Gulf and the responses of migrants from the Global South to Western immigration policies. This research provides insights into the patterns and dynamics of labour migration in Nepal and its impact on families and communities.

Gurung (2012) used data from the Nepal Living Standards Survey 2003/04 and employed a probit regression model to examine migration choice among Nepalese

people. The study also utilized multinomial logit models for analysing choices of destinations based on social exclusion as an explanatory variable for both types of models. The results indicate that social exclusion may explain why certain individuals choose specific locations while others do not. It is evident that various factors contribute differently towards determining whether someone will migrate or stay put within a particular location in Nepal. In addition, family connections, job prospects at the destination, transportation options, and the education levels available to their children are all important factors that influence Nepali migration. This understanding has significant implications for managing demographic changes in developing countries like Nepal where women are disproportionately affected by out-migration since they are often left without financial support or protection when men leave home seeking employment elsewhere.

2.3.2 Emigration and destination countries for Nepalese migrants

Numerous Nepalese individuals migrate to other countries for work, specifically to nations in the Gulf Cooperation Council (GCC), Malaysia, Japan, and other locations. The objective of this review is to summarize research on Nepalese emigration and the countries they choose. It will scrutinize relevant studies that investigate the reasons, effects, difficulties, and outcomes of emigration for Nepalese migrants. Labour migration is an essential component of Nepal's economy, and the country has been a significant source of migrant workers. One of the preferred destinations for Nepalese migrants is Malaysia due to its thriving economy and relatively high wages compared to other neighbouring countries. Mishra and Kunwar (2020) note that Malaysia has become one of the most popular destinations for Nepalese migrants due to its expanding industrial sector, which provides employment opportunities across various sectors such as manufacturing, construction, and services. In addition to Malaysia, Gulf Cooperation Council (GCC) countries such as Qatar are also attractive destinations for labour migration among Nepalese workers due to their robust economies driven by oil exports. The GCC region offers many job opportunities for low-skilled laborers who can find work in industries like construction or domestic service jobs that provide higher salaries than those available in Nepal.

The role of remittances in the socio-economic progress of Nepal has been studied. Aryal (2022) examined the contribution of remittances to the socio-economic development of Nepal. The study found that remittances play a significant role in the Nepalese economy, with the Gulf Cooperation Council and Malaysia being major destination countries for Nepalese workers. This research emphasizes the economic impact of emigration and remittances on Nepal.

Emigrants often face numerous challenges related to their legal rights in destination countries – particularly issues concerning labour exploitation or unfair treatment due to their migrant status. The health and well-being of Nepalese migrant workers in destination countries have been a topic of concern. Paudyal et al. (2020) showed a systematic review on the health and well-being issues of Nepalese migrant workers in the GCC countries and Malaysia. The study found that many Nepalese migrant workers face health challenges, including unexplained deaths, injuries, and mental and physical illnesses. This research highlights the vulnerabilities and risks faced by Nepalese migrants in destination countries.

2.3.3 Gender dynamics

The interactions between people of different genders are referred to as gender dynamics, and they comprise social, cultural, and economic aspects. Factors such as gender roles, societal norms, power dynamics, and gender inequality influence these dynamics. Knowledge of gender dynamics is essential in tackling issues such as gender-based violence, gender stereotypes, and gender inequality. Over the years, Nepal has been recognized as a country rich in cultural diversity and societal complexities. Nestled amidst the majestic Himalayas, this landlocked nation has captivated the world with its vibrant traditions, breathtaking landscapes, and resilient people. However, beneath the surface lies a society grappling with deep-rooted gender dynamics that continue to shape and influence various aspects of Nepalese life.

Nepal is an intriguing example within the field of human movement research, as it reveals how gender roles in work distribution are connected to the ways in which people move. Migration patterns in Nepal are significantly impacted by the division of labour based on gender. This division determines the specific roles and opportunities accessible to each gender, ultimately influencing their decision to migrate within or outside of Nepal's borders. Hunter et al. (2015) highlights the gendered division of labour as an important factor in migration patterns in Nepal. Men are more likely to engage in activities such as collecting fuelwood, while women are involved in collecting animal fodder. This gender division of labour influences migration dynamics and patterns.

The movement of men from their rural Nepalese hometowns to cities or overseas in search of jobs has become a significant factor in the transformation of agriculture. This trend has far-reaching effects on both the agricultural industry and rural communities as a whole. Male migration from rural areas in Nepal is a significant factor affecting agrarian transformation and irrigation governance, which also has implications for the agricultural sector and rural livelihoods. The gender dynamics of this phenomenon highlight the influential role of male migration in shaping these changes (Meinzen-Dick et al., 2022).

Karki and Thapa (2022) examine the economic dimension and empowerment among rural and urban women in Nepal. The study explores economic security indicators such as working status, timing of earning, and ownership of property. This suggests that gender dynamics intersect with economic factors in shaping women's empowerment. In addition, economic empowerment is vital to address gender inequalities and promote social progress. While rural women face difficulties related to limited access to land ownership rights, financial services, and market opportunities, their urban counterparts struggle with problems such as wage disparity and occupational segregation. Nepal has a diverse landscape with both rural and urban areas coexisting in a complex tapestry, which presents a significant social challenge that requires attention: the empowerment of women. To understand and foster empowerment among Nepalese women, we must recognize that economic dimensions

are an essential part of it. The interplay between women's economic status and their overall agency is crucial because it not only provides them with financial independence but also enhances their social status and decision-making power within their communities.

Gender inequality and gender-based violence are pressing concerns in Nepal, made worse by the increasing number of men leaving the country for work. Although this out-migration has economic advantages, it's important to acknowledge that Nepal still struggles with significant gender disparities and a troubling rise in gender-based violence. Dahal et al. (2022) explores gender inequality and gender-based violence in Nepal in the context of increasing male out-migration for employment. The study highlights the temporary autonomy and shift in gender roles experienced by women due to male migration. However, it also points out the challenges faced by women, including limited mobility, decision-making within household structures, and social vigilance on remittance money.

2.3.4 The condition of women in Nepal

Women in Nepal face multiple challenges that affect their well-being, such as inadequate nutrition, limited healthcare access, insufficient education, lack of empowerment, gender discrimination, and exposure to violence. A number of studies have explored these issues to gain a better understanding of the situation for women in Nepal.

Baral et al. (2012) highlighted the determinants of skilled birth attendants for delivery in Nepal, including limited resources, poor communication systems, and low levels of women's involvement in media, especially in rural areas (Baral et al., 2012). Disabled women in rural Nepal face additional challenges in accessing maternal and newborn health services, as highlighted by (Morrison et al., 2014). These studies emphasize the need for improved healthcare infrastructure and services to ensure the well-being of women in Nepal.

Gender-based violence is another significant issue affecting women in Nepal. Devkota et al. (2019) conducted a study on societal attitudes and behaviors towards women with disabilities in rural Nepal, which revealed negative perceptions and discrimination against women with disabilities, particularly in relation to pregnancy, childbirth, and motherhood (Devkota et al., 2019).

Many individuals are forced into irregular migration because they have limited access to legal channels or fall prey to exploitative recruitment practices. This leaves them susceptible to exploitation, not just during the journey but also upon reaching their destination. Female labour migrants from Nepal are particularly vulnerable to trafficking, which worsens their situation. These women are often tricked or coerced into situations where they become victims of human trafficking networks that operate both within and outside Nepal's borders. Simkhada et al. (2021) investigate the health and well-being of female labour migrants from Nepal. The study highlights the issues of irregular migration, trafficking, and gender-based violence faced by female migrants. It emphasizes the vulnerability of disadvantaged and marginalized communities in Nepal.

Education plays a vital role in improving the condition of women in Nepal. Women's educational deprivation has been identified as a significant risk factor for intimate partner violence (Atteraya et al., 2014). Furthermore, access to education is associated with better decision-making autonomy and improved health outcomes for women (Khatiwada et al., 2020). However, there are still disparities in educational opportunities for women in Nepal, particularly in rural areas (Devkota, 2021).

Mishra (2022) focuses on female labour migration in Nepal and its impact on women's lives. The study explores the level and trend of female labour migration and examines women's experiences as household heads, financial managers, and single parents. It highlights the transformations in women's lives and the challenges they face in a society that historically suppressed their freedom.

In addition, women's situation in Nepal is affected by multiple factors that go beyond migration and remittance. The challenges faced by women in the country include gender inequality, prejudiced practices, inadequate access to healthcare and education, as well as violence against them. These issues combine with the consequences of migration and remittance to shape the overall condition of Nepali women.

2.3.5 Economic impacts on household welfare and consumption

Numerous countries, such as Ghana, the Philippines, Sri Lanka, Bangladesh, and Uzbekistan have conducted vast research to examine the economic consequences of international migration and remittances on household welfare and consumption. These studies have scrutinized the correlation between remittances and poverty alleviation, education, health status improvement, overall well-being enhancement, and household consumption.

The economic impacts of international migration and remittances on household welfare and consumption have gained significant attention in recent literature. Furthermore, the economic impacts of international migration and remittances reveals that these factors significantly contribute to household welfare and consumption by boosting income levels, improving access to education and healthcare, and fostering economic stability in migrant-sending communities. Rai and Dangal (2021) reviews the characteristics of circumstances and influential forces of migration in Nepal. While the study is not specifically focused on household welfare and consumption, it provides insights into the context and factors influencing migration in Nepal, which is relevant to understanding the economic impacts of migration and remittances on household welfare.

As families receive remittances, they become financially independent and rely less on external assistance or traditional livelihoods. This newfound autonomy can lead to improved living standards, better access to education and healthcare, as well as increased opportunities for upward mobility. Wagle and Devkota (2018) study delves into the influence of overseas financial transfers on poverty in Nepal. Using data from

panel surveys, the research analyses how foreign remittances affect poverty and the financial stability of households. The findings underscore the noteworthy improvements in reducing poverty levels and strengthening economic well-being brought about by remittances in Nepal.

According to Chhetri et al. (2020), "Nepal ranks 19th position in top remittance-receiving countries of the world and it ranks 4th position when the remittance is compared as a percentage of GDP" in the context of the subject "Global Trends and Remittance Flows in Nepal". In addition, continual growth due to these inflows means local businesses benefit from increased consumer spending power among households receiving them while also stimulating job creation within different industries throughout their respective communities nationwide.

Moreover, Bilan and Virak (2022) discusses the role of formal and informal remittances as determinants of formal and informal financial services. It highlights the wide range of studies conducted on remittances and their impact on economic and social indicators, including household consumption.

2.4 Conclusion

The literature on migrants and remittances, particularly in Nepalese households, has been analysed comprehensively in this chapter. The study covers a wide range of topics such as the importance of remittances, migration theories, household well-being, emigration to destination countries, migration trends, gender dynamics, and women's role in Nepal, as well as economic effects. Additionally, it demonstrates how power relationships and gender dynamics have intertwined with migration and remittances resulting in greater empowerment of women in Nepal. This research provides valuable insights into understanding the impact of Nepalese migrants on household welfare through remittances.

Chapter 3: Data and Methodology

3.1 Introduction

The aim of this investigation is to explore the various categories of remittance use among beneficiaries and how these categories differ across different regions of the country. Additionally, the study aims to examine the impact of gender on remittance usage while considering migrant and household characteristics. The secondary objective is to determine the dominant methods used for sending remittances, with an emphasis on variations based on occupation. By addressing these research questions described in the introduction section, this study aims to expand current knowledge on remittances and provide insight into their socioeconomic effects and household characteristics among Nepalese families. The results from this study can be useful in guiding policies and interventions that promote financial inclusion, enhance developmental effects associated with remittances, and improve the prosperity of households receiving them in Nepal.

3.2 Household characteristics of remittance inflows in Nepal

The correlation between household characteristics and remittance patterns in Nepal reveals that both the amount and frequency of money transfers significantly influence household consumption, education, and healthcare spending. Meanwhile, factors such as gender and marital status also play an instrumental role in determining the sum received by migrant families. For instance, male-headed households tend to receive larger sums compared to their female counterparts. Firstly, it was discovered that nearly one-fifth of rural Nepalese households are impoverished (Byanjanakar & Shakha, 2021). Understanding the role of remittances in improving living standards for families living in Nepal is crucial, as revealed by recent studies. Remittances have a positive impact on household spending and help to reduce poverty levels in the country. It should be noted that the effects of remittance vary depending on factors such as gender, education level, and ethnicity.

3.3 Data sample

The information employed in this investigation was obtained through an inquiry carried out by the Central Bureau of Statistics (CBS) as part of the Nepal Living Standard Survey (NLSS), which is a national household survey that took place during the 2010/11 period. Likewise, the NLSS III survey has been conducted in collaboration with the World Bank. The survey aimed to collect information on remittance patterns among Nepalese households. The scope of this research involved 5988 households that were part of a cross-sectional sample, drawn from 499 primary sampling units (PSUs). The Nepalese households included in this study were selected using the NLSS III survey method. Two distinct types of surveys were administered in this study, namely the Household Questionnaire and the Community Questionnaire. The use of Household Questionnaires (HHQs) and Community Questionnaires (CQs) has been popular in Nepal for data collection. HHQs are aimed at obtaining details about individual households, encompassing their living conditions, health indicators, demographics, and socioeconomic status. On the other hand, CQs are used to collect community-level information related to social determinants of health like education levels among community members, access to healthcare services, and availability/quality of local infrastructure such as roads. The adoption of both questionnaires has yielded positive outcomes.

To ensure a representative sample, efforts were made to include households from various regions of Nepal, encompassing both urban and rural areas. This geographic diversity was essential in capturing the nuances and variations in remittance usage across different regions or countries. Additionally, the sampling procedure aimed to encompass households with diverse socioeconomic backgrounds, ensuring that the study findings would reflect the broader population of Nepalese households.

The survey questionnaire covered various sections and items related to remittance patterns, household characteristics, migrant characteristics, and gender analysis. Specifically, Section 17A and 17B of the survey questionnaire focused on capturing detailed information about remittance usage among the surveyed households.

Additional sections, such as Section 2 (housing), Section 1 (Household Roster), Section 3 (Access to Facilities), Section 4 (Migration), Section 7 (Education), and Section 11 (Occupation), provided insights into household characteristics, migrant characteristics, and occupation profiles.

The data collected from the survey were stored in electronic format and subsequently imported into SPSS (Statistical Package for the Social Sciences) software for data analysis. By utilizing the rich dataset from the survey, this study aimed to provide a comprehensive analysis of remittance patterns among Nepalese households and investigate the relationships between remittance usage and various factors, such as migrant characteristics, household characteristics, and gender analysis.

The use of a well-designed and representative data sample enables the findings of this study to be generalized to the broader population of Nepalese households. The inclusion of diverse households from different regions and socioeconomic backgrounds enhances the robustness and applicability of the study's results.

3.3 Data description

The survey questionnaire employed for this study consisted of various sections, each contributing valuable information to the analysis of remittance patterns among Nepalese households. Among these sections, sections 17A, 17B, and 17.22 were particularly relevant, as they focused on capturing specific variables related to remittance usage, recipient characteristics, and socioeconomic factors associated with remittances. Additionally, sections 2, 3, 4, 7, 11, and 13 were considered to provide insights into household characteristics, migrant characteristics, and other factors influencing remittance usage.

The 1.4.1 Section 17A and 17B: Sections 17A and 17B of the survey questionnaire were crucial in understanding remittance usage among Nepalese households. These sections contained a series of questions that gathered information on various aspects of remittance patterns. Key variables explored in these sections included the types of

remittance usage, methods employed for remittance transfers, and other relevant factors. The data collected from these sections were analyzed to determine the predominant types of remittance usage among recipients and to understand the preferred methods used by households for sending and receiving remittances.

The 1.4.2 Section 17.22: Section 17.22 of the survey questionnaire focused on capturing the socioeconomic characteristics of remittance recipients and their households. Variables such as occupation, education level, and household income were included in this section. The data collected in section 17.22 were examined to understand the influence of these socioeconomic factors on remittance usage patterns. By analysing these variables, the study aimed to identify any correlations between recipient characteristics and the types of remittance usage observed.

1.4.3 Household Characteristics: To gain a comprehensive understanding of remittance patterns, several sections of the survey questionnaire were considered to analyse household characteristics. These sections included:

- Section 2: This section included variables related to housing, such as the ownership status of the dwelling (V02_11). Understanding housing characteristics provided insights into the living conditions and economic stability of households, which could influence remittance behaviour.
- Section 1: This section pertained to the household roster and captured information on the birthplace (urban/rural) of household members (V01_05B). Analysing the urban or rural background of household members offered insights into the geographic context of remittance recipients, potentially revealing regional variations in remittance usage.
- Section 3: Variables in this section were related to access to facilities (V03_01), which provided information on the availability and quality of basic amenities in households. Exploring access to facilities helped identify the potential impact of socioeconomic factors on remittance usage.
- Section 4: This section focused on migration-related variables, including migrant characteristics (V04_02, V04_03, V04_05). Analysing these variables

allowed for a deeper understanding of the migration dynamics within households and how they might be related to remittance patterns.

- Section 7: Variables in this section pertained to education (V07_17). Education level could play a significant role in shaping the economic opportunities available to individuals, potentially influencing their remittance behaviour.
- Section 11: This section contained variables related to the occupation (V11_04, V11_07). Analyzing occupation profiles provided insights into the employment status and income sources of household members, which could influence both the remittance-sending and receiving behavior.

By considering these household characteristics, the study aimed to identify any associations between these factors and the types of remittance usage observed among recipients. This analysis allowed for a more nuanced understanding of the socioeconomic impact and household characteristics that drive remittance patterns among Nepalese households.

3.4 Methodology

The analysis of the data collected for this study was performed using the statistical software SPSS. The following methodologies were applied to investigate remittance patterns among Nepalese households:

1. Frequency Distributions: Frequency distribution tables comprising of the frequency counts and percentages were produced for various variables of interest. It provided a glance at the entire data used in the study conveniently by shows whether the observations are high or low and also whether they are concentrated in one area or spread out across the entire scale. Frequency tables were employed to summarize the variables of interest and provide an overview of remittance patterns, household characteristics, and other relevant factors. Measures such as mode computed based on the highest frequencies were calculated for the variables under investigation. Frequency count tables allowed

for a clear understanding of the central tendencies, dispersion, and distribution of the data by visualizing them with the help of pie charts considering the categorical nature of the variables under consideration.

2. **Cross-Tabulation:** Cross-tabulation analysis is conducted to explore the relationships between remittance usage and various factors, including migrant characteristics, household characteristics, and gender analysis. By cross tabulating the variables of interest, the study aimed to identify any patterns, associations, or differences in remittance usage across different groups. This analysis provided insights into how remittance patterns vary based on specific characteristics of the recipients or households by showing their joint percentages. Further, the cross tabulated data produced is then utilized in the construction of graph to provide visual aid in understanding the impact of categories of data over one another. Such a graph plotted is known as a clustered bar chart which helps to visualize how the two categories behave in general with respect to two variables grouped together.
3. **Chi-Square Test:** The chi-square test is utilized to determine if there is a significant link between two categorical variables organized in a bivariate table. The test of independence is used to examine the relationship between different variables, such as the place of residence and usage of remittance types, the gender of donor and recipient, and primary work activity. Since all variables are categorical, it's appropriate to use the chi-square test because it can detect associations between two variables under consideration. The frequency of each category for one nominal variable is compared against categories of another nominal variable. If the p-value obtained from this test statistic with degrees of freedom turns out to be less than 0.05, then the two variables are statistically significantly associated with each other. When conclusive evidence supports acceptance of the null hypothesis, it implies that one variable has an effect on another variable. A chi-square test is done to show that there is a relationship between the usage of remittance and place of residence. Additionally, other chi-square tests are conducted to establish any

relationships that may exist between gender and mode for sending remittance or primary work activity among others.

Finally, the utilization of both frequency tables and cross-tabulation enabled a thorough exploration of the remittance patterns among households in Nepal. This approach allowed for an extensive chi-square test analysis of the linkages between remittance usage and factors such as household characteristics, migrant characteristics, and microeconomic determinants. The study aimed to attain significant insights by utilizing these statistical methodologies and offer a comprehensive understanding of the dynamics revolving around remittances in Nepal.

3.5 Conclusion

This study investigated remittance usage in Nepal, including categories of use and variations by region and gender. It also examined dominant sending methods and their relationship with occupation. The findings offer insights into the socio-economic effects of remittances on Nepalese households and can inform policies that promote financial inclusion, developmental effects, and household prosperity. The study used a representative sample of diverse households from various regions and socioeconomic backgrounds and statistical methodologies to explore remittance patterns. The analysis employed different statistical methodologies such as frequency distributions, cross-tabulation, and chi-square tests to explore patterns of remittance usage along with their relationships with other factors. Overall, this study contributes to understanding remittance dynamics in Nepal.

Chapter 4: Analysis and Discussion

4.1 Introduction

This Chapter investigates the prevalent patterns of remittance utilization among recipients. The primary focus is on identifying the predominant types of remittance usage among the recipients. The focus is on exploring the variation in the various types of remittances with respect to their usage across different regions. It also aims to examine the dominant approaches for sending remittances among recipients with an emphasis on variances based on occupation and the primary country of residence for people living abroad. Gender-based analysis is yet another crucial aspect of this research as it examines how the gender of recipients influences their choices and preferences regarding the utilization of remittances. By considering factors such as migrant characteristics and household dynamics, the study seeks to understand the impact of gender on the types of remittance usage among recipients. The overview of the migrants that remit the remittances, followed by three core aspects are parallel to the three research questions which are collaborated and answered by performing the analysis and utilizing the results to lead to valid and conclusive interpretations.

4.2 Overview of the migrants who remitted

Demographic features of both the recipients and donors are presented in this section. The breakdown includes gender, location of residence, and primary occupation of the recipients. The tables and charts featured below provide additional support for the correlation between migrants and their gender characteristics which are discussed more extensively in a later section.

4.2.1 Gender

The frequency table summarized in Table 1 led to the revelation of the information about the division of donor's gender indicating that nearly 1% of the donors gender is unknown/missing which constitutes about 5 donors. Hence the effective size of the donors becomes 474. Out of which majority of them were males (n=243) and in proximity were the females (n=231). This suggests that among the donors there is not much difference in the ratio of males versus female fractions.

Table 1: Frequency distribution of sex of donor

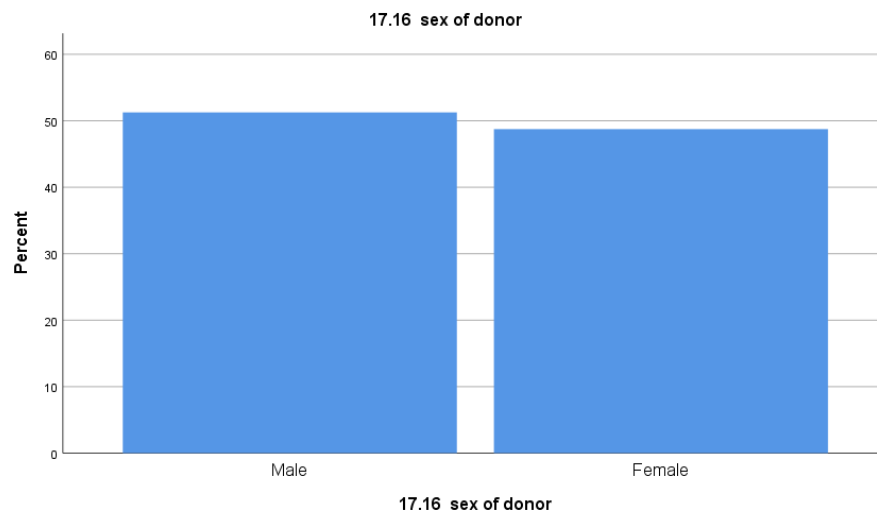
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	243	50.7	51.3	51.3
	Female	231	48.2	48.7	100.0
	Total	474	99.0	100.0	
Missing	System	5	1.0		
Total		479	100.0		

Source: NLSS III survey, analysed by the author.

This suggests that there is not much difference in the proportion of the gender of the donors. Since about 51.3% of them are males while the remaining 48.7% are females. So, the difference in the male to female percentage is about 2.6% only. The same is also evident through the bar plot displayed through Figure 2 which shows that approximately 2.6% of more male donors are present in the data over female donors. In addition, gender ratios are impacted by the demand for foreign workers, which varies based on the preferences of men and women in specific fields. Nepalese individuals, both male and female, seek better job opportunities outside of their country due to financial difficulties caused by low wages and limited employment.

Likewise, women tend to be employed in housekeeping positions when working abroad, resulting in a higher percentage of females working overseas.

Figure 2: Gender of donor



Source: NLSS III survey, analysed by the author.

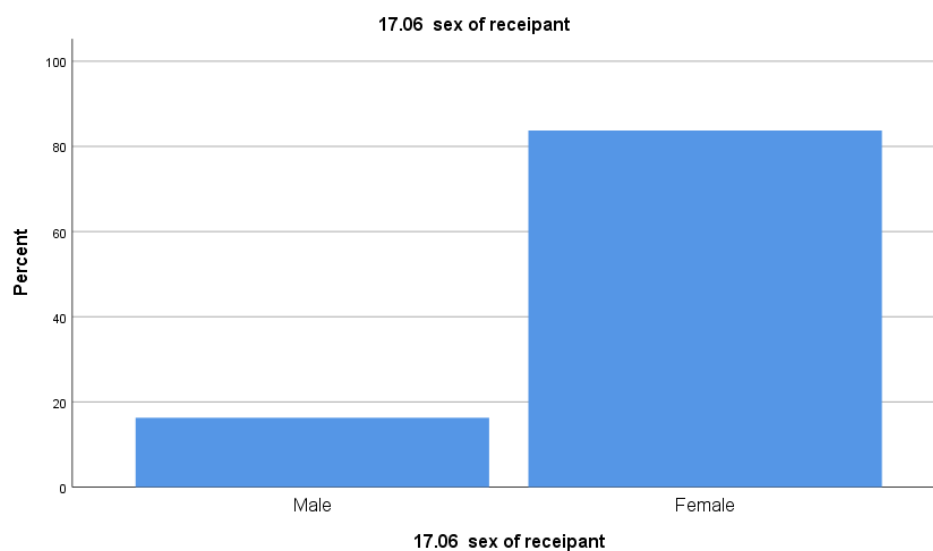
The frequency table summarized in Table 2 led to the revelation of the information about the gender of the recipients indicating that of all the 461 recipients, majority of them were females (n=386) and rest of them were the males (n=75). This suggests that among the recipients there is huge gap in the ratio of males versus female fractions.

Table 2: Frequency distribution for sex of recipient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	75	16.3	16.3	16.3
	Female	386	83.7	83.7	100.0
	Total	461	100.0	100.0	

Source: NLSS III survey, analysed by the author.

The same pattern with respect to the gender of the recipients is also evident through the bar plot displayed through Figure 3 which shows that about 83.7% of them are females and the remaining 16.3% are the males. Implying that there are approximately 67.4% more female recipients as compared to male recipients.

Figure 3: Gender of recipient

Source: NLSS III survey, analysed by the author

4.2.2 Occupation of the recipient

Likewise, the frequency table summarized in Table 3 shows the distribution of the work activities of the recipients with an extremely small fraction of 0.2% (n=1) being nonresponsive. Hence, out of the 478 recipients almost half of them were self-employed in agriculture (n=233) and second largest group of individuals were wage-employee in non-agricultural work activity (n=101). Around 55 of them were self-employed in non-agricultural work with 43 of them did activities other than agricultural and non-agricultural work. The smallest section was engaged in study as their primary work activity (n=7). This suggests that among the recipient's huge variation was present in terms of the primary work activity. According to Kharel et al. (2022), women tend to reduce their labour supply in non-farm self-employment, while men do not exhibit any significant effect. This gender disparity in response to nonfarm self-employment suggests the presence of underlying socio-cultural factors that influence women's decision-making processes.

Table 3: Primary work activity

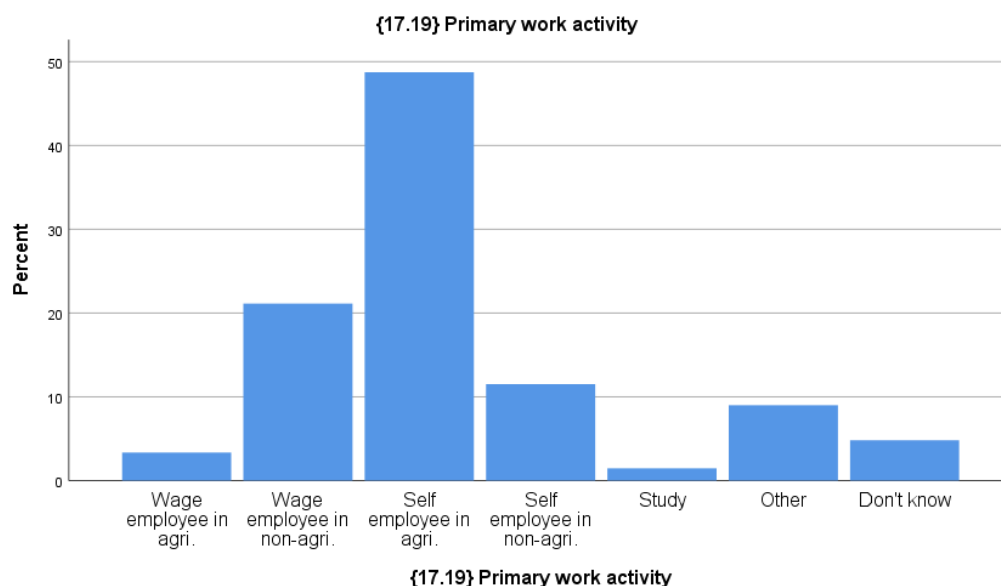
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wage employee in agri.	16	3.3	3.3	3.3
	Wage employee in non-agri.	101	21.1	21.1	24.5
	Self employee in agri.	233	48.6	48.7	73.2
	Self employee in non-agri.	55	11.5	11.5	84.7
	Study	7	1.5	1.5	86.2
	Other	43	9.0	9.0	95.2
	Don't know	23	4.8	4.8	100.0
	Total	478	99.8	100.0	

Missing	System	1	.2		
Total		479	100.0		

Source: NLSS III survey, analyzed by the author.

Similar pattern of the primary work activity of the recipients is also visible in the bar plot displayed by the Figure 4 which shows that the most popular work activity is self-employment in agriculture done by the recipients ($p=48.7\%$), second most important work activity is waged employment done by the recipients in the non-agriculture industry ($p=21.1\%$). Likewise, around 11.5% of the recipients are working as self-employed in the non-agriculture sector with nearly 9% of the recipients opting for other work activities than those mentioned in the choices. It is noticeable that only 1.5% of them were studying and 4.8% of the recipients did know about their work activities.

Figure 4: Primary work activity



Source: NLSS III survey, analysed by the author

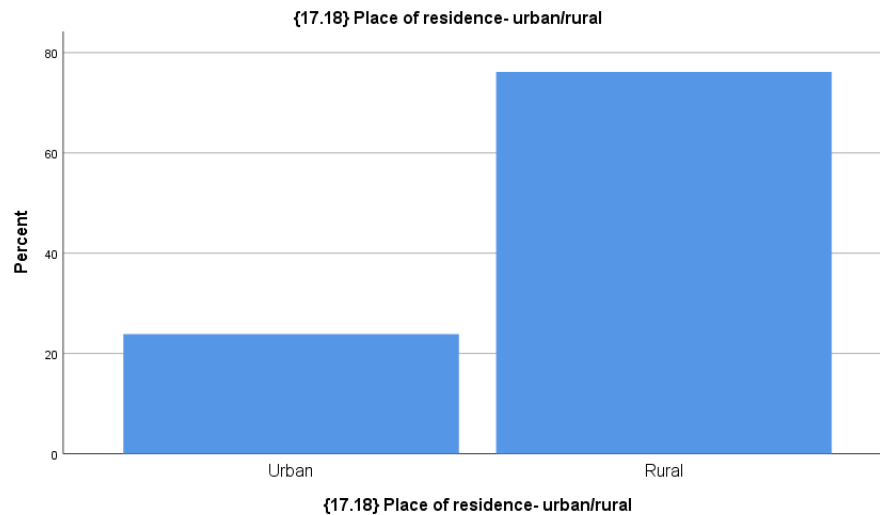
4.2.3 Residence of recipient

This clearly shows that among all the recipients who responded around 23.9% of them belonged to the urban parts while the remaining 76.1% of them belonged to the rural parts of the country shown in Table 4. This same trend with respect to their place of residence is also evident in the bar plot displayed in Figure 5.

Table 4: Frequency distribution for place of residence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	94	19.6	23.9	23.9
	Rural	300	62.6	76.1	100.0
	Total	394	82.3	100.0	
Missing	System	85	17.7		
Total		479	100.0		

Source: NLSS III survey, analysed by the author

Figure 5: Place of residence

Source: NLSS III survey, analysed by the author.

In addition, females in urban and rural spend money (remittance) differently because cities offer more economic opportunities and accessibility to jobs, markets, and services. Women in urban areas may have better access to income-generating businesses created through remittances. In contrast, rural areas prioritize traditional gender roles, focusing on providing essentials for the entire family. Female migrants working in cities or abroad exhibit different spending habits based on job type and income level.

4.3 Types of remittance usage

This section provides a detailed analysis on the types of remittances to provide an answer to the research question “What are the predominant types of remittance usage among recipients, and how do they vary across different regions of countries?”. The remittance usage among recipients revealed interesting insights. It suggests that

recipients have diverse preferences and needs when it comes to utilizing the money they receive. This helped in validating and satisfying the primary objective of the study related to the usage of types of remittances in and abroad.

The frequency table summarized in Table 5 led to the revelation of the information about the major use of remittance, as indicated in section 17.22, ranged from 1 to 8, showed that the most frequently used remittance is Daily consumption (n=435) as 90.8% of the recipients chose it as their primary use of remittance. The second highest used remittance is Household assets (n=21) which is chosen by around 4.4% of the recipients. Thereafter Education (n=8) takes the spot of the third most common usage of remittance as it got picked by approximately 2% of recipients. The least preference was given to Business or Investment (n=1) and Loan repay (n=1) with only 0.2% of recipients choose each of it as their major usage of remittance.

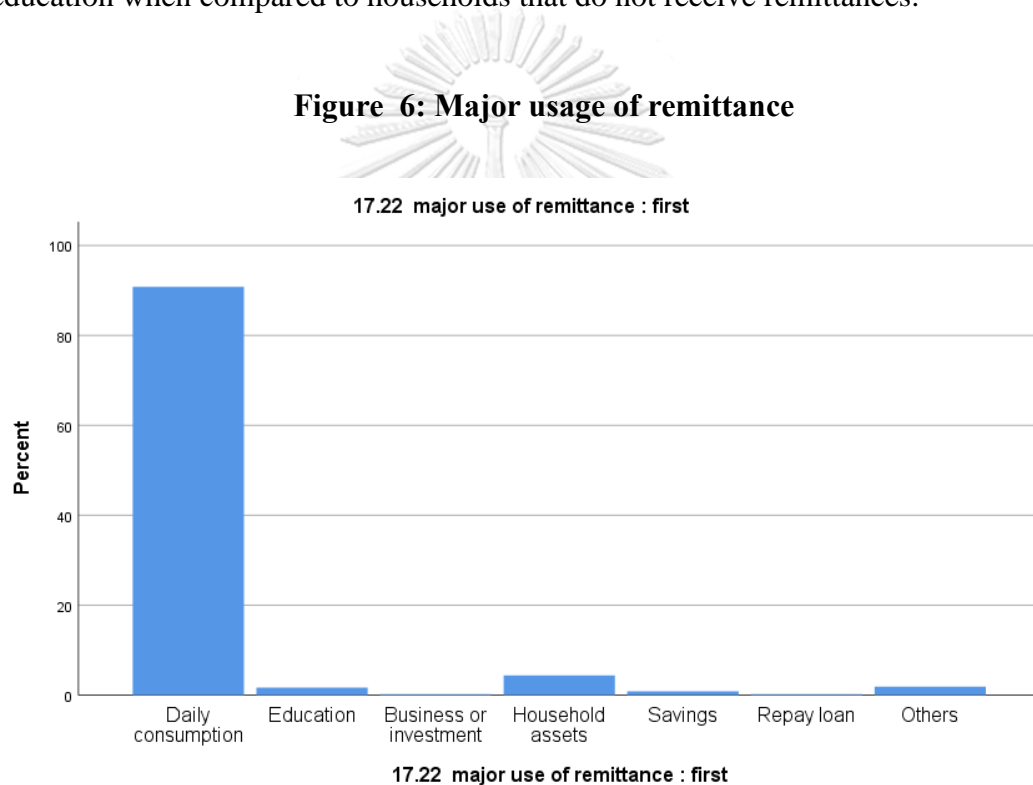
Table 5: Frequency distribution for major usage of remittance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily consumption	435	90.8	90.8	90.8
	Education	8	1.7	1.7	92.5
	Business or investment	1	.2	.2	92.7
	Household assets	21	4.4	4.4	97.1
	Savings	4	.8	.8	97.9
	Repay loan	1	.2	.2	98.1
	Others	9	1.9	1.9	100.0
	Total	479	100.0	100.0	

Source: NLSS III survey, analysed by the author

This suggests that there is variability in the major use of remittance among recipients and the most popular usage of remittance is for daily consumption with loan repay and business or investment being the least popular use of remittance as also evident through the bar plot displayed through Figure 6. Thapa and Acharya (2017) found that remittances were used for household expenditure, including food, education, and health. In terms of household expenditure, a study by Thapa and Acharya (2017) discovered that households in Nepal that receive remittances are more likely to allocate a greater portion of their budget towards consumption, healthcare, and education when compared to households that do not receive remittances.

Figure 6: Major usage of remittance




Source: NLSS III survey, analysed by the author

Likewise, the frequency table summarized in Table 6 led to the bifurcation of the urban-rural division of the recipients, which showed that the nearly 17.7% of the recipients did not respond about their place of residence and so the percentage for those whose place of residence information was available was reduced to approximately 82.3% resulting in 394 valid number of cases for this characteristic. Therefore, out of these 394 recipient's majorities of them belonged to rural parts of

the country (n= 300) and the remaining of them belonged to the urban areas (n=94). Remittances have the potential to increase the income of families living in rural areas, who tend to have less wealth compared to those living in urban areas. Paudel (2019) found that remittances have helped to reduce rural poverty and contribute to rural development in Nepal. The study highlighted the increase in foreign migration in Nepal for employment opportunities and to earn money, which has raised the income and living standards of families.

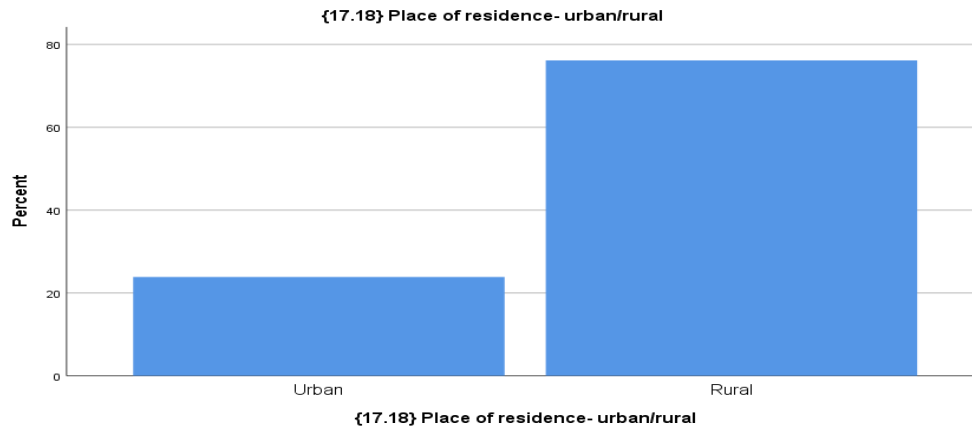
Table 6: Frequency distribution for place of residence



		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	94	19.6	23.9	23.9
	Rural	300	62.6	76.1	100.0
	Total	394	82.3	100.0	
Missing	System	85	17.7		
Total		479	100.0		

Source: NLSS III survey, analysed by the author

This clearly shows that among all the recipients who responded around 23.9% of them belonged to the urban parts while the remaining 76.1% of them belonged to the rural parts of the country. This same trend with respect to their place of residence is also evident in the bar plot displayed in Figure 7 below.

Figure 7: Place of residence

Source: NLSS III survey, analysed by the author

Furthermore, the output for the cross-tabulation analysis is displaced in Table 7 which shows the variations in the types of remittance usage across different regions of the country being the urban and rural areas. Here, it is observed that among the recipients who reside in urban areas of the country, the most predominant types of remittance usage are daily consumption (n=84) with education (n=4) being the next most important usage, household assets (n=1), savings (n=1), repay loan (n=1) being the least chosen usage for remittance. The fraction who chose others (n= 3) as the usage for remittance was very low among all the 300 recipients, Likewise, out of all the 94 recipients who resided in the urban areas chose daily consumption (n=272) as their most dominant usage for remittance with household assets (n=18) being the second most preferred type of remittance usage. The least prioritized use of remittance was seen in education (n=2), savings (2) and repay loan (0) respectively, while very few recipients choose others (n= 6) as a type of usage for remittance. It is a widely known fact that education is more prevalent in cities than in rural areas. Many research studies have explored the differences in educational opportunities between urban and rural areas and have pinpointed multiple factors responsible for this disparity. Blake et al. (2017) discussed the disparities faced by rural communities compared to urban areas, including lower educational attainment. Rural areas often have limited access to

educational resources and face higher poverty rates, which can contribute to the lower share of education in these areas.

Table 7: Usage of remittance with place of residence

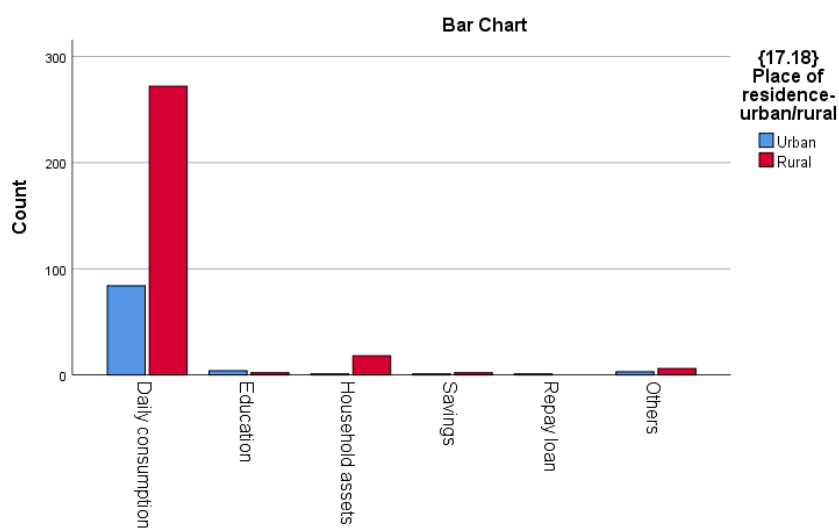
			(Rahman) Place of residence- urban/rural		Total
			Urban	Rural	
17.22 major use of remittance	Daily consumption	Count	84	272	356
		% Place of residence-urban/rural	89.4%	90.7%	90.4%
	Education	Count	4	2	6
		% Place of residence-urban/rural	4.3%	0.7%	1.5%
	Household assets	Count	1	18	19
		% within {17.18} Place of residence-urban/rural	1.1%	6.0%	4.8%
	Savings	Count	1	2	3
		% within {17.18} Place of residence-urban/rural	1.1%	0.7%	0.8%
	Repay loan	Count	1	0	1
		% within {17.18} Place of residence-urban/rural	1.1%	0.0%	0.3%
	Others	Count	3	6	9

		% within {17.18} Place of residence- urban/rural	3.2%	2.0%	2.3%
Total		Count	94	300	394
		% within {17.18} Place of residence- urban/rural	100.0%	100.0%	100.0 %

Source: NLSS III survey, analysed by the author

The output displayed in the clustered bar chart plotted in Figure 8 below which shows that among the 94 recipients who resided in urban parts of the country nearly around 89.4% had daily consumption as the most predominant type of remittance usage. While education became the next most important usage with 4.3% of the recipients choosing it. Further, household assets, savings and repay loan each being chosen as the third most common use of remittance chosen approximately by 1% recipients each separately. Although near about 3.2% of them did selected other uses of remittance as their major usage. In a similar manner, among the group of 300 recipients who resided in the rural areas of the country, 90.7% of them chose daily consumption as their most dominant usage for remittance and 6% of them chose household assets. Around 0.7% choose education, savings and none of them chose repay loan as their use of remittance while 2% of the recipients choose others as a usage for remittance type. The chosen daily consumption as the most dominant usage for remittance aligns with the findings of several studies conducted in Nepal. According to Dhakal and Oli (2020), households in Nepal that receive remittances have a tendency to allocate a larger portion of their funds towards expenses related to consumption, healthcare, and education in comparison to households that do not receive such payments. This suggests that a significant portion of remittances is used for daily expenses and improving the standard of living.

Figure 8: Place of residence and usage of remittance



17.22 major use of remittance : first

Source: NLSS III survey, analysed by the author

Finally, the most crucial part of the analysis related to the usage of remittance is visible in Table 8, which gives the chi-square test (chi-value= 13.467, p-value=0.019***). This shows that the p-value is less than 0.05 makes the relation between the usage of remittance and the place of residence statistically significant meaning that the variation present in the type of remittance usage is affected by the place of residence of the recipient.

It is important to note that the impact of remittances can vary depending on various factors such as the source of remittances, the type of remittance sender, and the volatility of remittance inflows (Jawaid & Raza, 2014; Stanley & Fleming, 2019). The impact of remittances on the enrolment rates of children in Nepalese families was studied, considering whether the remittance sender was a household or non-household member, as well as their type and location. The study found that there were both

positive and negative effects of remittances on education outcomes (Jawaid & Raza, 2014; Stanley & Fleming, 2019).

Table 8: Chi-square test for types of remittance usage

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.467 ^a	5	.019
Likelihood Ratio	13.189	5	.022
Linear-by-Linear Association	.001	1	.974
N of Valid Cases	394		

Source: NLSS III survey, analysed by the author

*Note: The importance of the coefficients at the 1%, 5%, and 10% levels is indicated by ***, **, and *, respectively.*

Thus, all the interpretations of the tables and charts mentioned above behaves as an answer in the sense of the positive confirmation to the notion that in general the usage of type of remittance have a preferred order as displayed in table 9. Further, it can also be concluded that the usage for the type of remittance most certainly depends upon the place of residence of the recipients as supported by table 8. Finally, the table 7 demonstrates that the major use of remittance varies between urban and rural areas as both of them keep daily consumption as their prime usage but education is regarded as the next most important use of remittance by urban residents while household assets is regarded as the next most important usage of remittance of rural residents proving that the place of residence plays a vital role in determining remittance utilization patterns.

4.4 Gender analysis

This section provides a detailed analysis on the impact casted by the gender of the donor and recipient in prioritizing the remittance use to provide an answer to the research question “How does gender analysis influence the types of remittance usage among recipients, considering factors such as migrant characteristics and household characteristics?”. Gender showed a noticeable impact on the choice of remittance usage among recipients, migrants, and household characteristics. It suggests that the sex of the donor resulted in different preferences and needs when it comes to utilizing the money received by the recipients which in turn helped in cross-examining and satisfying the second objective of the study related to the usage of types of remittances as given by male versus female donors. Moreover, men were more engaged in self-agriculture while women were involved in wage agriculture. Shakya and Gonpu (2021) showed that, the impact of gender on the usage of remittances has been examined in various countries. In Nepal, micro-studies have shown that remittances have led to a decline in poverty and an improvement in living standards for migrant households.

Furthermore, the gender of individuals has long been recognized as a significant factor influencing various aspects of human behaviour and decision-making processes. In the context of remittance usage among recipients, migrants, and household characteristics, it becomes increasingly important to understand how gender plays a role in shaping preferences and needs regarding the utilization of money received. These transfers often serve as an essential source of income for many households in developing nations, providing them with financial stability and opportunities for socioeconomic advancement. In addition, the utilization of money, a seemingly universal concept, reveals itself as a multifaceted domain that demands thorough examination through the lens of gender. Money is not merely a medium of exchange; it holds immense power to influence our choices, aspirations, and overall well-being. Importantly, this growth was partially attributed to bringing more girls into higher levels of education and achieving greater gender equality in educational attainment. These findings suggest that investing in education for women can have

substantial positive effects on both individual financial outcomes and overall economic development. In the context of relationships and households, gender can influence money management decisions. Research has shown that women's access to money can be influenced by cultural and institutional factors, and that women may prioritize spending on children and family needs (Çineli, 2020).

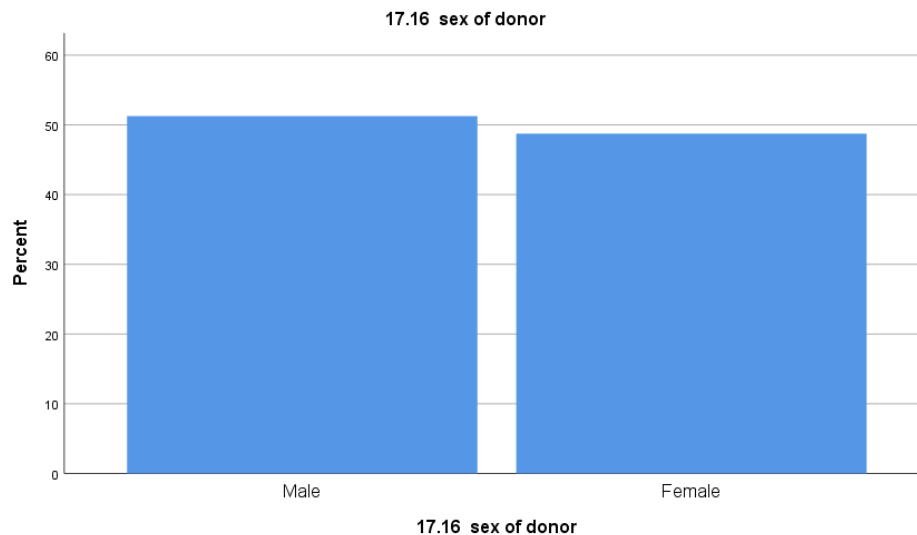
The frequency table summarized in Table 9 led to the revelation of the information about the division of donors' gender indicating that nearly 1% of the donor's gender is unknown/missing which constitutes about 5 donors. Hence the effective size of the donors becomes 474. Out of which majority of them were males (n=243) and in close proximity were the females (n=231). This suggests that among the donors there is no much difference in the ratio of males versus female fractions.

Table 9: Frequency distribution for sex of donor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	243	50.7	51.3	51.3
	Female	231	48.2	48.7	100.0
	Total	474	99.0	100.0	
Missing	System	5	1.0		
Total		479	100.0		

Source: NLSS III survey, analysed by the author

This suggests that there is not much difference in the proportion of the gender of the donors. Since about 51.3% of them are males while the remaining 48.7% are females. So, the difference in the male to female percentage is about 2.6% only. The same is also evident through the bar plot displayed through Figure 9 which shows that approximately 2.6% of more males donors are present in the data over the female donors.

Figure 9: Bar chart for gender of donor

Source: NLSS III survey, analysed by the author

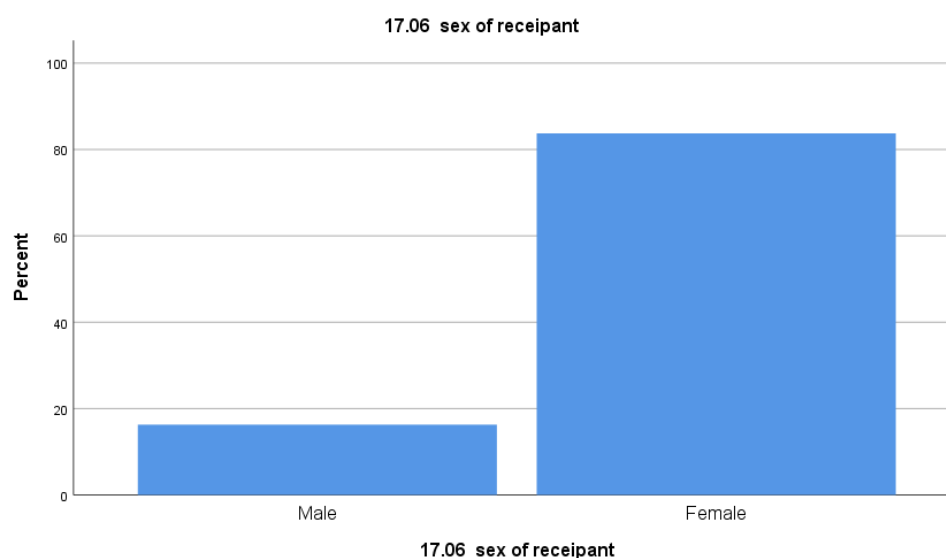
The frequency table summarized in Table 10 led to the revelation of the information about the gender of the recipients indicating that of all the 461 recipients, majority of them were females (n=386) and rest of them were the males (n=75). This suggests that among the recipients there is huge gap in the ratio of males versus female fractions.

Table 10: Frequency distribution for sex of recipient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	75	16.3	16.3	16.3
	Female	386	83.7	83.7	100.0
	Total	461	100.0	100.0	

Source: NLSS III survey, analysed by the author

The same pattern with respect to the gender of the recipients is also evident through the bar plot displayed through Figure 10 which shows that about 83.7% of them are females and the remaining 16.3% are the males. Implying that there are approximately 67.4% more female recipients as compared to male recipients.

Figure 10: Gender of recipient

Source: NLSS III survey, analysed by the author

Likewise, the frequency table summarized in Table 11 shows the distribution of the work activities of the recipients with an extremely small fraction of 0.2% (n=1) being nonresponsive. Hence, out of the 478 recipients almost half of them were self-

employed in agriculture (n=233) and second largest group of individuals were wage-employee in non-agricultural work activity (n=101). Around 55 of them were self-employed in non-agricultural work with 43 of them did activities other than agricultural and non-agricultural work. The smallest section was engaged in study as their primary work activity (n=7). This suggests that among the recipient's huge variation was present in terms of the primary work activity.

Table 11: Primary work activity

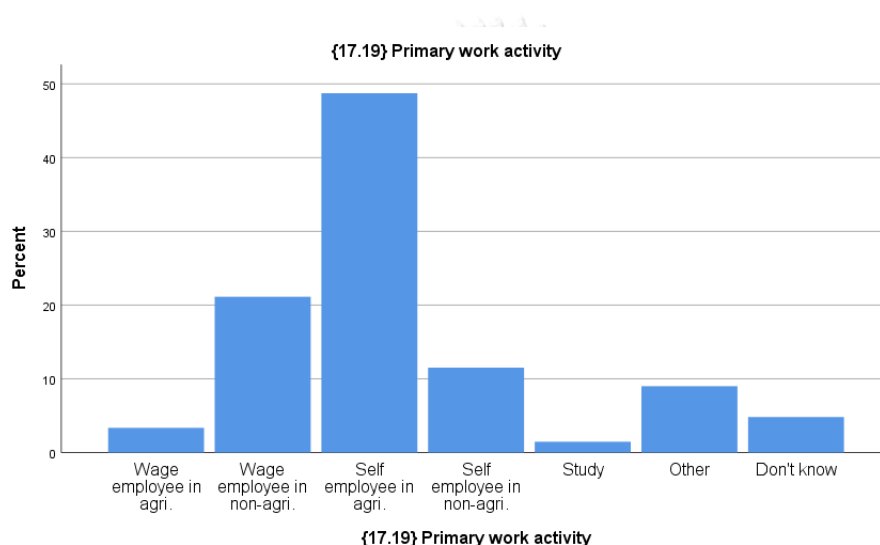
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wage employee in agri.	16	3.3	3.3	3.3
	Wage employee in non-agri.	101	21.1	21.1	24.5
	Self-employed worker in agri.	233	48.6	48.7	73.2
	Self-employed worker in non-agri.	55	11.5	11.5	84.7
	Study	7	1.5	1.5	86.2
	Other	43	9.0	9.0	95.2
	Don't know	23	4.8	4.8	100.0
	Total	478	99.8	100.0	
Missing	System	1	.2		
Total		479	100.0		

Source: NLSS III survey, analysed by the author

Similar pattern of the primary work activity of the recipients is also visible in the bar plot displayed by the Figure 11 which shows that the most popular work activity is self-employment in agriculture done by the recipients (p=48.7%), second most important work activity is waged employment done by the recipients in the non-

agriculture industry ($p=21.1\%$). Likewise, around 11.5% of the recipients are working as self-employed in the non-agriculture sector with nearly 9% of the recipients opting for other work activities than those mentioned in the choices. It is noticeable that only 1.5% of them were studying and 4.8% of the recipients did know about their work activities.

Figure 11: Primary work activity



Source: NLSS III survey, analysed by the author

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Similarly, the output for the cross-tabulation analysis is displaced in Table 12 which shows the variations in the types of remittance usage of the recipients in terms of the gender of the donor. Here, it is observed that the money donated by the males is mostly utilized in daily consumption ($n=220$) with household ($n=13$) being the next most important usage, education ($n=3$), savings ($n=3$), repay loan ($n=1$) being the least chosen usage for remittance by recipients. The fraction who chose others ($n=2$) as the usage for remittance was very low. Likewise, the money donated by the 215 female donors was mostly used in the daily consumption ($n=215$) and household assets ($n=8$) being the second most preferred type of remittance usage. The least prioritized use of remittance by recipients was education ($n=1$), savings ($n=1$) and

repay loan (n=0) respectively, while very few recipients choose others (n= 6) as a type of usage for remittance for the money accepted by female donor.

Table 12: Cross tabulation for usage of remittances and gender of donor

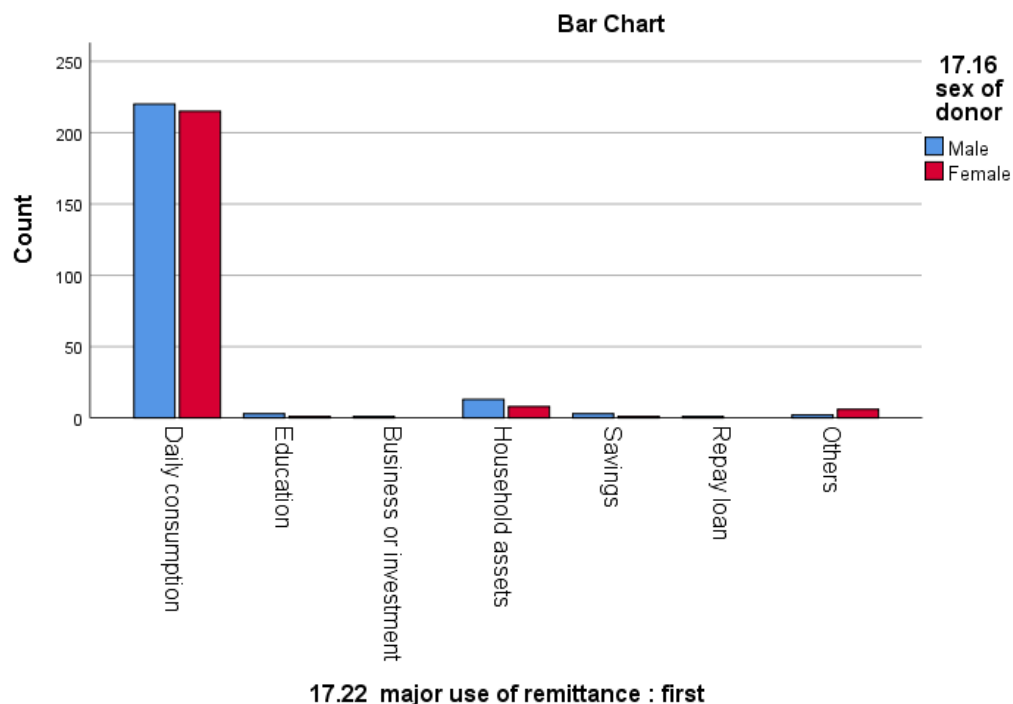
			sex of donor		Total
			Male	Female	
17.22 major use of remittance : first	Daily consumption	Count	220	215	435
		% sex of donor	90.5%	93.1%	91.8%
	Education	Count	3	1	4
		% sex of donor	1.2%	0.4%	0.8%
	Business or investment	Count	1	0	1
		% sex of donor	0.4%	0.0%	0.2%
	Household assets	Count	13	8	21
		% sex of donor	5.3%	3.5%	4.4%
	Savings	Count	3	1	4
		% sex of donor	1.2%	0.4%	0.8%
	Repay loan	Count	1	0	1
		% sex of donor	0.4%	0.0%	0.2%
	Others	Count	2	6	8
		% sex of donor	0.8%	2.6%	1.7%
Total	Count	243	231	474	
	% sex of donor	100.0%	100.0%	100.0%	

Source: NLSS III survey, analysed by the author

The output displayed in the clustered bar chart plotted in Figure 12 below which shows that for the money donated by male donors around 90.5% was used in daily consumption by the recipients. While 5.3% of the recipients used the male donor's

money for household assets with 0.4% of the recipients choosing to use it for business or investment purposes. Further, education, savings and repay loan each being chosen as the third most common use of remittance chosen approximately by 1.2 % recipients each separately. Although near about 0.8% of them did select other uses of remittance as their major usage given by male donors. In a similar manner, among the group of 215 female donors, 93.1% of them chose daily consumption as their most dominant usage for remittance and 3.5% of them chose household assets. Around 0.4% choose education, savings and 0% of them chose repay loan as their use of remittance while 2.6% of the recipients choose others as a usage for remittance type for the money given by female donors.


Figure 12: Major use of remittance and gender of donor



Source: NLSS III survey, analysed by the author

Next most crucial part of analysis is related with the usage of remittance with respect to the gender of the donor as summarized in the Table 13, which gives the chi-square test (chi-value= 6.949, p-value=0.326). This shows that the p-value is greater than 0.05 which implies that the relation between the usage of remittance and the gender of the donor is statistically insignificant. Reaching to a conclusion that the variation present in the type of remittance usage is not at all affected by the gender of the donor.

Table 13: Chi-square test for gender analysis on the impact of usage of remittances



	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.949 ^a	6	.326
Likelihood Ratio	7.914	6	.244
Linear-by-Linear Association	.091	1	.763
N of Valid Cases	474		

Source: NLSS III survey, analysed by the author

Next, the output for the cross-tabulation analysis displaced in Table 14 shows the variations in the types of remittance usage of the recipients with respect to the gender of the recipient. Here, it is observed that among the group of male recipients the most dominant type of remittance usage is the daily consumption (n=68) with household (n=5) being the next most important usage, education (n=1), business or investment (n=1) being the least chosen usage for remittance by male recipients. There was no one who chose others (n=0), repay loan (n=0) and savings (n=0) as their usage for remittance. Likewise, among the female recipients the most used remittance type was the daily consumption (n=349), household assets (n=16) being the second most

preferred type of remittance usage and education (n=7) being the third most used type of remittance by the female recipients. The least prioritized use of remittance by female recipients was savings (n=4), repay loan (n=1) and others (n=9) respectively, while no recipients choose business or investment (n= 0) as a type of usage for remittance.

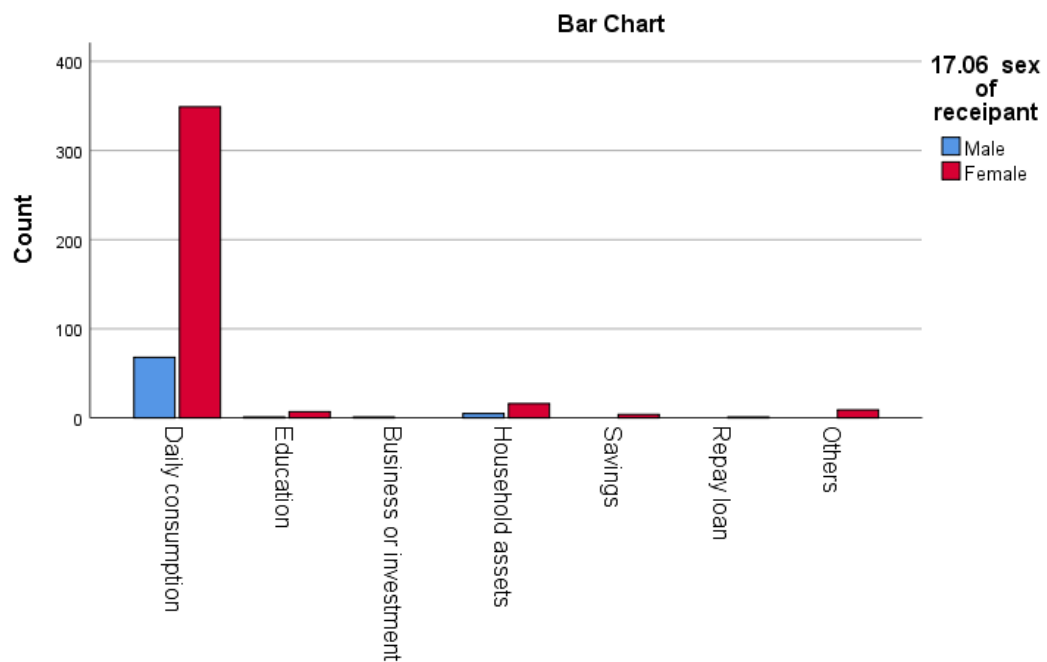
Table 14: Usage of remittance and gender of recipient

			17.06 sex of recipient		Total
			Male	Female	
17.22 major use of remittance : first	Daily consumption	Count	68	349	417
		% sex of recipient	90.7%	90.4%	90.5%
	Education	Count	1	7	8
		% sex of recipient	1.3%	1.8%	1.7%
	Business or investment	Count	1	0	1
		% within 17.06 sex of recipient	1.3%	0.0%	0.2%
	Household assets	Count	5	16	21
		% within 17.06 sex of recipient	6.7%	4.1%	4.6%
	Savings	Count	0	4	4
		% within 17.06 sex of recipient	0.0%	1.0%	0.9%
	Repay loan	Count	0	1	1
		% within 17.06 sex of recipient	0.0%	0.3%	0.2%
	Others	Count	0	9	9

		% within 17.06 sex of recipient	0.0%	2.3%	2.0%
Total		Count	75	386	461
		% within 17.06 sex of recipient	100.0%	100.0%	100.0%

Source: NLSS III survey, analysed by the author

The output displayed in the clustered bar chart plotted in Figure 13 below also shows that for the male recipients around 90.7% used in daily consumption as type of remittance. While 6.7% of the male recipients used household assets with 1.3% of the recipients choosing to use education and business or investment as usage of remittance separately. Further, savings, others and repay loan each being chosen by none of the male recipients. In a similar manner, among the group of female donors, 90.4% of them chose daily consumption as their most dominant usage for remittance and 4.1% of them chose household assets. Around 1.8% choose education, 1% used savings and 0.3% of them chose to repay loan as their use of remittance while 2.3% of the recipients choose others as usage for remittance type and none of them chose business or investment.

Figure 13: Remittance usage and gender of recipient**17.22 major use of remittance : first**

Source: NLSS III survey, analysed by the author

Next most crucial part of analysis is related with the usage of remittance with respect to the gender of the recipient as summarized in the Table 15, which gives the chi-square test (chi-value= 8.827, p-value=0.184). This shows that the p-value is greater than 0.05 which implies that the relation between the usage of remittance and the gender of the recipient is statistically insignificant. Reaching to a conclusion that the variation present in the type of remittance usage is not at all depending on the gender of the recipient.

Table 15: Chi-square test with usage of remittance with respect to gender

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.827 ^a	6	.184
Likelihood Ratio	9.482	6	.148
Linear-by-Linear Association	.301	1	.583
N of Valid Cases	461		

Source: NLSS III survey, analysed by the author

Next, the output for the cross-tabulation analysis displaced in Table 16 shows the variations in the primary work activity of the recipients with respect to the gender of the recipient. Here, it is observed that among the group of male recipients the most prominent work activity is self-employment in agriculture (n=22) and wage employment in non-agricultural sector (n= 19) being the second most worked activity among males. Likewise, next popular work activities are self-employment in non-agriculture (n=13), study (n=12), other (n=6) and wage employment in agriculture (n=3) respectively. Likewise, among the female recipients the most popular work activity is self-employment in agriculture (n= 242) and the next important work activity is self-employment in non-agriculture (n=33). Wage employment in agriculture is chosen as a work activity by around 15 female recipients and 11 of them are studying. Nearly 50 of the female recipients are doing other work activities.

Table 16: Cross tabulation on primary work activity and gender of the recipient

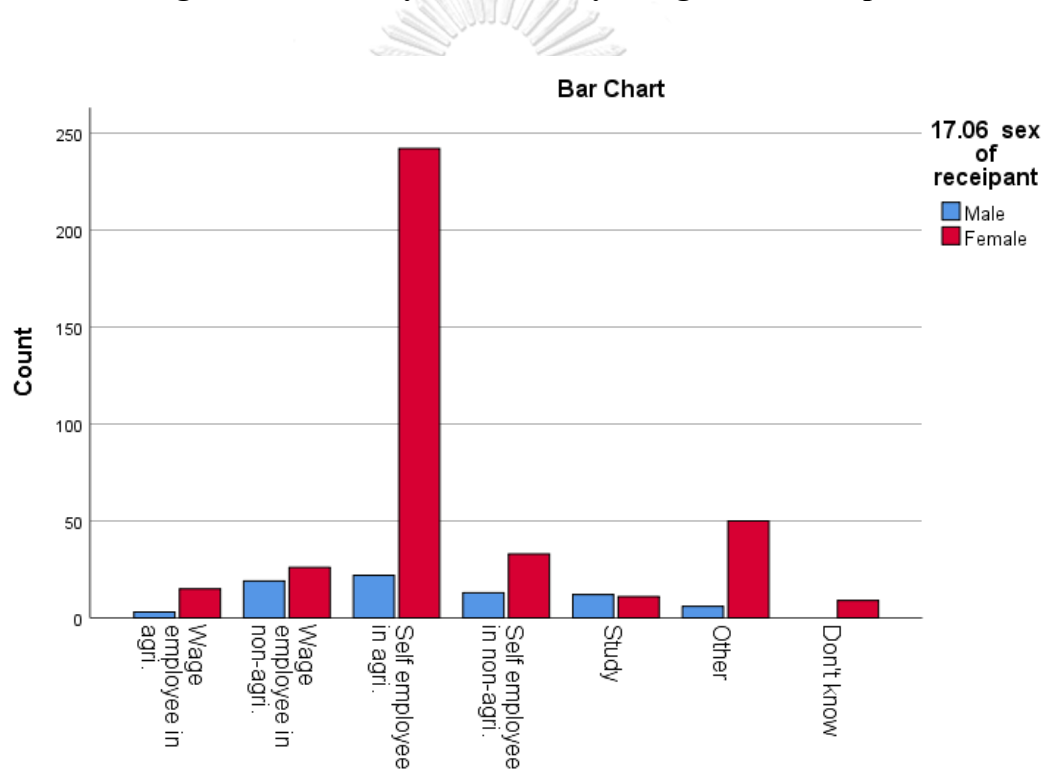
			Sex of recipient		Total
			Male	Female	
17.08 primary work activity of recipient	Wage employee in agri.	Count	3	15	18
		% sex of recipient	4.0%	3.9%	3.9%
	Wage employee in non-agri.	Count	19	26	45
		% sex of recipient	25.3%	6.7%	9.8%
	Self employee in agri.	Count	22	242	264
		% sex of recipient	29.3%	62.7%	57.3%
	Self employee in non-agri.	Count	13	33	46
		% sex of recipient	17.3%	8.5%	10.0%
	Study	Count	12	11	23
		% sex of recipient	16.0%	2.8%	5.0%
	Other	Count	6	50	56
		% sex of recipient	8.0%	13.0%	12.1%
	Don't know	Count	0	9	9
		% sex of recipient	0.0%	2.3%	2.0%
Total		Count	75	386	461
		% sex of recipient	100.0%	100.0%	100.0%

Source: NLSS III survey, analysed by the author

The results parallel to the output for the cross-tabulation analysis are also visible in the clustered bar chart visualized in Figure 14 showing the variations in the primary work activity of the recipients with respect to their gender. Hence, it is seen that among the group of male recipients the most prominent work activity is self-employment in agriculture (p=29.3%) and wage employment in non-agricultural sector (p=25.3%) being the second most worked activity among males. Likewise, next

popular work activities are self-employment in non-agriculture (p=17.3%), study (p=16%), other (p=8%) and wage employment in agriculture (p=4%) respectively. Likewise, among the female recipients the most popular work activity is self-employment in agriculture (p=62.7%) and the next important work activity is self-employment in non-agriculture (p=8.5%). Wage employment in agriculture is chosen as a work activity by around 3.9% female recipients and 2.8% of them are studying. Nearly 13% of the female recipients are doing other work activities.

Figure 14: Primary work activity and gender of recipient



Source: NLSS III survey, analysed by the author

Last most crucial part of analysis is related with the primary work activity with respect to the gender of the recipient as summarized in the table 17 which gives the chi-square test (chi-value= 64.097, p-value=0.000***). This shows that the p-value is smaller than 0.05 which implies that the relation between the primary work activity and the gender of the recipient is statistically significant. Reaching to a conclusion

that the variation present in the primary work activity is dependent on the gender of the recipient.

*Note: The importance of the coefficients at the 1%, 5%, and 10% levels is indicated by ***, **, and *, respectively.*

Table 17: Chi-square test in respect to the gender of the recipient

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	64.097 ^a	6	.000
Likelihood Ratio	55.750	6	.000
Linear-by-Linear Association	.226	1	.634
N of Valid Cases	461		

Source: NLSS III survey, analysed by the author

Thus, it can be finally concluded that gender of the donor or the recipient none of it seems to have any statistically significant impact over the usage of the type of remittance of the recipients. However, the primary chosen work activity seems to be affected by the gender of the recipient with both genders choosing self-employment in agriculture as their primary work activity while the second most important activity for males is wage employment in non-agriculture sector and for females it is self-employment in non-agriculture sector among others.

4.5 Methods of remittance transfer

This section provides a detailed analysis of the most frequently used mode of remittance by the receiver to provide an answer to the research question “Which techniques are commonly employed by recipients to send remittances, and how do they vary according to occupation and the country of residence for most individuals living abroad?”. The most used modes to send remittances by the recipients are summarized in Table 18 below. It is observed that self is the most often chosen as the mode to send money (n=379) with through other family members/relatives taking the second place (n=48). The next two preferred mode for sending money are through friends (n=15) and others (n=12) respectively. The least utilized modes to send remittances are through acquaintances (n=6) and hundi (n=1). Moreover, the term "self" is commonly used to refer to a method of sending money where the donor transfers the funds in person, without the need for periodic travel back and forth. The "self" option for sending money to Nepal does not refer to physically carrying cash into the country. It typically involves transferring funds from one account to another within Nepal, where you are the receiver. To use this option, you must initiate a transfer from your existing bank or mobile wallet account and send it to another account that you own or manage in the country. This can be done electronically through online banking, mobile banking, or remittance services offered by financial institutions. This option can be facilitated through various means, including mobile money transfers (Asongu, 2015).

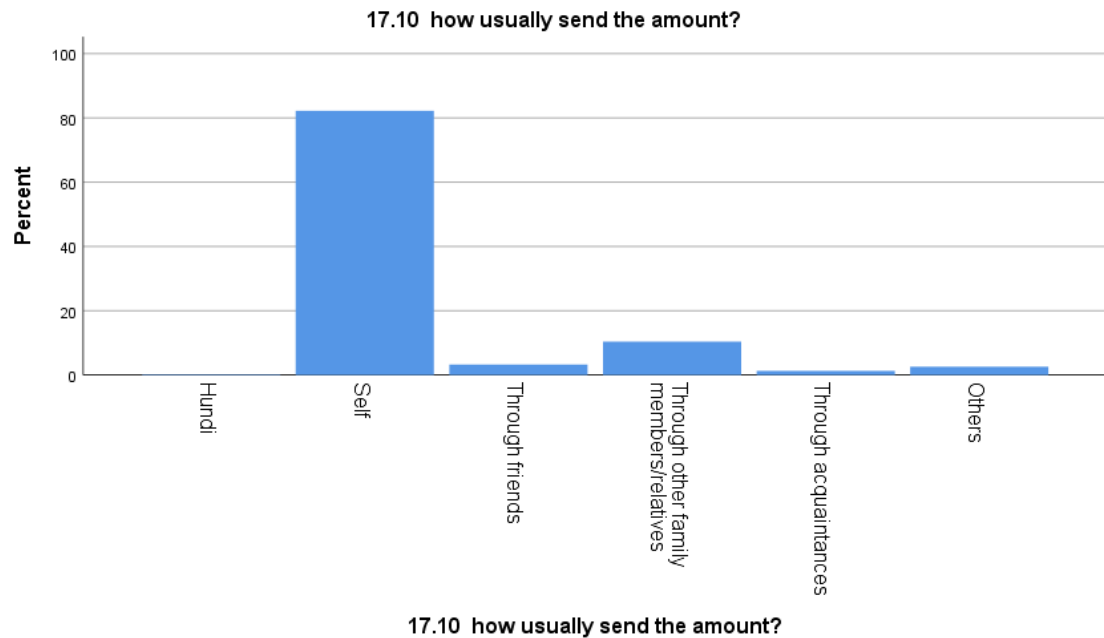
Table 18: Frequency distribution for methods of remittance transfer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hundi	1	.2	.2	.2
	Self	379	82.2	82.2	82.4
	Through friends	15	3.3	3.3	85.7
	Through other family members/relatives	48	10.4	10.4	96.1
	Through acquaintances	6	1.3	1.3	97.4
	Others	12	2.6	2.6	100.0
	Total	461	100.0	100.0	

Source: NLSS III survey, analysed by the author

A visual display for the mode of remittances is plotted and showed in Figure 15 whose results are in alignment with the able frequency table results. It is seen that self is the most often chosen as the mode to send money (p=82.2%) with through other family members/relatives taking the second place (p=10.4%). The next two preferred mode for sending money are through friends (p=3.3%) and others (p=2.6%) respectively. The least utilized modes to send remittances are through acquaintances (p=1.3%) and hundi (p=0.2%).

Figure 15: Method of remittance transfer



Source: NLSS III survey, analysed by the author

The frequency table summarized in table 19 led to the revelation of the information about the gender of the recipients indicating that of all the 461 recipients, majority of them were females (n=386) and rest of them were the males (n=75). This suggests that among the recipients there is huge gap in the ratio of males versus female fractions.

Table 19: Frequency distribution for sex of recipient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	75	16.3	16.3	16.3
	Female	386	83.7	83.7	100.0
	Total	461	100.0	100.0	

Source: NLSS III survey, analysed by the author

The same pattern with respect to the gender of the recipients is also evident through the bar plot displayed through Figure 16 which shows that about 83.7% of them are females and the remaining 16.3% are the males. Implying that there are approximately 67.4% more female recipients as compared to male recipients.

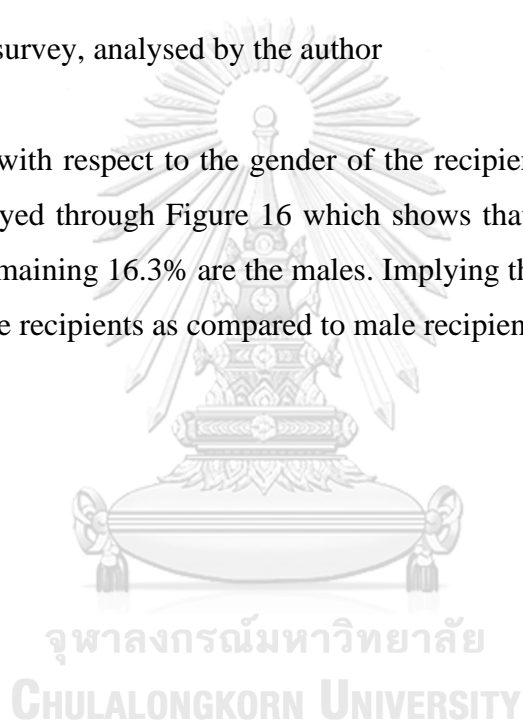
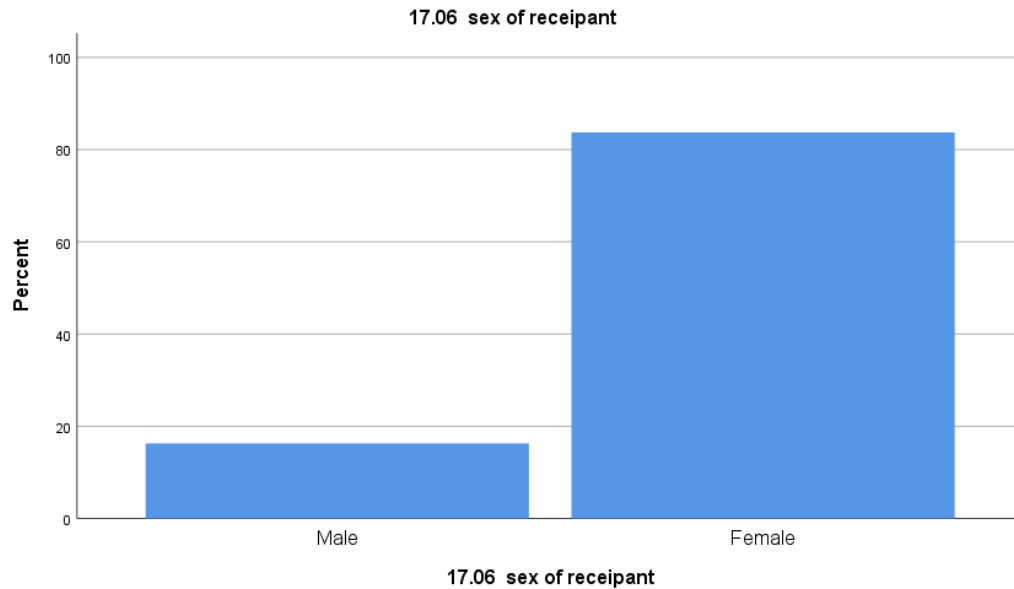


Figure 16: Bar chart for gender of recipient

Source: NLSS III survey, analysed by the author

Likewise, the frequency table summarized in table 20 shows the distribution of the work activities of the recipients with an extremely small fraction of 0.2% (n=1) being nonresponsive. Hence, out of the 478 recipients almost half of them were self-employed in agriculture (n=233) and second largest group of individuals were wage-employee in non-agricultural work activity (n=101). Around 55 of them were self-employed in non-agricultural work with 43 of them did activities other than agricultural and non-agricultural work. The smallest section was engaged in study as their primary work activity (n=7). This suggests that among the recipient's huge variation was present in terms of the primary work activity.

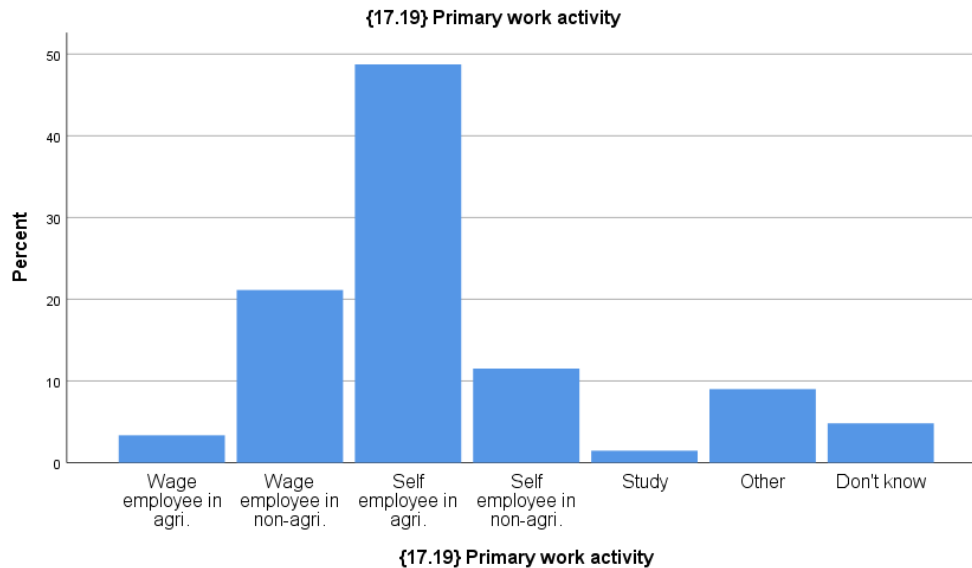
Table 20: Frequency distribution of primary work activity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wage employee in agri.	16	3.3	3.3	3.3
	Wage employee in non-agri.	101	21.1	21.1	24.5
	Self-employed workers in agri.	233	48.6	48.7	73.2
	Self-employed workers in non-agri.	55	11.5	11.5	84.7
	Study	7	1.5	1.5	86.2
	Other	43	9.0	9.0	95.2
	Don't know	23	4.8	4.8	100.0
	Total	478	99.8	100.0	
Missing	System	1	.2		
Total		479	100.0		

Source: NLSS III survey, analysed by the author

A similar pattern of the primary work activity of the recipients is also visible in the bar plot displayed by the Figure 17 which shows that the most popular work activity is self-employment in agriculture done by the recipients ($p=48.7\%$), second most important work activity is waged employment done by the recipients in the non-agriculture industry ($p=21.1\%$). Likewise, around 11.5% of the recipients are working as self-employed in the non-agriculture sector with nearly 9% of the recipients opting for other work activities than those mentioned in the choices. It is noticeable that only 1.5% of them were studying and 4.8% of the recipients did know about their work activities.

Figure 17: Bar chart for primary work activity



Source: NLSS III survey, analysed by the author

Next, the output for the cross-tabulation analysis displaced in table 21 shows the variations in the modes of sending the remittance with respect to the gender of the recipient. Here, it is observed that among the group of male recipients the most popular mode of remittance self (n=64) with through other family members/relatives (n=8) being the next most popular mode of sending remittance, others (n=2), through friends (n=1) being the third and fourth chosen modes for remittance by male recipients. There was no one who chose hundi (n=0), and through acquaintances (n=0) as their mode for sending of remittance. Likewise, among the female recipients the most used mode of sending remittance type is self (n=315) with through other family members/relatives (n=40) being the next most popular mode of sending remittance, through friends (n=14) and others (n=10) being the third and fourth chosen modes for remittance by female recipients. The least chosen mode for remittance was through acquaintances (n=6) and hundi (n=1) as their mode for sending of remittance.

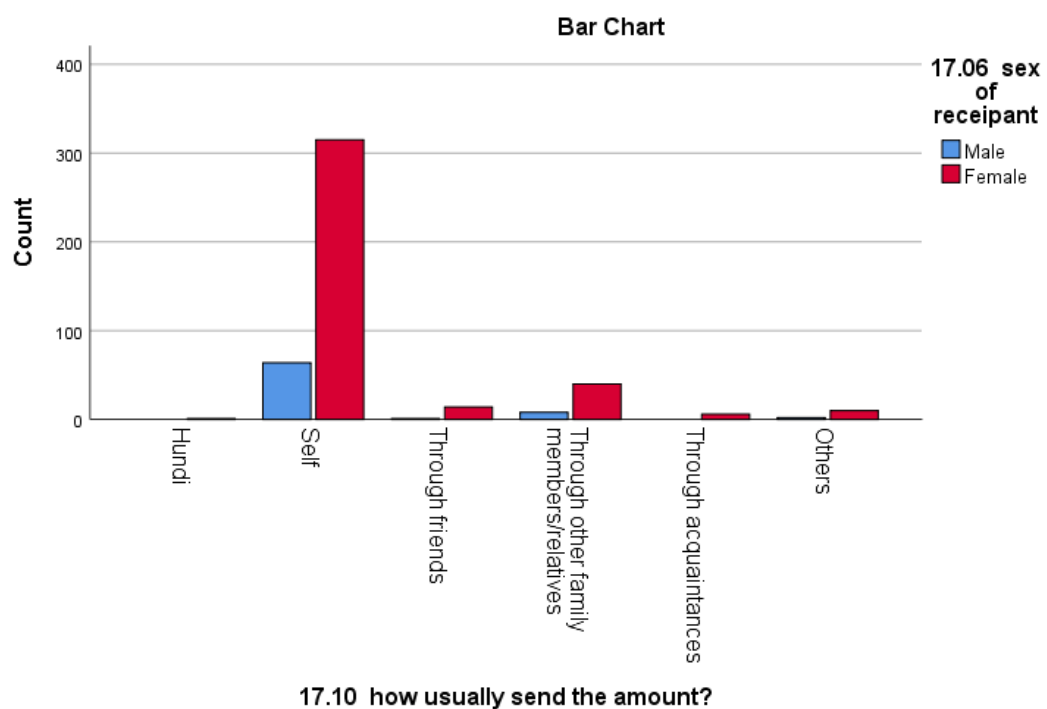
Table 21: Cross tabulation for mode of sending remittance and gender of recipient

			17.06 sex of recipient		Total
			Male	Female	
17.10 how usually send the amount?	Hundi	Count	0	1	1
		sex of recipient	0.0%	0.3%	0.2%
	Self	Count	64	315	379
		% within 17.06 sex of recipient	85.3%	81.6%	82.2%
	Through friends	Count	1	14	15
		% within 17.06 sex of recipient	1.3%	3.6%	3.3%
	Through other family members/relatives	Count	8	40	48
		% within 17.06 sex of recipient	10.7%	10.4%	10.4%
	Through acquaintances	Count	0	6	6
		% within 17.06 sex of recipient	0.0%	1.6%	1.3%
	Others	Count	2	10	12
		% within 17.06 sex of recipient	2.7%	2.6%	2.6%
	Total	Count	75	386	461
		% within 17.06 sex of recipient	100.0%	100.0%	100.0%

Source: NLSS III survey, analysed by the author

The output displayed in the clustered bar chart plotted in Figure 18 below also shows that for the male recipients around self ($p=85.3\%$) with through other family members/relatives ($p=10.7\%$) being the next most popular mode of sending remittance, others ($p=2.7\%$), through friends ($p=1.3\%$) being the third and fourth chosen modes for remittance by male recipients. There was no one who chose hundi ($p=0\%$), and through acquaintances ($p=0\%$) as their mode for sending of remittance. Likewise, among the female recipients the most used mode of sending remittance type is self ($p=81.6\%$) with through other family members/relatives ($p=10.4\%$) being the next most popular mode of sending remittance, through friends ($p=3.6\%$) and others ($p=2.6\%$) being the third and fourth chosen modes for remittance by female recipients. The least chosen mode for remittance was through acquaintances ($p=1.6\%$) and hundi ($p=0.3\%$) respectively as their modes for sending of remittance.

Figure 18: Clustered bar chart for modes of remittances and gender of recipient



Source: NLSS III survey, analysed by the author

Next most crucial part of analysis is related with the modes of remittance with respect to the gender of the recipient as summarized in the table 22, which gives the chi-square test (chi-value= 2.488, p-value=0.778). This shows that the p-value is greater than 0.05 which implies that the relation between the modes for sending of remittance and the gender of the recipient is statistically insignificant. Reaching to a conclusion that the choices in the modes of sending the remittances does not depend on the gender of the recipient.

Table 22: Chi-square test for mode of remittances

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.488 ^a	5	.778
Likelihood Ratio	3.853	5	.571
Linear-by-Linear Association	.250	1	.617
N of Valid Cases	461		

Source: NLSS III survey, analysed by the author

Next, the output for the cross-tabulation analysis displaced in table 23 shows the variations in the primary work activity of the recipients with respect to the mode of sending the remittances by the recipient. Here, it is observed that among the group of those recipients whose work activity is wage- employment in agriculture had no one choosing the mode of sending as hundi (n=0) or through acquaintances (n=0), around 14 of them choose self as the mode of remittance with through other family members or relatives taking the next place (n=2). Also, around one recipient each chose through friends and others as their mode of sending of remittances. Likewise, among those recipients who choose wage employment in non-agriculture as the primary work activity showed that the most frequent used mode of remittance (n=39), with through friends (n=3) and through other family members/relatives (n=3) being the next most

used mode of sending remittances. While the rest of the modes including Hundi (n=0), through acquaintances (n=0) and others (n=0) were chosen by no recipient working as a wage employed in non-agriculture respectively. Similarly, among those recipients whose work activity is self-employment in agriculture had no one choosing the mode of sending as hundi (n=0) or through acquaintances (n=0), about 218 of them choose self as the mode of remittance with through other family members or relatives taking the next place (n=31). Also, around two recipient each chose through friends and others as their mode of sending of remittances. Likewise, among those recipients who choose self-employment in non-agriculture as the primary work activity showed that the most frequent used mode of remittance (n=39), with through friends (n=1) and through other family members/relatives (n=7) being the next most used mode of sending remittances. While the rest of the modes including Hundi (n=0), through acquaintances (n=4) and others (n=0) were chosen by no recipient working as a self-employed in non-agriculture respectively. Lastly among those who have studying as their primary work activity had the most frequently used mode of remittance (n=20), with through friends (n=3) and through other family members/relatives (n=2) being the next most used mode of sending remittances. While the rest of the modes including Hundi (n=0), through acquaintances (n=0) and others (n=4) were chosen by no recipient. In addition, self-transfers have the potential for both benefits and drawbacks, which can vary depending on the particular circumstances and governing policies. The use of self-transfers can address the hazards linked to sending funds via non-formal channels. Adopting self-remittances within the official network may provide financial advantages when compared to utilizing external remittance services. Additionally, undertaking self-remittances through formal channels contributes to compliance with regulatory guidelines and encourages more accurate record-keeping practices. Whereas formal money transfer fees vary based on the institution, method, and amount sent. They offer better rates but may have additional charges. Sending money to a financial institution or through digital platforms in Nepal can be cheaper or free.

Table 23: Cross tabulation for primary work activity and modes of sending remittances

			17.08 primary work activity of recipient							Total
			Wage emplo yee in agri.	Wage emplo yee in non- agri.	Self emplo yee in agri.	Self emplo yee in non- agri.	Stud y	Oth er	Don't know	
17.10 how usually send the amount?	Hundi	Count	0	0	0	0	0	1	0	1
		% within 17.08 primary work activity of recipient	0.0%	0.0%	0.0%	0.0%	0.0 %	1.8 %	0.0%	0.2 %
	Self	Count	14	39	218	39	20	42	7	379
		% within 17.08 primary work activity of recipient	77.8%	86.7%	82.6%	84.8%	87.0 %	75.0 %	77.8 %	82.2 %
	Through friends	Count	1	3	7	3	0	1	0	15
		% within 17.08 primary work activity of recipient	5.6%	6.7%	2.7%	6.5%	0.0 %	1.8 %	0.0%	3.3 %
	Through	Count	2	3	31	2	1	7	2	48

	other family members/relatives	% within 17.08 primary work activity of recipient	11.1%	6.7%	11.7%	4.3%	4.3%	12.5%	22.2%	10.4%
	Through acquaintances	Count	0	0	1	2	2	1	0	6
		% within 17.08 primary work activity of recipient	0.0%	0.0%	0.4%	4.3%	8.7%	1.8%	0.0%	1.3%
	Others	Count	1	0	7	0	0	4	0	12
		% within 17.08 primary work activity of recipient	5.6%	0.0%	2.7%	0.0%	0.0%	7.1%	0.0%	2.6%
	Total	Count	18	45	264	46	23	56	9	461
% within 17.08 primary work activity of recipient		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

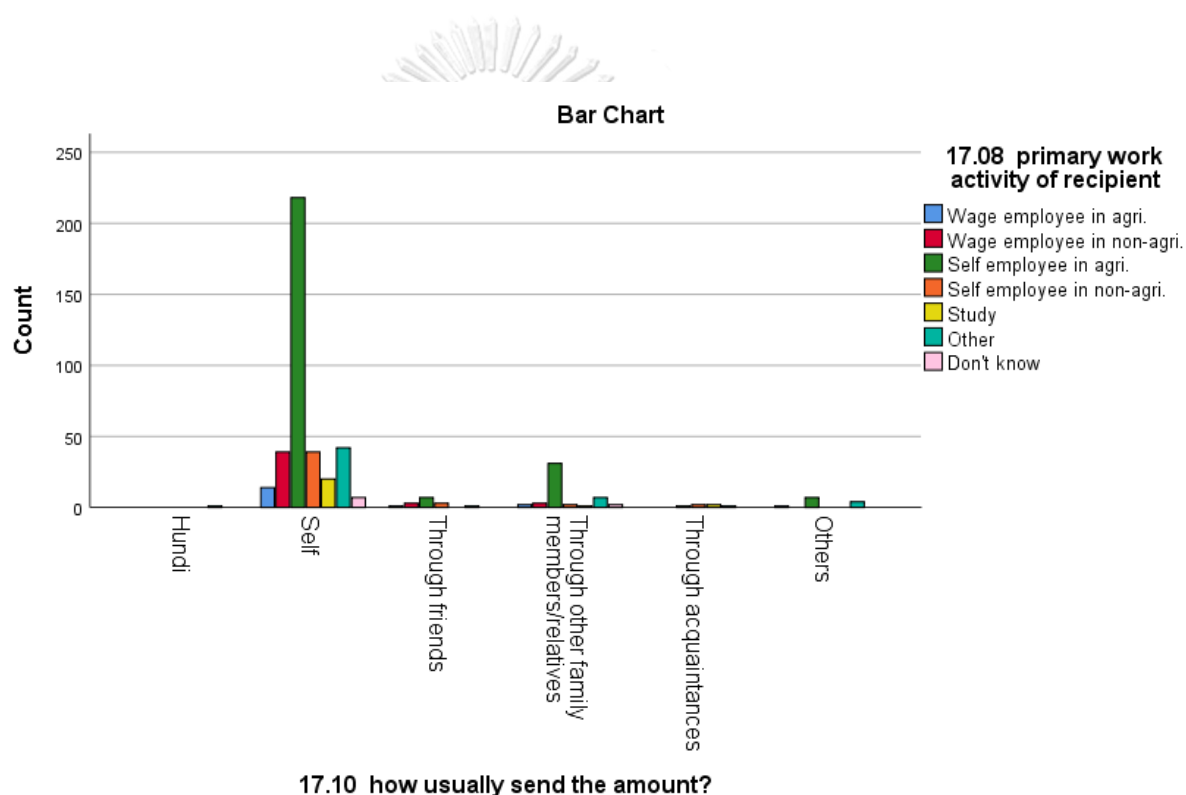
Source: NLSS III survey, analysed by the author

The results parallel to the output for the cross-tabulation analysis are also visible in the clustered bar chart visualized in Figure 19 showing the among the group of those

recipients whose work activity is wage-employment in agriculture had no one choosing the mode of sending as hundi (p=0%) or through acquaintances (p=0%), around 77.8% of them choose self as the mode of remittance with through other family members or relatives taking the next place (p=11.1%). Also, around 5.6% recipient each chose through friends and others as their mode of sending of remittances. Likewise, among those recipients who choose wage employment in non-agriculture as the primary work activity showed that the most frequent used mode of remittance (p=86.7%), with through friends (p=6.7%) and through other family members/relatives (p=6.7%) being the next most used mode of sending remittances. While the rest of the modes including Hundi (p=0%), through acquaintances (p=0%) and others (p=0%) were chosen by no recipient working as a wage employed in non-agriculture respectively. Similarly, among those recipients whose work activity is self-employment in agriculture had no one choosing the mode of sending as hundi (p=0%) or through acquaintances (p=0.4%), about 82.6% of them choose self as the mode of remittance with through other family members or relatives taking the next place (p=11.7%). Also, around 2.7% recipient each chose through friends and others as their mode of sending of remittances. Likewise, among those recipients who choose self-employment in non-agriculture as the primary work activity showed that the most frequent used mode of remittance (p=84.4%), with through friends (p=4.3%) and through other family members/relatives (n=6.5%) being the next most used mode of sending remittances. While the rest of the modes including Hundi (p=0%), through acquaintances (p=4.3%) and others (p=0%) were chosen by no recipient working as a self-employed in non-agriculture respectively. Lastly among those who have studying as their primary work activity had the most frequently used mode of remittance (p=87%), with through friends (p=0%) and through other family members/relatives (p=4.3%) being the next most used mode of sending remittances. While the rest of the modes including Hundi (p=0%), through acquaintances (p=8.7%) and others (p=0%) were chosen by no recipient. Bilan and Virak (2022) discusses the risks associated with sending remittances through informal channels. It states that sending remittances through informal channels can put the money at risk of loss and theft. This suggests that self-remittances transfer through informal channels could indeed pose a high risk. Informal channel includes Hundi, through friends, and

acquaintances. Although informal channels may be convenient and accessible, they often lack security, transparency, and legal protections that formal channels provide. Informal channels can be risky due to higher costs, limited options for resolving issues, and susceptibility to illegal activities. These informal channels can be risky due to higher costs, limited options for resolving issues, and susceptibility to illegal activities (Jezouin et al., 2013).

Figure 19: Primary work activity and modes of sending remittances



Source: NLSS III survey, analysed by the author

Last most crucial part of analysis is related with the primary work activity with respect to the mode of remittance send by the recipient as summarized in the table 24, which gives the chi-square test (chi-value= 41.872, p-value=0.073). This shows that the p-value is larger than 0.05 which implies that the relation between the primary work activity and the mode of sending remittances by the recipient is statistically

insignificant. Reaching the conclusion that the variation present in the primary work activity is not dependent on the mode of sending remittance by the recipient. However, at a level of significance of 5%, the results were determined to be insignificant; however, at a higher level of significance, such as 10%, they could potentially be considered significant.

Table 24: Chi-square test with the primary work activity with respect to the mode of remittances sent

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	41.872 ^a	30	.073
Likelihood Ratio	36.163	30	.203
Linear-by-Linear Association	1.806	1	.179
N of Valid Cases	461		

Source: NLSS III survey, analysed by the author

Thus, it can be finally concluded that mode for sending the remittance by the recipient does not seem to have any statistical significance with the gender of the recipient nor with the primary chosen work activity.

4.6 Conclusion

Overall, the analysis underscores the need for targeted interventions tailored to address the gender dynamics, rural development challenges, and specific remittance usage patterns observed. Finally, remittances are mainly utilized for daily consumption and education rather than business or loans. They offer vital income to

rural families, particularly women. Agriculture is a significant source of income for these families; hence, interventions that support it would be advantageous. Finally, the "self" mode was the most popular way to send money, emphasizing the significance of online financial services and social networks in remittance transfers.



Chapter 5: Conclusion and Recommendation

5.1 Summary of the research findings

The ultimate objective of this study was to scrutinize the usage patterns of remittances, gender disparities, and modes of remittance transfer. The purpose behind analysing these factors was to furnish policymakers and stakeholders with valuable insights and recommendations for augmenting the favourable effects of remittances on recipient households and economies.

5.1.1 Types of remittance usage

The research revealed that the prevailing remittance utilization patterns among beneficiaries varied considerably across diverse regions and nations. The most preferred purpose of remittance was found to be daily consumption, followed by household assets and education. Conversely, business or investment ventures and repayment of loans were less favoured uses of remittance. It was apparent that the primary remittance usage relied on the recipient's place of dwelling, where urban areas prioritized education and rural regions emphasized household assets.

5.1.2 Gender analysis impact the remittance usage.

With respect to gender analysis, the research determined that gender did not have an impact on the diversity of remittance usage types. Nevertheless, it did affect the primary choice of work activity for the recipients. Both males and females mostly preferred self-employment in agriculture. However, male recipients preferred wage employment in non-agriculture industries, while female recipients were inclined towards self-employment in non-agricultural sectors.

5.1.3 Remittances methods

The study brought to light that self-transfer is the most frequently opted method for remittance transfers, followed by transfers facilitated through other family members or friends. Acquaintances and hundi were identified as the least utilized means for remittance transfer. Statistical analysis of the data revealed that there was no notable correlation between the gender of the recipient or their primary work activity and their preferred mode of remittance transfer.

5.2 Policy recommendations

Based on the research findings about the impact of remittances on Nepalese households, some policy recommendations are suggested. Here are the recommended policies:

- According to the result of the study most of remittances went to satisfy the daily consumption needs of the recipients especially residing in the rural parts of the country. Thus, financial literacy programs should be improved to better educate the recipients of the households receiving remittances on budgeting, savings, and investment strategies, along with the supporting measures to help the poorest families in rural areas. This will help them make better financial decisions and maximize the long-term benefits of remittances. It is crucial to encourage recipients to utilize their remittances for more than just basic needs and daily consumption. This can be achieved through awareness campaigns, training programs, and incentives that promote investments in education, entrepreneurship, and asset accumulation. Furthermore, financial literacy programs could be considered in conjunction with basic income subsidies for households, ensuring that they meet their basic income needs and can pursue long-term investments.
- Migrants' remitting behaviour is influenced by several factors, including, but not limited to, the gender of the donor and the recipient. As per the results of

this study the woman receiving remittances in different regions of Nepal is noticeably higher than the counterpart male. Although when it comes to being the donor, the results dictate that the much larger fraction of males are the donors of the remittances than the women. The most probable reason for this is the inequality of gender. Policies should be made and brought into the light to acknowledge gender equality and promote women in healthy working environment. Especially designed to provide necessary push by giving financial aids to support in the respect of educating women and empowering them to work independently. Likewise, ensuring greater participation of financially independent and secure women from urban areas in remittances will result in more women contributing to the cause than solely relying on receiving donations.

- As the results of this present study have displayed that most of the recipients be it male or female have self-agricultural work as their primary work activity, it implies that more initiatives should be brought into light to let individuals especially those belonging to the rural areas explore more work options instead of restricting themselves to agricultural work only. If more policies are strongly formulated to enhance education and span more work opportunities for the recipients, it could lead to a better source of livelihood. Nepal should earnestly participate in regional and global platforms to boost collaboration on migration and remittance matters as a means of improving regional cooperation. This entails disseminating best practices, swapping information, and joining efforts to create policies.
- Given that Nepal is on the Asian continent, it is appropriate to comprehend the policy-related experiences of Asian nations. As a result, it is essential to provide financial resources and dedicate adequate finances in order to develop and implement comprehensive programmes that serve Nepalese migrants in Asian countries. Establish specialised centres for migrant help in Asian countries with a sizable Nepalese immigrant population.
- Finally, comprehensive data collection is needed on the impact of remittances on various aspects of Nepalese society such as education level, health status, and social dynamics over time. Moreover, collaboration with sending

countries is important for the protection of migrant rights, fair employment practices, and improved access to financial services for remittance transfers via bilateral agreements between Nepal and other countries where Nepalese migrants are predominantly employed.

5.3 Research limitations and future improvements

While this study provides contributions to the literature gaps, the present study has certain constraints as it exclusively depends on secondary sources that may constrain the quantity and calibre of data obtainable. Certain viewpoints and encounters of Nepalese households affected by remittances and foreign migration might not have been fully considered. This study did not collect data on the working conditions and risks of working in foreign countries. It did address the nations where they work and some of the difficulties they face in the introduction and literature part, but there were no statistics to back up the claims concerning employment for foreign migrants. The research only focused on the usage of remittances, gender analysis, and method to send money. Similarly, frequency distribution, cross-tabulation, and the Chi-square test were used in the methodology. In the future, regression analysis would be an appropriate way to analyse the relationship between the variables as well as establish the dependent and independent variables for further enhancement of this research. Similarly, a mixed methods approach combining quantitative and qualitative approaches would be more appropriate to provide deeper insights and contextual understanding of the issues influencing Nepalese households' living standards.

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Appendix 1: Nepal Living Standard Survey 2010

Includes:

- The cover page and Introduction from the Central Statistics Department (Nepal Living Standard Survey 2010)
- Household Questionnaire Survey 2010
- Section 17: Other remittances, Part A and B



केन्द्रीय तथ्याङ्क विभाग
नेपाल जीवनस्तर सर्वेक्षण
२०१०

यस प्रस्तावनीअन्तरगत सोधिएका व्यक्तिगत विवरणहरू तथ्याङ्क ऐन २०११ बमोजिम गोप्य राखिनेछन् । यी विवरणहरू तथ्याङ्कीय प्रयोजनका लागि मात्र प्रयोग गरिनेछन् ।

HOUSEHOLD QUESTIONNAIRE

HOUSEHOLD ID				
PSU NUMBER			HH	

HEAD OF THE HOUSEHOLD: _____ TELEPHONE: _____

ADDRESS: _____

LOCALITY: _____

WARD/SUB-WARD: _____ [] \ []

VDC / MUNICIPALITY: _____

DISTRICT: _____ []

TEAM NUMBER: []

आदरणीय महिला तथा सज्जनवृन्द,

केन्द्रीय तथ्यांक विभागबाट २०६६ साल माघ महिनादेखि नेपाल जीवनस्तर सर्वेक्षण तयारी संचालन भई रहेको कुरा यहाँहरूलाई अबगत गराउन चाहान्छु । यस सर्वेक्षणबाट प्रमुख रूपमा नेपाली घरपरिवारहरूको विगत १२ महिनाको आम्दानी तथा उपभोग सम्बन्धी तथ्यांक संकलन गरी नेपालीको जीवनस्तर मापन गरिनेछ ।

सर्वेक्षणको लागि छानिएका ७२०० नमूना घरपरिवारहरूमध्ये तपाईंको घरपरिवार पनि एक हो । तपाईंहरूले उपलब्ध गराउनु भएको विवरण तथ्यांक ऐन २०११ बमोजिम गोप्य रहने कुरामा विश्वस्त हुनु म तपाईंहरू सबैलाई अप्ठार गर्दछु । प्राप्त तथ्यांकहरू सामूहिकरूपमा मात्र प्रकाशन गरिन्छ जसमा व्यक्तिगत विवरणहरू देखाइने छैनन् । यी तथ्यांकले सरकारको नीति तथा विकास योजनामा महत्वपूर्ण सहयोग पुग्नेछ ।

यस सर्वेक्षणलाई सफल तुल्याउनको लागि तपाईंहरूको घरमा आउने गणक तथा सुपरिवेक्षकहरूलाई सत्य तथ्य विवरण दिनहुन म हार्दिक अनुरोध गर्दछु ।

धन्यवाद ।

उत्तमनारायण मल्ल
साहनिदेशक

Certification:

मैले यस प्रस्तावनीमा संकलन गरेको तथ्यांक म आफैले गणक निर्देशक बमोजिम सम्बन्धित घरपरिवारमार्फत गर्दै संकलन गरेको कुरा प्रमाणित गर्दछु ।

_____ गणकको साथी _____ समाप्त गरेको मिति

_____ सुपरिवेक्षकको साथी _____ निरिक्षण गरेको मिति

GPS COORDINATES

LATITUDE

NORTH [] [] ° [] [] [] [] [] []

LONGITUDE

EAST [] [] ° [] [] [] [] [] []

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Section 17 Other remittances

PART A: Remittances and transfer-income sent

(17.01) विगत १२ महिनामा तपाईंको परिवारको कुनै सदस्यले आफ्नो परिवारको सदस्यबाटोका अन्य व्यक्तिलाई नगद तथा जिन्मीमा केही पठाउनुभयो ?

पढावो 1

पढावैन 2 PART B

गणकको खात्री :

SECTION 16 मा उल्लेख गरिएका अनुपस्थित व्यक्तिहरूलाई यहाँ समावेश नगर्नुहोस् ।

LINE NUMBER	(17.02)	(17.03)	(17.04)	(17.05)	(17.06)	(17.07)	(17.08)	(17.09)	(17.10)
	उत्तरदाताको ID CODE	विगत १२ महिनामा तपाईंको परिवारको सदस्यले कसकसलाई सहयोगको रूपमा नगद वा जिन्मी पठाउनुभयो ? प्रश्न 17.04 देखि 17.10 सम्म जानुअघि सबै प्रायकहरूको नाम लेख्नुहोस् । यदि उत्तरदाताले नाम लेखाउन नचाहेमा खाली छोडिदिनुहोस् ।	तपाईंको परिवारको कुनकुन सदस्यले सहयोग पठाउने गर्नुहुन्छ ? (SECTION 1 बाट सम्बन्धित सदस्यको ID CODE सानुहोस् ।)	... (प्रायक) ... दाताको के नामा पर्ने हो ? ... (प्रायक) ... पुरुष वा महिला के हो ? ... (प्रायक) ... अहिले कहाँ बसोबास गर्नुहुन्छ ?	... (प्रायक) ... पुरुष वा महिला के हो ?	... (प्रायक) ... अहिले कहाँ बसोबास गर्नुहुन्छ ? नगरपालिका वा गाविस के हो ?	... (प्रायक) ... मुख्यतया के काम गर्नुहुन्छ ? कृषि/शेखरमा तलबी रोजगार 1 गैर कृषि/शेखरमा तलबी रोजगार 2 कृषि/शेखरमा स्वयं रोजगार 3 गैर कृषि/शेखरमा स्वयं रोजगार 4 रोजगार 5 अन्य 6 बाता छैन 7	... (नाम) ... ले विगत १२ महिनामा ... (प्रायक) ... लाई जम्मा कति रकम पठाउनुभयो ?	... (नाम) ... ले उक्त रकम प्रायजसो कुन माध्यमबाट पठाउनुभयो ? दल भागको विन्तीग संख्या 1 दण्डीबाट 2 स्वयं 3 साथिबाटको माध्यमद्वारा 4 अन्य परिवारको माध्यमबाट 5 चिनजानका व्यक्ति 6 माथिल 7
ID CODE	नाम	ID CODE			जिल्ला / विदेश	गा	नगद	जिन्मी	अन्य
01									
02									
03									
04									
05									
06									
07									
08									

Section 17 Remittances

PART B: Remittances and transfer income received

(17.11) विगत १२ महिनामा तपाईंको परिवारको सदस्यबाटै अरु कसैबाट तपाईंको परिवारको कुनै सदस्यले नगद तथा जिन्सीमा केही सहयोग पाउनुभयो ?

पायो 1
 पाएन 2 ► NEXT SECTION

गणकको जारी :

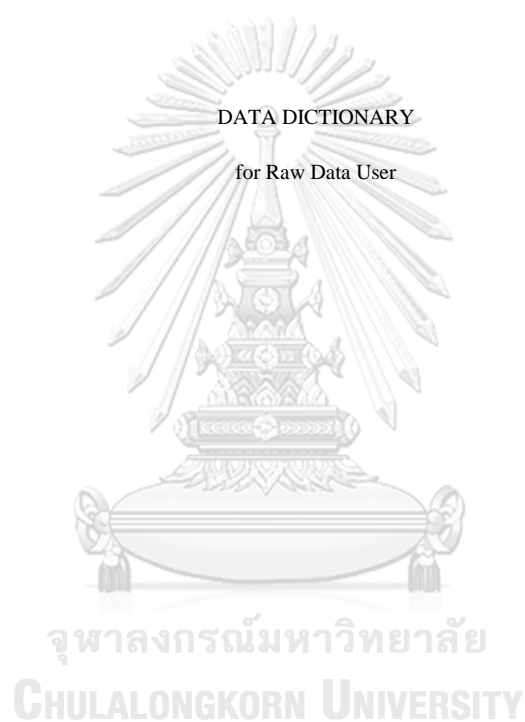
SECTION 16 मा उल्लेख गरिएका अनुपस्थित व्यक्तिहरूलाई यहाँ समावेश नगर्नुहोस् ।

LINE NUMBER	(17.12)	(17.13)	(17.14)	(17.15)	(17.16)	(17.17)	(17.18)	(17.19)	(17.20)	(17.21)	(17.22)
	उत्तरदाताको ID CODE	विगत १२ महिनामा तपाईंको परिवारका सदस्यहरूलाई कसकसले सहयोगको रूपमा नगद वा जिन्सी पढायो ? (प्रश्न 17.14 देखि 17.22 सम्म जानुअघि पढाउने सधैँ व्यक्तिको नाम लेख्नुहोस् । यदि उत्तरदाताले नाम लेखाउन नचाहेमा खाली छोडिदिनुहोस् ।)	तपाईंको परिवारको कुनकुन सदस्यले यस्तो सहयोग प्राप्त गर्नुभयो ? (SECTION 1 बाट सम्बन्धित सदस्यको ID CODE सार्नुहोस् ।)	प्रापकको के नाता पर्ने हो ?	पुरुष वा महिला के हो ?	उमेर कति हो ?	कहाँ बसोबास गर्नुहुन्छ ?	के मुख्य काम के हो ?	विगत १२ महिनामा तपाईंको जम्मा कति रकम पढाउनुभयो ?	उक्त रकम (दाता) ले प्राप्त जसो कुल माध्यमबाट पढाउनुभयो ?	तपाईंले विगत १२ महिनामा तपाईंको बाट प्राप्त रेमिटान्स के कार्यको लागि प्रयोग गर्नुभयो ?
ID CODE	नाम	ID CODE	प्रश्न नम्बर 17.05 को कोड प्रयोग गर्नुहोस्	पुरुष 1 महिला 2	वर्ष	जिल्ला / विस्था न/सा	नगरपालिका 1 गाविस 2	प्रश्न नम्बर 17.08 को कोड प्रयोग गर्नुहोस्	नगद (रु.) जिन्सी (रु.)	प्रश्न नम्बर 17.10 को कोड प्रयोग गर्नुहोस्	पल्लो देशो
01											
02											
03											
04											
05											
06											
07											
08											

Appendix 2: Data dictionary from NLSS III

Nepal Living Standard Survey – III

2010



Central Bureau of Statistics

Thapathali, Kathmandu

Nepal

2011

NLSS-III: Household questionnaire

Level Label	Level Name	Type	Rec		
Record Label	Record Name	Value	Req	Max	Len
NLSS-III questionnaire	NLSS_III_QUESTIONNAIRE				
Cover, Survey Information & Single Record	S00	s00__	Yes	1	216
Section 1: Household Roster	S01	s01__	No	35	67
Section 2: Housing	S02	s02__	No	1	167
Section 3: Access to Facilities	S03	s03__	No	24	55
Section 4: Migration	S04	s04__	No	35	61
Section 5: Food consumption	S05	s05__	No	91	105
Section 6A: Frequent non-food expenditures	S06A	s06A_	No	31	54
Section 6B: Infrequent non-food expenditures	S06B	s06B_	No	42	47
Section 6C: Inventory of durable goods	S06C	s06C_	No	18	60
Section 6D: Own account production of goods	S06D	s06D_	No	15	54
Section 7: Education	S07	s07__	No	35	125
Section 8: Health	S08	s08__	No	35	135
Section 9A: Maternity history	S09A	s09A_	No	20	64
Section 9B: Pre and post-natal care	S09B	s09B_	No	6	32
Section 9C: Family planning	S09C	s09C_	No	35	30
Section 9D: Household decisions (PART I)	S09D	s09D_	No	15	41
Section 10A: Time Use	S10A	s10A_	No	35	65
Section 10B: Jobs	S10B	s10B_	No	60	79
Section 11: Unemployment / Under-employment and past job	S11	s11__	No	35	34
Section 12: Wage Jobs	S12	s12__	No	15	145
Section 13A1: Landholding - land owned	S13A1	s13A1	No	25	110
Section 13A2: Land sharecropped/rented/mortgaged -in	S13A2	s13A2	No	20	76
Section 13B: Production and uses	S13B	s13B_	No	40	94
Section 13C1: Expenditures on seeds and young plants	S13C1	s13C1	No	16	46
Section 13C2: Expenditures on fertilizers and insecticides	S13C2	s13C2	No	8	55

Section 13C3: Hiring labour	S13C3	s13c3 No 12 90
Section 13D1: Agriculture Earnings	S13D1	s13D1 No 8 44
Section 13D2: Agriculture Expenditures	S13D2	s13D2 No 15 45
Section 13E1: Livestock	S13E1	s13E1 No 10 83
Section 13E2: Income from livestock	S13E2	s13E2 No 8 45
Section 13E3: Livestock's expenditures	S13E3	s13E3 No 5 45
Section 13F: Ownership of farming assets	S13F	s13F_ No 10 75
Section 14: Non-agriculture enterprises/activities	S14	s14__ No 10 222
Section 15A: Borrowing	S15A	s15A_ No 10 94
Section 15B: Lending	S15B	s15B_ No 10 89
Section 15C: Other assets	S15C	s15C_ No 1 113
Section 15D: Household decisions (PART II)	S15D	s15D_ No 15 41
Section 16: Absentees information	S16	s16__ No 20 90
Section 17A: Remittances sent	S17A	s17A_ No 8 69
Section 17B: Remittances received	S17B	s17B_ No 8 72
Section 18A: Transfers, social assistance	S18A	s18A_ No 7 73
Section 18B: Social assistance	S18B	s18B_ No 1 17
Section 18C: Other Income	S18C	s18C_ No 9 63
Section 19: Adequacy of consumption	S19	s19__ No 1 42
Section 20: Anthropometrics	S20	s20__ No 35 59
Section 21: Panel Household tracking	S21	s21__ No 1 78
Section 21X: Panel Household members tracking	S21X	s21X_ No 35 55L

Section 17A: Remittances sent

Datafile : xH38_S17A

Item Label	Item Name	Data Item		Dec Zero		Occ	Dec	Char	Fill
		Start	Len	Type	Type				
PSU	(id) HPSU	6	4	N	I	1	0	No	Yes
HHNO	(id) HNUM	10	2	N	I	1	0	No	Yes
Line number	V17A_LN	12	2	N	I	1	0	No	Yes
{17.02} Respondent id-code	V17_02	14	2	N	I	1	0	No	Yes
17.03 name of recipient	V17_03	16	25	AN	I	1	0	No	No
17.04 id code of remit. sender	V17_04	41	2	N	I	1	0	No	Yes
17.05 relationship to the recipient	V17_05	43	2	N	I	1	0	No	Yes
2	Husband/wife								
3	Son/daughter								
4	Grandchild								
5	Father/mother								
6	Brother/sister								
7	Nephew/niece								
8	Son/daughter-in-law								
9	Brother/sister-in-law								
10	Father/mother-in-law								
11	Other family relative								
12	Servant, servant's relative								
13	Tenant, tenant's relatives								
14	Other person not related								
17.06 sex of recipient	V17_06	45	2	N	I	1	0	No	No
1	Male								
2	Female								
17.07 place of living - district/country	V17_07A	47	2	N	I	1	0	No	Yes
1	Taplejung	2	Panchthar	3	Ilam				
4	Jhapa	5	Morang	6	Sunsari				

- 7 Dhankuta 8 Terhathum 9 Sankhuwasabha
 10 Bhojpur 11 Solukhumbu 12 Okhaldhunga
 13 Khotang 14 Udayapur 15 Saptari
 16 Siraha 17 Dhanusa 18 Mahottari
 19 Sarlahi 20 Sindhuli 21 Ramechhap
 22 Dolakha 23 Sindhupalchok 24 Kavre
 25 Lalitpur 26 Bhaktapur 27 Kathmandu
 28 Nuwakot 29 Rasuwa 30 Dhading
 31 Makwanpur 32 Rautahat 33 Bara
 34 Parsa 35 Chitawan 36 Gorkha
 37 Lamjung 38 Tanahu 39 Syangja
 40 Kaski 41 Manang 42 Mustang
 43 Myagdi 44 Parbat 45 Baglung
 46 Gulmi 47 Palpa 48 Nawalparasi
 49 Rupandehi 50 Kapilbastu 51 Arghakhanchi
 52 Pyuthan 53 Rolpa 54 Rukum
 55 Salyan 56 Dang 57 Banke
 58 Bardiya 59 Surkhet 60 Dailekh
 61 Jajarkot 62 Dolpa 63 Jumla
 64 Kalikot 65 Mugu 66 Humla
 67 Bajura 68 Bajhang 69 Achham
 70 Doti 71 Kailali 72 Kanchanpur
 73 Dadeldhura 74 Baitadi 75 Darchula
 81 India 82 Bhutan 83 China
 84 Bangladesh 85 Hongkong 86 Malaysia
 87 Japan 88 Saudi Arabia 89 Qatar
 90 United arab emirates 91 United kingdom 92 United states of america
 93 South korea 94 Australia 95 Israel
 96 Other country

- urban/rural V17_07B 49 1 N I 1 0 No No

1 Urban

2 Rural

17.08 primary work activity of recipient V17_08 50 1 N I 1 0 No No

- 1 Wage employee in agri.
- 2 Wage employee in non-agri.
- 3 Self employee in agri.
- 4 Self employee in non-agri.
- 5 Study
- 6 Other
- 7 Don't know

17.09 cash sent (rs.) V17_09A 51 9 N I 1 0 No No

. in-kind sent (rs.) V17_09B 60 9 N I 1 0 No No

17.10 how usually send the amount? V17_10 69 1 N I 1 0 No No

- 1 Formal financial institutions
- 2 Hundi
- 3 Self
- 4 Through friends
- 5 Through other family members/relatives
- 6 Through acquaintances
- 7 Others

- 4 Jhapa 5 Morang 6 Sunsari
- 7 Dhankuta 8 Terhathum 9 Sankhuwasabha
- 10 Bhojpur 11 Solukhumbu 12 Okhaldhunga
- 13 Khotang 14 Udayapur 15 Saptari
- 16 Siraha 17 Dhanusa 18 Mahottari
- 19 Sarlahi 20 Sindhuli 21 Ramechhap
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REFERENCES



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CHULALONGKORN UNIVERSITY

VITA

NAME	Tsering Diki Sherpa
DATE OF BIRTH	08 July 1994
PLACE OF BIRTH	Kathmandu, Nepal
INSTITUTIONS ATTENDED	Payap Univeristy Chiang Mai, Thailand
HOME ADDRESS	Boudha, Kathmandu, Nepal



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