

Understanding Expenditure Patterns of Remittance Receiving
Households in Dhading, Nepal: A Mixed-Methods Study

Surendra Basnet

A thesis submitted in partial fulfilment of the requirements of
Liverpool John Moores University for the degree of Doctor of
Philosophy

March 2024

Abstract

Introduction

International migration has risen significantly in recent years. About 184 million people i.e., 2.3% of the world's population lives outside of their country of nationality and almost half are from Low-and Middle-Income Countries (LMICs). Many people cross borders in search of more economic and social opportunities. Nepal is an LMIC from southern Asia, where half of all Nepalese families rely on financial support from relatives working abroad. The amount of remittance sent to the LMIC is about three-times higher than the official development assistance and can play a significant role in the overall development and human welfare in the recipient countries. Whilst there is much research conducted on migration and expenditure analysis of Remittance Receiving Households (RRHs), less priority is given to the expenditure analysis based on the social and demographic characteristics of RRHs. This programme of research uses prospective information, in the form of diary recording on incomes and expenditures to understand and analyse expenditure patterns based on the socio-demographic characteristics of RRHs. It also explores the impacts of remittance incomes on the livelihoods and the productive uses of remittance by the RRHs.

Method

This study employed a four-stage mixed-method sequential design. Study one is a field survey, using a structured questionnaire with the heads of RRHs (n=322). Study two is a diary study (n=283); the diaries were provided to the migrants' households to enter their daily incomes and expenditures for a year. Study three presents the analysis from the merging of study one and study two. Lastly, study four is an analysis on semi-structured interviews with the household (HH) head of the RRHs (n=16) who took part.

The household survey and diary study were administered to collect quantitative data for social demographic characteristics and incomes / expenditures of RRHs who took part. Semi-structured interviews were conducted and thematically analysed to understand the impacts of remittance on livelihood and to explore the productive uses of remittance by the RRHs. The results from mixed-method analyses were presented interpreting all four studies for a better understanding and analysis of the subject area based on themes generated through both quantitative and qualitative analysis.

Results

Expenditure analysis under socio-demographic characters of RRHs showed significant differences in various categories of households' expenditures such as food, clothes, health, education, and durables. Expenditure analysis on health, education and clothes indicated that poorer RRHs tend to spend as much as other economic groups of RRHs. Similarly, there were significant statistical differences found in other households' expenditures according to the socio-demographic characteristics of RRHs. Semi-structured interviews explored the livelihood impacts of migration and

remittance explaining its positive consequences (better food, shelter, health, education, finance, social etc.) and negative consequences (family disintegration, declining young population, social and national drawbacks, depletion of human resources etc.). Interviews also explored how business and investments posed higher risks while generating higher returns, most RRHs either preferred secure investments (land and buildings) or savings and deposit in the bank.

Moreover, the study on the impact of remittances on the recipient households has generated particular interest among policy makers and researchers, especially regarding how remittances are spent or used and what the effects of remittances are on the expenditure patterns of the recipient households contributing to local and national economy. Overall, the research confirms that RRHs' expenditure contributes towards the relationship between the quality of life, saving and investment. The outcome of this mixed method research is relevant to academic scholars examining the expenditure patterns of RRHs prospectively under social and demographic characteristics of the households. In addition, study findings support and encourage RRHs to save and invest part of the remittance in the productive sector.

Presentations

Basnet S. Understanding and Analysing Expenditure Patterns of Remittance Receiving Households in Dhading, Nepal. Faculty of Health Launch Event, LJMU, May 2022.

Basnet S. Understanding and Analysing Expenditure Patterns of Remittance Receiving Households in Dhading, Nepal. The Annual Kathmandu Conference on Nepal and the Himalaya, Kathmandu, Nepal, July 2019.

Basnet S. Understanding and Analysing Expenditure Patterns of Remittance Receiving Households in Dhading, Nepal. British Nepal Academic Council, 15th Nepal Study Days, Durham University, UK, April 2019.

Basnet S. Understanding and Analysing Expenditure Patterns of Remittance Receiving Households in Dhading, Nepal. Public Health PhD Symposium, LJMU, April 2019.

Basnet S, Simkhada P and Hay G. Exploring the Health impacts of Urban Growth in Nepal: The role of Migration and Remittance, City Health Conference, Liverpool, March 2019.

Declaration

No portion of the work referred to in the thesis has been submitted in support of an application for another degree or qualification of this or any other university or other institute of learning.

Acknowledgements

Humble thanks to my beloved family and children who are equally growing with my research. Without their patience, love and support my PhD would have been a become big a question mark in my life.

My gratitude to my Director of Studies (DOS), Dr Gordon Hay, who continuously supported me throughout my PhD journey with his expertise, advice, skills, and knowledge. He has been not only my tutor but also a mentor and close friend. His cooperation during and after the COVID-19 pandemic enabling me to continue my PhD, is unforgettable and greatly appreciated.

Thank You to my supervisors Dr Lorna Porcellato and Dr Hannah Timpson for their insightful comments, encouragement, and support. Dr Porcellato has played a significant role in presenting my thesis qualitatively, sharing her skills and expertise. Despite her busy schedule, Dr Timpson equally contributed by providing feedback. I'm also grateful to Prof. Padam Simkhada, Dr Pramod Regmi, and Dr Nicholas Wise for helping shape my research programme.

I express my gratitude to the research support team in the Faculty of Health, as well as the University Outreach team and University Librarians, for their assistance at different phases of my doctoral studies. Special thanks to Paul Hanley, Anitra Malin, Rob Caley, and Jennifer Lovelady.

Special thanks to all my family members in the UK and Nepal who continuously encourage and support me to complete my study.

Thank you to my close friends, participants, local authority Dhading, Nepal, and volunteers who support and provide their time and effort to this programme of research.

Contents

Abstract	i
Presentations	iii
Declaration	iv
Acknowledgements	v
Contents	vi
Lists of Figures	xi
List of Tables	xii
List of Abbreviations	xiv
Chapter 1: Introduction.....	1
1.1 Background and Rationale	2
1.2 Aim of the Research and Research Objectives	6
1.3 Research Approach	6
1.4 Position of the Researcher	8
1.5 Contribution to Research	9
1.6 Overview of the Thesis.....	10
Chapter 2: Literature Review	12
2.1 Literature Searching Criteria	12
2.2 The Laws of Migration and International Migration	15
2.3 Labour Migration	17
2.3.1 Global Trend of Labour Migration	18
2.3.2 Current Issues in Labour Migration	20
2.4 Push/Pull Factors and Socio-Economic Background of Migration.....	21
2.5 Migration and Remittance	24
2.5.1 Remittances in LMICs	26
2.5.2 History of Labour Migration from Nepal	28
2.5.3 International Labour Migration and Remittance Trends in Nepal	30
2.5.4 Expenditure Analysis of Remittance Receiving Economies (LMIC)	32
2.5.5 Expenditure Analysis of Remittance in Nepal	37

2.6	Remittance and Quality of Life	39
2.7	Remittance and Economic Development Through Investment.....	43
2.7.1	Productive Uses of Remittance in Nepal	45
2.7.2	Impacts of Migration on Agriculture.....	46
2.7.3	Educational Impacts in Nepal.....	47
2.8	Conclusion.....	47
Chapter 3:	Methodology and Methods.....	49
3.1	Pragmatic Paradigm.....	49
3.2	Mixed-Methods Methodology	50
3.2.1	Defining Mixed-Methods Research	51
3.2.2	Research Question.....	53
3.2.3	Design Typology.....	54
3.2.4	Integration	56
3.3	Research Studies	56
3.3.1	Research Timeline	57
3.3.2	Rationale for Study 1	57
3.3.3	Rationale for Study 2.....	58
3.3.4	Rationale for Study 3.....	58
3.3.5	Rationale for Study 4.....	59
3.4	Study Area.....	60
3.5	Recruitment and Training.....	63
3.6	Data Analysis and Triangulation	63
3.7	Ethical Considerations	65
3.8	Issues of Validity and Trustworthiness.....	66
3.8.1	Research Validity	66
3.8.2	Research Reliability.....	67
3.8.3	Trustworthiness	68
Chapter 4:	Household Survey to Gather Social Demographic Information of the RRHs (Study 1)	70
4.1	Methods.....	70
4.1.1	Survey	70
4.1.2	Sampling Procedure and Sample Size	71

4.1.3	Questionnaire Development.....	72
4.1.4	Use of Questionnaire Survey	73
4.1.5	Pilot study.....	74
4.1.6	Analysis	74
4.1.7	Household Wealth Index (Economic Status of RRHs).....	75
4.2	Results	76
4.2.1	Socio-demographic Profile of the Respondents.....	77
4.2.2	Economic Profile of the Respondents' Households	79
4.2.3	Relationship Between Socio-Demographic Profiles of Respondent	80
4.2.4	Water Sanitation and Hygiene and Economic Profile	81
4.2.5	Migrants' Demographical Data and Analysis	84
4.2.6	Migrants' Details and Economic Profile.....	86
4.3	Discussion	87
4.4	Conclusions.....	90
Chapter 5:	Use of Diary to Record One Year Expenditures and Incomes of RRHs (Study 2) ...	91
5.1	Methods.....	91
5.1.1	Diary Study.....	93
5.1.2	Diary Sample and Procedure	95
5.1.3	Pilot study (van Teijlingen and Hundley, 2002).....	95
5.1.4	Analysis	96
5.2	Results	96
5.2.1	Distribution Share of Incomes of Sample RRHs	98
5.2.2	Income Analysis by Gender of Household Head	100
5.2.3	Income Analysis by Types of Family.....	101
5.2.4	Income Analysis by Region of RRHs	102
5.2.5	Distribution Share of Expenditures of Sample RRHs.....	102
5.2.6	Expenditure Analysis by Gender of Household Head	103
5.2.7	Expenditure Analysis by Types of Family	104
5.2.8	Expenditure Analysis by Region of RRHs.....	105
5.3	Discussion	106
Chapter 6:	Combined Result of Study 1 and Study 2 (Study 3)	111

6.1	Methods.....	111
6.1.1	Study Sample	112
6.1.2	Analysis	112
6.2	Results	113
6.2.1	Summary of Income Analysis of Sample RRHs.....	113
6.2.2	Summary of Expenditure Analysis of Sample RRHs	123
6.3	Discussion	132
6.3.1	Incomes Analysis	133
6.3.2	Expenditure Analysis.....	135
Chapter 7:	Impacts of Remittance on Livelihood and Investment Sector (Study 4)	139
7.1	Methods.....	139
7.1.1	Data Sampling and Recruitment	140
7.1.2	Brief Overview of Participants.....	141
7.1.3	Data Collection and Analysis	142
7.1.4	Transcription and Translation Process	146
7.2	Results	148
7.2.1	Theme 1: Positive Consequences of Migration and Remittance on Livelihood.....	148
7.2.2	Theme 2: Negative Consequences of Migration and Remittance	159
7.2.3	Theme 3: Explorations on Uses of Remittance in Business and Investments	163
7.3	Discussion	169
7.3.1	Roles of Remittance in Enhancing Livelihood (Positive consequences)	169
7.3.2	Uses of Remittance in Business/Investments.....	171
7.4	Summary	173
Chapter 8:	Discussion	174
8.1	Reasons for Triangulation	175
8.2	Research Findings	176
8.3	Summary	181
Chapter 9:	Conclusion and Limitations	182
9.1	Conclusions.....	182
9.2	Strengths and Limitations of the Research	185
9.3	Recommendations	186

9.4 Personal Reflection	189
References	191
Appendix A : Participants Information Sheet (Survey).....	224
Appendix B: Participant’s Consent Form (Survey)	228
Appendix C: Questionnaire for Household Survey.....	229
Appendix D: Participant’s Consent Form (Diary/Logbook)	237
Appendix E: Income-Expenditure Logbook (Template).....	238
Appendix F: Participant’s Consent Form (Interviews)	242
Appendix G: Participants Information Sheet (Interview).....	243
Appendix H: Basis Question Guidelines	247
Appendix I: Volunteer Certificate Sample	249
Appendix J: Ethics Certificate	250
Appendix K: Key Findings from Four Studies.....	251
Appendix L: An Overview of Objectives and Corresponding Findings from Each Study	253

Lists of Figures

Figure 1	Map of Nepal	3
Figure 2	Research Design	7
Figure 3	Nepal Share of Received Remittance as Share of GDP from 2015-2022	25
Figure 4	Current effect of Remittance inflow on Nepali Economy	45
Figure 5	Research Design	55
Figure 6	Research Timeline	57
Figure 7	Map showing Dhading District within Nepal	61
Figure 8	Map of Dhading District showing 2 different study areas	62
Figure 9	Maslow's Theory of Need Pyramids	137
Figure 10	Thematic Map	147
Figure 11	Sequential Mixed Method	175
Figure 12	Overreaching themes in the programme of research	176

List of Tables

Table 1	Nepali Devanagari Numeral System and Pronunciation	4
Table 2:	List of Literature Inclusion/Exclusion Criteria	15
Table 3	Impacts of Migration	18
Table 4	Top remittance recipients in terms of GDP contribution in 2022.....	27
Table 5	Remittance Inflow and Outflow from Nepal (In US\$)	27
Table 6	Total Number of Absent Population (Migrant) Residing Outside of Nepal	31
Table 7	Development Indicators of Dhading district and their ranking	61
Table 8	Household Wealth Index	76
Table 9	Demographic Information of the Respondents According to Location (n=322) ..	78
Table 10	Summary of the Economic profiles of RRHs (1GBP = 154.34Nrs)	80
Table 11	Relationship with Gender of HH Head and Education, n=322	81
Table 12	Water Sanitation and Hygiene (WASH) and Economic Status	83
Table 13	Social Demographic Characters of the Migrants	85
Table 14	Details of Migrants and Economic Profiles	86
Table 15	Socio-demographic Characters of RRHs in Relationship to Diary Completion ...	97
Table 16	Yearly HHs' Incomes on Different Categories. n= 283, amount in NRs. K (000)...	98
Table 17	Income Analysis of RRHs by Gender of the Household Head, n= 283, amount in NRs. K (000)	100
Table 18	Income Analysis of RRHs by Types of Family, n= 283, amount in NRs. K (000)	101
Table 19	Income Analysis of RRHs by Region of Household, n= 283, amount in NRs. K (000)	102
Table 20	Yearly HHs' Expenditure on Different Categories. n= 283, amount in NRs. K (000).	103
Table 21	Expenditure Analysis of RRHs by Gender of Household Head, n= 283, amount in NRs. K (000)	104
Table 22	Expenditure Analysis of RRHs by Types of Family, n= 283 (RRHs), amount in NRs. K (000)	105
Table 23	Expenditure Analysis of RRHs by Region of Household, n= 283, amount in NRs. K (000).	106
Table 24	Income Analysis by Economic Profile of the RRHs, n= 283, amount in NRs. K (000)	114
Table 25	Income Analysis of RRHs by Education of Household Head, n= 283, amount in NRs. K (000)	115
Table 26	Income Analysis of RRHs by Occupation of the Household Head, n= 283, amount in NRs. K (000).....	116
Table 27	Income Analysis of RRHs by Duration of Migration, n= 283, amount in NRs. K (000)	118
Table 28	Income Analysis of RRHs by Destination of Migrants. n=283, amount in NRs. K (000)	120

Table 29	Income Analysis of RRHs by Yearly International Remittance Received, n=283, amount in NRs. K (000)	122
Table 30	Expenditure Analysis by Economic Profiles of the RRHs, n= 283, amount in NRs. K (000)	124
Table 31	Expenditure Analysis by Education of Household Head, n= 283, Amount in NRs. K (000).	126
Table 32	Expenditure Analysis by Occupation of Household Head, n= 283, amount in NRs. K (000)	127
Table 33	Expenditure Analysis of RRHs by Duration of Migration, n= 283, amount in NRs. K (000)	129
Table 34	Expenditure Analysis of RRHs by Destination of Migration, n= 283, amount in NRs. K (000)	130
Table 35	Expenditure Analysis of RRHs by Yearly Remittance Received, n= 283, amount in NRs. K (000)	132
Table 36	Interview Participants	142

List of Abbreviations

4D:	Difficult, Dirty, Dangerous, Demeaning
ARDL:	Auto Regressive Distributed Lag
ASEAN:	Association of Southeast Asian Nations
CBS:	Central Bureau of Statistics
CMC:	Centre for Mental Health and Counselling
COVID-19:	Coronavirus disease
DoFE:	Department of Foreign Employment
EU:	European Union
FDI:	Foreign Direct Investment
FGD:	Focus Group Discussion
FY:	Fiscal Year
GCC:	Gulf Cooperation Council
GDP:	Gross Domestic Product
GNI:	Gross National Income
HDI:	Human Development Index
HCW:	Health Care Worker
HH:	Household
HOH:	Head of Household
HWI:	Household Wealth Index
INR:	Indian Rupee
ILO:	International Labour Organisation
IOM:	International Organisation of Migration
IMF:	International Monetary Fund
LJMU:	Liverpool John Moores University
LMIC:	Low- or Middle-Income Countries
MDG:	Millennium Development Goals
MMR:	Mixed Methods Research
MoF:	Ministry of Finance
MoHP:	Ministry of Health and Population
MoLE:	Ministry of Labour and Employment
NELM:	New Economics of Labour Migration
NLFS:	Nepal Labour Force Survey
NLSS:	Nepal Living Standard Survey
NRB:	Nepal Rastra Bank
NRs:	Nepalese Rupees
PHI:	Public Health Institute
PSTR:	Panel Smooth Transition Regression

RRHs: Remittance Receiving Households
SPSS: Statistical Package for Social Sciences
SDG: Sustainable Development Goals
TA: Thematic Analysis
UNDP: United Nations Development Program
UNFPA: United Nations Population Fund
USD: United States Dollar
WASH: Water Sanitation and Hygiene
WB: World Bank

Chapter 1: Introduction

Remittance Receiving Households (RRHs) in Nepal commonly receive financial support from family members who work abroad. The frequency of these remittances has risen in recent years, with global remittance flows to Low and Middle-Income Countries (LMICs) estimated to reach a total of \$US 647 billion in 2022 (World Bank, 2023a). Although the current global recession caused by the COVID-19 pandemic has resulted in several economic setbacks, remittance inflows to LMICs have still increased by 7.3% from the previous year (World Bank, 2021b). Remittances, defined as the cross-border movement of a nation's citizens' financial inflow, are vital to recipient countries' overall development and welfare (World Bank, 2021a). Remittances are usually understood to be money or goods sent by the migrants back to their families and friends in their origin country (International Organisation for Migration, 2009). In fact, the amount of remittance sent to LMICs is three times higher than official development assistance (World Bank, 2022). Remittances play a significant role in reducing poverty and increasing household income, and expenditure, especially during times of prolonged economic growth during conflict and transition periods (Adams Jr and Page, 2005; Nepal and Henning, 2013; Sijapati, Bhattarai and Pathak, 2015; Wagle and Devkota, 2018). Nepal, for instance, has become the world's leading remittance-receiving country, with remittances accounting for almost 23% of GDP in 2022, where personal remittance received increased by \$1.1 billion (+13.37%) since 2021 reaching to all-time high in 2022 amounting \$ 9.29 billion (World Bank, 2023b). Migration and consequent remittances have become an overlooked area of research for the past couple of decades due to the growing number of migrants abroad and the increase of the remittances flowing to developing countries across the world. Moreover, the study of the economic impact of remittances on the recipient households can have particular interest among policymakers and researchers, especially in relation to how these remittances are spent or used and what the effects of remittances are on the expenditure patterns of the recipient households (Acharya and Thapa, 2017).

Many argue that remittances help sending economies in two ways. Initially, it is important to highlight that remittances refer to person-to-person transfers predominantly driven by familial connections. These external transfers play a crucial role in enabling individuals in their home countries to meet essential life needs (Chami et al., 2018). However, remittances also have the potential impact for economic growth, by funding investments in human or physical capital or by financing new businesses. Many studies (Adams, 1991; Skeldon, 2002; Nahar and Arshad, 2017; Wagle and Devkota, 2018) confirm that remittances are essential in the battle against poverty, lifting millions of families out of deprivation or bare subsistence. But at the same time, economic research has failed to find that remittances make a significant contribution to a country's economic growth (Eggoh, Bangake and Semedo, 2019).

The share of RRH in Nepal is very large i.e., 47% of households reported at least one person had migrated from the household sometime within the last ten years (Ministry of Health Nepal, 2017). The reception of remittances by households has witnessed a notable increase, with a consequent surge in the number of remittances received over the years. The substantial rise in remittances is highly likely

to have been the principal driver behind the observable enhancements in the living standards of Nepal, both directly, as evidenced by the amplified number of RRHs, and indirectly, through the heightened labour income of the remaining population. Previous studies on analysing patterns of expenditures and remittances suggest the closer study of the use or benefit of remittance at household and community level studies (Zarate-Hoyos, 2004; Adams, 2005; Nepal and Henning, 2013; Valatheeswaran, 2015; Demurger and Wang, 2016).

Despite the detrimental impact of the COVID-19 pandemic in 2019/20 and 2020/21 on Nepal's labour migration industry, thereby impeding migrant labourers from reaching their intended destinations, the removal of travel restrictions and the escalation of labour demand from overseas have culminated in a historic milestone of 630,089 labour approvals for foreign employment (Government of Nepal, 2022)

Along with increasing numbers of labour migrants around the world, large volumes of remittance have increased significantly in the past year. In 2020, the sum of remittance flows on a global scale reached a total of \$781 billion. Notably, amongst this amount, \$597 billion of remittance flows were directed towards low- and middle-income countries (LMIC). It was projected that these flows will experience an increase of 4.9% in the year 2022 (World Bank, 2022).

There have been several studies about the remittance impacts on poverty, health, educations and livelihood (Adams, 1991; Adams Jr and Page, 2005; Thieme and Wyss, 2005; Adams and Cuecuecha, 2013; Sapkota, 2013; Bhandari and Chaudhary, 2016; Nahar and Arshad, 2017; Shrestha, 2017b; Askarov and Doucouliagos, 2020). However, there are very limited scholarly studies conducted to understand the spending behaviour of RRHs to ascertain where and how the remittance are being used. The current programme of research based on the prospective information of RRHs intends to understand and analyse the expenditure patterns of households based on their social demographic characteristics. Following the expenditure analysis of RRHs this study also aims to explore the uses of remittance on various factors of livelihood such as health and education. Lastly, this study aims to explore the uses of remittance by RRHs in the business and investments sector. This research used a mixed-method approach, where various methods were employed separately and integrated into the findings.

1.1 Background and Rationale

Nepal

As shown in Figure 1 below, Nepal is a landlocked, lower-middle-income country in South Asia bordered by China to the north and India across the rest, with a population of 30.03 million in 2021 and net migration 296541 in 2021 (World Bank Group, 2023). Nepal is listed as one of the poorest, highly indebted, and least developed nations ranking 143rd on UNDP's Human Development Index Report (UNDP, 2023).

Figure 1 **Map of Nepal**



Source: (BBC NEWS, 2023)

Nepal Currency and Denomination

Nepal Rastra Bank (NRB), the Central Bank of Nepal, was established in 1956 under the Nepal Rastra Bank Act, 1955, to discharge the central banking responsibilities and guide the development of the embryonic domestic financial sector at the time when major trade and business, import and export were highly dependent on India. On the basis of this, and to facilitate the trade and commerce between the two neighboring countries, a type of recognition and equivalency of the money was necessary (Nepal Rastra Bank, 2023). For the first time, Nepalese Rupees (NRs.) were pegged to Indian currency (INR) in 1956 with the ratio of 100 NRs = 154.5 INR. Since 1993 a peg has been set against the Indian Rupee considering 100 NPR = 160INR, which has gone through a few changes and has been set to NRs. 160 = INR 100 since 1992 (Shrestha, 2020).

In Nepal, large numbers are grouped in two digits to make counting easier, while other parts of the world, they are grouped into three digits. This technique is close to an ancient numbering system. Nepal and other countries in the Indian subcontinent region like India, Bhutan, Sri Lanka, Bangladesh, Maldives, and Pakistan are still follow the same way of counting. In any other geographical location of the world, they practice different methods of the three digits numbering system. In the beginning, up to 10,000, they are the same as in other counting methods. But, instead of 100,000, the Nepali counting system has one lakh and is written as 1,00,000. In the table below, we can compare the Nepali and English numbering systems (Nepali Class, 2023).

Table 1 Nepali Devanagari Numeral System and Pronunciation

English Number	English Pronunciation	Nepali Devanagari numbering system	Nepali Pronunciation
0	Zero	०	Sunya
1	One	१	Ek
2	Two	२	Dui
3	Three	३	Tin
4	Four	४	Char
5	Five	५	Paach
6	Six	६	Chaa
7	Seven	७	Sat
8	Eight	८	Atha
9	Nine	९	Nau
10	Ten	१०	Das
100	Hundred	१००	Saya
1000	Thousand	१,०००	Hajar
10,000	Ten Thousand	१०,०००	Das Hajar
100,000	Hundred Thousand	१,००,०००	Lakh
1,000,000	Million	१०,००,०००	Das Lakh
10,000,000	Ten Million	१,००,००,०००	Karod
100,000,000	Hundred Million	१०,००,००,०००	Das Karod
1,000,000,000	Billion	१,००,००,००,०००	Arab

This contrast is emphasised in a above comparative table of Nepali and English numbering systems which were used while conducting the research in Nepal. Although data were collected in Nepali numerical value all amount under mean value and confidence of interval (CI) column of the table are presented into Nepali Rupees (NRs.) and in thousands(k) values. Also, it showed that current value of £ 1 equals to NRs. 168.24 (Xe Currency Converter, 2023).

Study Background

For the most economically deprived Nepali, foreign labour migration is becoming a realistic alternative to earning an income to improve their livelihoods (Sherpa, 2010). According to the World Bank Group (2023), in recent years, it has been observed that Nepal has been receiving a significant share of its total GDP amounts in the form of remittance, representing an average of one quarter of its total, thus it has been a substantial portion of external finance. The volume of remittance transferred by migrants to developing countries is three times higher than the official development assistance, and it can play a crucial role in the overall development and welfare of the recipient countries. Despite the growing number of migrants moving abroad and the rise in remittance flowing to Nepal from across the globe, the study of migration and consequent remittances has been an overlooked area of research in the past few decades. Nevertheless, policymakers and researchers will find the examination of the economic impact of remittances on the recipient households particularly interesting, particularly in terms of how these remittances are utilised or spent and the effects of remittances on the expenditure patterns of the recipient households (Acharya and Thapa, 2017). In addition remittance receiving families are contributing towards achieving most of the SDGs (no poverty, clean water and sanitation, decent work and economic growth, partnership for the goals) at household, community, national and international level (Ponsot et al., 2017). Equally, the significance of the expenditure patterns of remittance receiving families contributing on health, hygiene, water, and educations will be useful to public health policy and practice to improve the wider group of public health community including migrant and their families.

Research on the expenditure behaviour of RRHs had been conducted on both micro and macro levels from economic aspects to those related to people's social lives and livelihoods. Most studies suggest that it contributes significantly to the economy of migrant-sending countries through investing in quality education along with spending on daily consumption (Bansak, Chezum and Giri, 2015; Basu and Rajan, 2018; Askarov and Doucouliagos, 2020). Previous studies about patterns of expenditures and remittances suggest closer study of the use or benefit of remittance in household and community level is not evident and needs to be addressed. This is a new study that understand and analyse the expenditure patterns under socio-demographic characteristics of the RRHs on the base of prospective information. No quantitative studies on the base of prospective information have attempted to avoid recall bias on expenditure of RRHs. Thus, this research has evolved from a significant gap in the literature. The absence of research prompts questions regarding whether remittances provided equal support to all RRHs in improving the well-being of migrants' families or not. At the household level, analysing the expenditure behaviour of RRHs can help determine whether it contributes to achieving quality health and education. These insights are valuable to public health researchers as well as other case specific scholars, government bodies, business investors and development organisation that indirectly support in formulating plans and policies related to migration and remittance. Hence, there is a need for a study of this kinds to understand the complexities of the spending activities at the household level. This will critically examine through the prospective information on spending behaviour at the household level using different methods.

1.2 Aim of the Research and Research Objectives

The principal aim of this mixed methods programme of research was to understand and analyse the expenditure patterns of international remittances receiving families in Nepal. In order to address the research aim, the following objectives and respective study have been put in place.

- To collect prospective data on remittance and expenditure from the RRHs. (Studies 1&2)
- To create and analyse remittance and expenditure patterns of the RRHs. (Study 3)
- To identify the roles of remittance in enhancing the livelihood and well-being of the RRHs. (Study 4)
- To explore the uses of remittance in investments by RRHs. (Study 4)

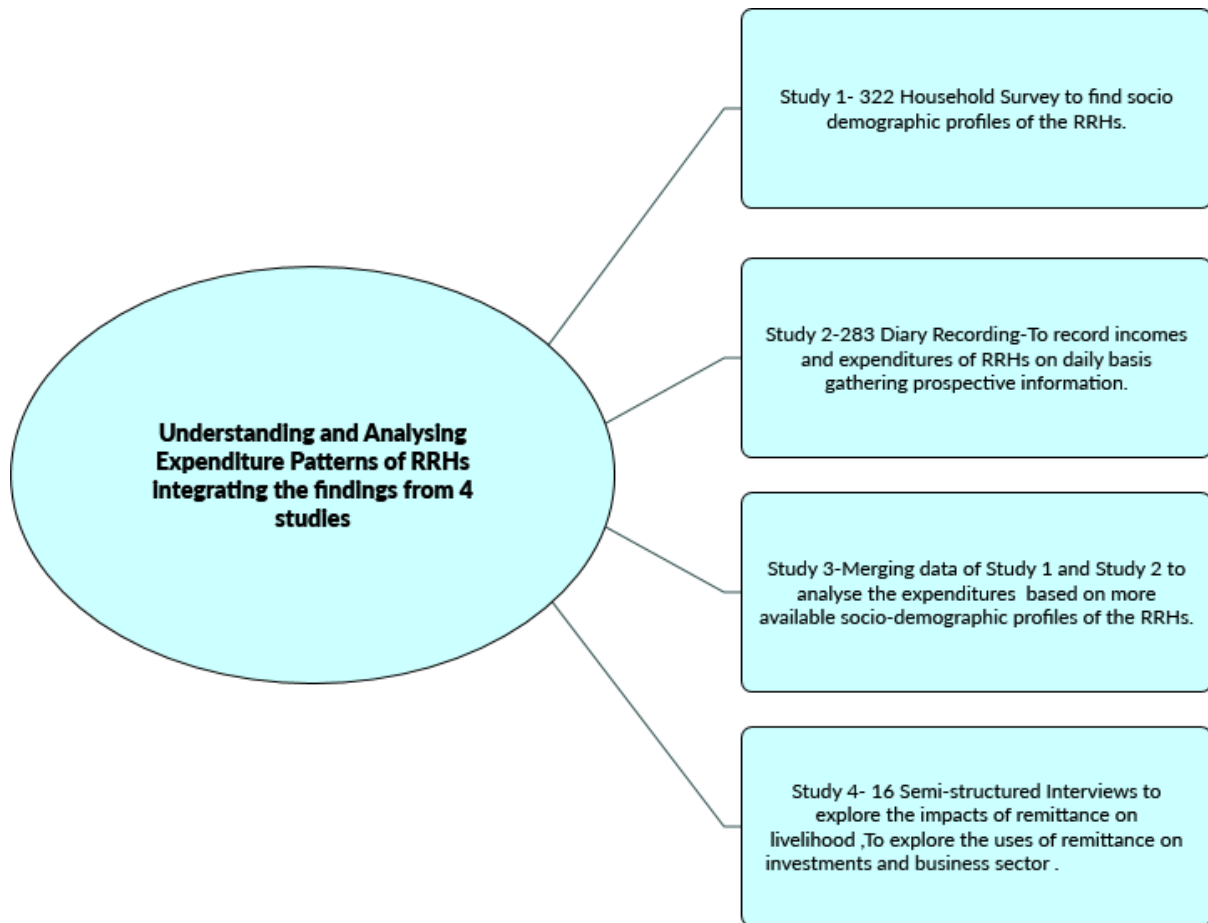
1.3 Research Approach

The study employed a sequential explanatory mixed method design (shown in Figure 2), which is distinguished by the collection and analysis of quantitative data at the start of research, followed by the collection and analysis of qualitative data in the later stages of study (Creswell and Creswell, 2018). Four different studies were formed to achieve the aim and objective of this research. Ethical approval was granted by the Liverpool John Moores University (LJMU) Research Ethics Committee (REC) and permissions were granted from the regional government bodies of both research study areas prior to the commencement of the research. The household survey questionnaire was completed by 322 RRHs from two different municipalities, Dhunibesi and Tripurasundari of Dhading district, Nepal. Tripurasundari is in a remote area with limited public facilities such as transportation and it is also named a rural municipality whereas Dhunibesi borders of capital town Kathmandu with many public facilities such as transportation and a hospital, it is in an urban region, and it is one of the well-developed municipalities of Dhading district.

Diaries were distributed to the same number of households to records their incomes and expenses on the daily basis for a year. Based on initial data of three months' diary recordings and household survey, sample interviews questions were developed to explore the impacts of remittance on livelihood and the uses of remittance on business and investments. Sixteen semi-structured interviews were conducted purposively with the heads of RRHs households in same research area. Thematic analysis was undertaken following the six stages from familiarisation to writing of Braun and Clarke (2013). Thematic Analysis is equally useful for qualitative researchers who are well experienced as well as those who are less so. It is also well-established method known for its flexibility even when applied outside academia

(Braun and Clarke, 2014). A sequential explanatory mixed method strategy was used to interpret and analyse both quantitative and qualitative results and summarise in the figure below.

Figure 2 Research Design



1.4 Position of the Researcher

During the early stages of the research, I reflected upon the position I held and its impacts upon the research that I was undertaking. I am originally from Nepal and have been living in the UK as a migrant for more than twelve years. During these twelve years, I have gained a lot of experience working with people from various backgrounds, and one of my jobs specifically involved migrants and remittances, i.e., I worked for a Money Transfer Office in London, which used wire transfers via the MoneyGram, Western Union, and Ria Money Transfer networks. Every day, I had the privilege of catering to a substantial influx of migrants who sought to remit their earnings to their loved ones back in their respective homelands. Such a first-hand experience has endowed me with a robust experiential knowledge that is instrumental in laying a solid foundation for my comprehension of the research domain that concerns remittance and livelihood. Nonetheless, I am aware that my personal and professional experiences have the potential to shape my perspective on the research at hand, potentially influencing the exploratory nature of the investigation. Throughout the course of my research, I diligently constructed a comprehensive study proposal that effectively addressed the issue of how remittances are utilised by rural households and the resulting social and livelihood impacts of such funds. As a migrant researcher, I remained committed to ensuring that my personal experience and knowledge did not compromise the integrity of this study. I consistently collaborated with my supervisory team, who regularly reviewed all aspects of the research, including methodological design, data analysis, interpretation, and findings. Despite encountering numerous challenges throughout this research endeavour, I remained steadfast in my commitment to maintain objectivity and impartiality and was vigilant in avoiding any potential biases or judgments that could have impacted the outcome of the study.

In addition, as a male migrant working in UK with some of my family members in Nepal (mother, sister and relatives), I have firsthand experience of what it is like to be working abroad and how the livelihoods are precariously balanced by remittance money. I support my mother and a few relatives who are dependent on my frequent remittances, and this allows me to reflect and form a perspective in my research. In my own experience, my family members in Nepal who benefit from the remittance I send from the UK have shared the difficulties of doing business or making investments with the remitted money, mostly because they perceive the temporariness and dependence on my support. Perhaps, such remitted money faces challenges when it comes to investment and business specially when the remitter is at abroad. My family members often demonstrate reluctance to do business and prefer to invest in buying land because of the perceived precarity in business. My own proclivity to invest in business is futile because of my family members' insistence on buying land with the remitted money. Also, as a male migrant in the UK, I am privileged due to my perceived capacity and minimal security issues. But when I reflect of Nepali female migrants to gulf countries who often work at households, they may face multitude of challenges including sexual and physical harassments. Such gendered differences in work and environment may also affect how the migrant and dependents are divided and

torn apart. Such difficulties continue to affect many families in Nepal. My position as a migrant in a high-income country (UK), and my familiarity with the context of Nepal allow me a unique reflexivity as an insider and outsider.

My lived experience as an insider, a remitter to my family, and an outsider, as a researcher exploring the issues of remittance in the Nepali community, has been a useful confluence. For instance, my insider experience helped me to think through the research questions, design the questionnaire and interview guide, and anticipate outcomes. Nonetheless, as an outsider, the heterogeneity of findings, specifically the reasons for choosing destination countries by emigrants and the wide array of impacts of remittance on families, were beyond my anticipation. Briefly, my insider experience supported me in formulating research questions and understanding the overview of the research topic as a launchpad. Meanwhile, my outsider experience was adequately flexible and receptive to exploring the research topic (remittance) and its impact on the community. In this regard, my living experience and insider perspective supported the building of research tools and understanding the social and cultural context of the topic, which helped me delve deeper into the subject. Additionally, by incorporating a qualitative method within the mixed methodology, open-ended responses to in-depth questions and conversations mitigated any potential biases in the research. In this way, my insider experience did not impose any biases on the outcomes of my PhD research.

1.5 Contribution to Research

The study aims to understand and analyse the expenditures of RRHs, exploring the livelihood impacts and its use in business and investments. The study places significant emphasis on the collection and analysis of potential data concerning the remittance and expenditure patterns exhibited by RRHs across varying social demographic statuses. To this end, the research employs distinctive methodologies to mitigate the effects of recall bias. It, therefore, provides unique insights into this research area, contributing to academic knowledge for further referencing and encouraging further research in similar/related research areas.

The present study does not offer immediate and direct advantages to individual participants. Nevertheless, the outcomes of this research and the recommendations that ensue will prove valuable in the alteration and formulation of novel regulations or the modification of existing strategies pertaining to migration and development. These observations could assist in assessing the enhancement of livelihoods in developing or low- and middle-income nations. This indirectly benefits the migrants, their families, and communities. The study findings will also be useful to wider group of migrants and households on their spending behaviours according to their households' characters and may encourage better savings and investments in future.

Also, the study findings help RRHs to adopt better quality of life by spending on human capitals such as on quality education and quality health which would be of benefit to them in the longer run. In this study, expenditures on health of migrants' families were also examined, and they may also benefit from a better understanding of the use of remittances in health factors.

Furthermore, the present study employs a combination of diverse research techniques. Specifically, the quantitative approach involves the collection of data through a household survey administered to a total of 322 households. Additionally, 283 diary recordings were collected in a prospective manner. It is worth noting that this pioneering research constitutes the initial contribution to the evidence-based study of migration and development of this nature. By integrating such quantitative and qualitative results, it therefore provides a broader and deeper understanding of the complexity of this issue, which has not been achieved by existing research.

1.6 Overview of the Thesis

Chapter 2: This chapter presents a review of the literature relevant to broad areas of migration, remittance, and household expenditures. The chapter begins with an overview of the key concepts on migration, labour migration, trends of labour migration and its global context. The chapter then reviews the existing literature on migration and remittance co-ordinating with quality of life in a broad context, remittances in LMICs and rural/urban poverty in LMICs. The key theoretical concepts related to labour migration and remittance is presented in the first part of the chapter. Relevant literature relating to the context of Nepal migration and remittance, migration history, livelihood impacts and push and pull factors theories are then critically examined. Lastly, literature concerning remittance and its uses, expenditure analysis around the world and Nepal is examined.

Chapter 3: This chapter presents the methodology for the research. The underpinning pragmatic philosophy and the mixed methods are considered. It provides an overview of the sequential mixed methods design including how the individual methods and results were presented and integrated respectively. The rationale for each of the individual study methods is then presented. Ethical considerations of research on migration, households' incomes-expenditures, sensitive information concludes with the steps undertaken to ensure the validity and trustworthiness of the research process are reviewed as part of this.

Chapters 4,5,6 and 7: These chapters present the methods, findings, and conclusions of the four separate studies undertaken. Each chapter begins with an overview of the data collection methods and analysis followed by the results from each study. The chapters conclude with a discussion of the findings concerning the existing research evidence of each study.

Chapter 8: The integrated findings from the four studies and the steps taken to ensure rigour during the integration process are examined throughout this chapter. The findings were brought together using the triangulation protocol (Farmer et al. 2006) and are presented according to the research objectives identified. The findings of all four studies are synthesised to consider the understanding and analysing expenditure patterns of RRHs along with the impacts of remittance on livelihood and productive uses. The limitations of the research are considered.

Chapter 9: This final chapter explores the discussions and conclusions raised by the research including some consideration relating to how these are strengthened by the mixed-method study approach used. Recommendations for practice, policy and future research are also critically examined.

Chapter 2: Literature Review

This chapter is a critical review of the literature related to international migration, labour migration, international remittances, and expenditures analysis of the remittance-receiving families. Further, literature on the contribution to the livelihood of remittance-receiving families as well as the contribution to the investment and productive sectors are also examined in this chapter. Also, the chapter explains the existing literature relative to the aims and objectives of this programme of research.

The majority of migrants cross borders in search of better economic and social opportunities (World Bank, 2016). Some are forced to flee crises, others to provide a better life for themselves or their family. The rise in the number of people migrating is pressing in low-income countries (including Nepal) due to poverty, unemployment, and conflicts (Sapkota, 2013; Shrestha, 2017b). This PhD study focuses on Nepal, a low-income country with a population of 30.54 million. Agriculture is the main economic activity involving 62% of the country's population, contributing to 21.10% of total GDP (World Bank Group, 2023) The percentage of population living below national poverty line in Nepal has decreased steadily from 42% in 1990 to nearly half of this figure (21.6%) in 2015; however, 1.61million of people are still earning less than \$2.15 per day as forecasted by the World Bank Group (2023).

For the most economically deprived Nepali, foreign labour migration is becoming a realistic alternative to earn an income to improve their livelihood (Sherpa, 2010).The outflow of migrants from Nepal in the past decade has transformed the country's economic, social and cultural fabric. As defined earlier, remittances are financial inflow arising from cross border movement of nationals of a country (Adams and Cuecuecha, 2013; Acharya and Thapa, 2017). However, this study excludes goods and includes only money as remittance, which RRHs spend in different areas of expenditures.

Studies on remittances are a timely area of research, attracting the interest of numerous scholars (Barai, 2012; Adams and Cuecuecha, 2013; Lu, 2013; Nepal and Henning, 2013; Dahal, 2014; Demurger and Wang, 2016). The following segments of this chapter will critically review relevant academic literature and relevant reports, including the World Bank Group, International Organisation of Migration (IOM), International Labour Organisation (ILO), United Nation Organisation (UNO) and the Government of Nepal (GoN).

2.1 Literature Searching Criteria

Narrowing down the broad literature to a specific subject area aligning with research aims and objectives is fundamental tasks before commencing a literature review chapter. While the overarching theme of this thesis encompasses broad concepts, I have chosen to initiate the chapters with empirical and seminal studies, such as those by Richard Adams found in development study journals and Ravenstein's Law of Migration. The objective of this literature review was to identify existing works that

detail expenditures of RRHs, assess the livelihood impacts resulting from remittances, and examine the productive uses of remittance funds. Given the scarcity of published articles on this subject, the search was expanded to include grey literature. Expenditures analysis of RRHs, remittance and livelihood Impacts and investments prospects of remittance were key terms used. I searched for papers describing households' expenditures with main terms such as migration OR remittance, gradually I specified Nepal within the search criteria of different databases. Additionally, I narrowed down those terms to specific time frames and specific locations such as around the world, South Asia, and Nepal in general. This provides more in-depth literature to subject area, which is narrowed down to the recent, specific and relative literatures. The aim of this review was to find the existing literature that describes expenditures of RRHs, livelihood impacts by remittance and productive uses of remittance.

The literature search strategy was deployed to review electronic databases, published peer reviews and grey literature. Initially, a narrative review of literature was planned and different search strategies for searching and reviewing relevant published peer-reviewed articles in the electronic databases were developed. New publications were frequently searched in different databases for example Emerald Insight, ProQuest Central, Scopus, Sage Journals, Taylor and Francis Online, Wiley Online Library and Nepal Journals Online. Despite this search, there were very few studies which addressed 'Expenditure Patterns' of 'Remittance Receiving Households' and impacts on 'Livelihood' and 'Investments' together. Due to the limited availability of peer-reviewed research articles, it was then decided to carry out a narrative review and include grey articles, reports, case studies on study issues published by the concerned organisations for example: IOM. A narrative review method has been adopted which is defined as comprehensive, critical and objective oriented analysis of the present knowledge on a research subject or topic (Onwuegbuzie and Frels, 2016).

During the literature search process, labour migration study terms and combinations of keywords were identified from the relevant journal articles for international labour migration, remittance and expenditure analysis. The following terms were used to search the relevant literature, either alone or in combination using Boolean and advanced search strategy: international migration, labour migration, trends of migration, remittance, remittance-receiving households, remittance and GDP, household's expenditures, remittance expenditure, livelihood, social impacts, livelihood impacts, productive sectors, business, investments, educations, health, durables, developing countries, Nepal, South Asian countries.

In addition, other relevant journal websites, organisational websites were also visited to search the literature where documents and reports relating to labour migration, remittance and households' expenditures were reviewed. The report from World Health Organisation (WHO), United Nations Population Fund (UNFPA), United Nations Development Programme (UNDP) were also reviewed. Government websites such as the Ministry of Finance, Nepal (MoF), the Ministry of Health and Population, Nepal (MoHP), the Department of Foreign Employment, Nepal (DoFE) and the Central Bureau of Statistics, Nepal (CBS), were accessed to find the relevant data, reports, and policy documents related to the study issues. Furthermore, some daily newspapers, such as *The Kathmandu Post*, *Kantipur* and *Himal Khabar*, were also read to find the current news regarding international

migration and its livelihood impacts in Nepal. Other possible relevant sources were also searched by using Google Scholar, Yahoo search engine, Academia, Linked-in, BBC and other news portals. Even though most of the journals are published online, Nepal still maintains the practice of producing hard copy articles, books and reports which were reviewed during the periods of time I spent in Nepal. For each search, the outputs were imported into Endnote and literature were screened according to the following criteria: i) original research, reviews including systematic review; ii) specific reference to international labour migration, expenditure analysis of RRHs, remittance and impacts on livelihood, remittance and its productive uses iii) key terms had to be in the title and abstract; iv) literature published only in English language; v) relevant reports from concern organisation, books and book reviews; vi) research relating to Nepal and developing countries; vii) All relevant literature published till December 2023 were included; viii) reference citation chain were explored from published literature to explore and include into the review.

Articles were excluded after importing them in Endnote based on title and the abstract. Any articles with minimal details on migration, remittance and its impacts were excluded after reading the full text. Minimal details meant those articles that did claim about these topics in the title and abstract but did not have relevant content while reading the full text. Also, articles tangentially detailing about the issues relevant to my research questions were excluded. Non-academic articles (e.g. newspaper, news blog) with contents non-verifiable upon reading and cross-checking with the supporting literature were also excluded.

The following table detailed the list of inclusion/exclusion criteria while doing literature search for this programme of research.

Table 2: List of Literature Inclusion/Exclusion Criteria

List of the inclusion and exclusion criteria for Literature Review Chapter.		
Criteria	Inclusion	Exclusion
Geographical Location	Migration and remittance study on LMIC	Migration and remittance study of higher income countries
Currency	Most recent literature when feasible, till 2023 were included.	Older literature unless highly important
Types	Peer reviewed	Non-peer reviewed papers
Language	English	Non-English
Key words	Must be on title and abstract	Not in title and abstract
Relevant	Relevant to study aims/objectives	Non-relevant to study aims/objectives
Focus	Labour migration and expenditure of RRHs	General migration and general households' income and expenditure
Reliability	Reliable source and authority	Non reliable and lacking authority

2.2 The Laws of Migration and International Migration

The literature on migration is soaring due to increasing intellectual interest on issues related to international migration. Due to the complexity and diverse nature of the geography covered by international migration there is no single theory which can provide comprehensive process of migration (Wimalaratana, 2017).

Ernest Ravenstein is widely acknowledged as a pioneer in the field of migration theories. The English geographer leveraged census data from England and Wales to formulate his seminal "Laws of Migration" (Grigg, 1977). According to Ravenstein (1885), migration is a step by step process among which economic factors are also one of the major causes. Although he published his laws of migration more than a century ago, his relative importance to the push and pull factors that cause migration is currently relevant and equally important to this most modern research of migration. In this globalised world, Ravenstein's laws of migration are the basis of and fundamental for all migration study as a way of examining the causes of the movement of people from one place to another. In summary, Migration

patterns reveal several trends: every migration flow induces a return or counter-migration, with most movements covering short distances, while longer-distance migrants typically opt for major economic hubs. Urban residents tend to migrate less than rural dwellers, and within their birth country, females are more migratory than males. Large towns expand primarily through migration rather than natural population growth, a trend that intensifies with industrial and commercial development and transportation improvements. Long-distance migration is predominantly male-driven and involves adult individuals rather than families with children, while natives of towns exhibit lower migratory tendencies compared to rural inhabitants.

Ravenstein discusses how push factors (unfavourable conditions, increasing poverty, higher taxes, unemployment) and pull factors (economic opportunity, higher wages, facilities, employment) are important causes of migration (Grigg, 1977). These factors are central in several migration theories to explain the international pattern of migration. Among them, Neoclassical theories and the New Economics of Labour Migration (NELM) have been developed sequentially. Neoclassical driven by individual rational choice based on difference in wages and employment between origin and destination countries whereas NELM argues migration is household decision which consider social and cultural factor, aims to diversify income sources reducing risks by market failure (Wimalaratana, 2017).

Migration represents “the movement of people across international borders and has major implications for economic development and poverty reduction, both in the countries of origin and in the designation of migrants” (World Bank, 2016). Migration has a huge impact on both recipients and sending countries and the economic effects of migration vary widely. Sending countries may experience both gains and losses in the short term but may stand to gain overall over the longer term. For receiving countries, temporary worker programs help to address skills shortages but may decrease domestic wages and add to the public welfare burden. The economic effects of migration for both sending and receiving countries may also vary depending on who is moving, specifically with respect to migrant workers’ skill levels. The Swedish Professor Jan Ekberg notes, “the problem is not immigration; it is integration, especially in the labour market. If there are no jobs, the consequences are segregation, housing problems and divided cities” (Traynor, 2010).

Migration is a complex issue and the importance of considering diverse factors in assessing economic impacts. The quotation from Professor Ekberg adds a critical perspective by highlighting the pivotal role of integration, particularly in the labour market, and how the absence of adequate job opportunities can lead to social challenges. Overall, there is a need to emphasise a comprehensive policies and strategies to address the economic effects of migration and promote effective integration for sustainable outcomes.

2.3 Labour Migration

Labour migration is common for lower and middle-class people in developing countries. Less employment opportunity, the domination of higher social classes occupying limited jobs and increasing family expectations are the major reasons behind labour migration. International migration is a global phenomenon of growing volume and complexity (Taylor, 1999; Adams Jr, 2011; World Bank Group, 2011a; Sijapati, Bhattarai and Pathak, 2015). Many countries are now origin, transit, and destination countries for migrant workers. Labour migration movements have the potential to greatly impact the social and economic well-being of their countries of origin, transit and destination (Adams Jr and Page, 2005). In destination countries, labour migration can rejuvenate the workforce, allow labour-intensive sectors such as agriculture, construction and personal services to function, promote entrepreneurship, support social protection schemes, and help meet the demand for skills (ILO, 2010). Countries of origin benefit from remittance flows, and the transfer of investments, technology and critical skills through returning migrants and transnational community's diaspora (Adams, 1991; Lowell and Findlay, 2001; Koc and Onan, 2004; Bhandari, 2013; Acharya and Leon-Gonzalez, 2014).

The above paragraphs shed light on the fundamental reasons driving labour migration, including limited employment opportunities, the dominance of high-class individuals in the job market, and increasing family expectations. It acknowledges the rejuvenating effect of migrant workers in destination countries, particularly in labour-intensive sectors, and emphasises their role in promoting entrepreneurship, supporting social protection schemes, and meeting skill demands. Simultaneously, it underscores the benefits accruing to countries of origin, such as remittance flows, investments, technology transfer, and the return of critical skills through diaspora communities. The available evidence suggests that immigration leads to more innovation, a better-educated workforce, greater occupational specialisation, better matching of skills with jobs, and higher overall economic productivity. Immigration also has a net positive effect on combined federal, state, and local budgets (Skeldon, 2002; Guha, 2013; Sapkota, 2013; Acharya and Leon-Gonzalez, 2014; Gaudel, 2016).

Migration has both positive and negative impacts on both the host and home country of the migrants. The impacts range from the socio-cultural, demographical, economic, political, and environmental. Migration has profound economic consequences for the countries of origin, some with positive implications, others with worrying consequences. One of the main positive effects of international migration concerns the financial transfers to the country of origin that take place, which are often seen as offsetting the "brain drain" and the flow of human capital. In many developing countries, migration is aimed at improving both the standard of living of the emigrant and those of the family left in the country of origin through remittances that usually far outweigh the initial expenses or income that could have been earned in the country of origin. Remittances increase the country's income from external sources, and as a result, it increases not only the standard of living of the recipients but also the level of local economic development, through consumption and investment. Despite the positive aspects of financial

rewards, separation from a family can involve high emotional costs for both those leaving for work and those remaining in the country of origin (Mehedintu, Soava and Sterpu, 2020).

Table 3 below shows the advantages and disadvantages of sending and receiving labour migrants to the country.

Table 3 Impacts of Migration

Advantages	Disadvantages
Country Losing People	
Money sent home by migrants.	People of working age move out reducing the size of the country's potential workforce.
Decreases pressure on jobs and resources.	Gender imbalances are caused as it is typically men who seek to find employment elsewhere. Women and children are left.
Migrants may return with new skills.	'Brain drain' if many skilled workers leave.
Host Country	
A richer and more diverse culture.	Increasing cost of services such as health care and education.
Helps to reduce any labour shortages.	Overcrowding.
Migrants are more prepared to take on low paid, low skilled jobs.	Disagreements between different religions and cultures.

Source: (Monica, 2018)

2.3.1 Global Trend of Labour Migration

First World War (1914-1918) compel more than five million people to shift to the new destination. Ninety million citizens relocated to China during Second World War (1939-1945). After the Second World War, 11–12 million people went westwards from German-speaking areas such as Balkans, Czechoslovakia, and Poland to Germany. Over fourteen million individuals were forced to flee their homes as the consequence of the partition of India and Pakistan and approximately one million migrants comprising old and sick people as well as women and children are estimated to have died while travelling (Kjeldstadli, 2017). These movements of people can be defined as “flights” because of political, environmental, gender, ethnic, religion and other grounds that appears as the prominent behind the migration. Furthermore, migrations motivated by economic factors have a long history. People have been entering labour markets or other quasi-markets for labour force since about 1500, which represents successive steps towards the creation of a global labour market (Kjeldstadli, 2017). Other associated reasons, such as religion, ethnicity, gender and environmental issues, are equally significant (Bharadwaj, Khwaja and Mian, 2008; Singh, 2015).

Slavery included forced relocation such as from the west coast of Africa to North America and the Caribbean were the first form of labour migration. The agricultural age of human civilisation paved the

way for slavery. This practice was significant during the 16th to 18th century. After the 18th century, it was gradually diminished and terminated during the 19th century (Erdem, 1996).

The subsequent pattern of labour migration is a bit more advanced and systematic. It was voluntary mobility of the workers with legal status. The workers were free to enter the job market with a closed contract having a time-limit. Though the contract was extendable for a limited time, still, adequate negotiation between the employer and the employee was an issue (Emmer, 2012; Sirkeci et al., 2018). Workers were not able to use their free mobility rights and were not free at all. They had to buy foods in the shops of the company at prices that secured permanent debt slavery. This system mobilised more labour than the slave trade and was widely practised in the then British Empire, with large numbers of workers coming from India (Gupta, 2002). The workers at the time used to work on agriculture farms and infrastructure development like construction of the railway. It made it possible to export food and raw materials in the global market. The employers perceived the indentured labourers used to carry out almost the same functions as slaves. The adoption of this hiring system proved more advantageous for them, lowering the expenses associated with recruitment. Additionally, by retaining younger workers for more extended periods, they not only reduced turnover costs but also invested in potential future generations by enabling these workers to establish families whose members could become the next workforce (Kjeldstadli, 2017).

The next type of economic migration is solely related to industrial capitalism, popularly known as labour migrants. The migrants could take part in these types of migration without any specific skills. Usually, the workers who entered the job market started their careers from a very basic level. Contrary to slavery, the participants were free to sell their labour-power making a contract agreement through negotiation (Evan and Deirdre, 2017). Examples of huge labour migrations are the three million farmers who went from Mezzogiorno in Italy to the United States or the so-called Ruhrpolen, Polish miners and construction workers arriving in Germany at the end of the 19th century (Bade, 1980). In American history, this is known as the 'new' immigration, with people coming from Southern and Eastern Europe and other areas of the world (Fetzer, 2000).

In a market economy, according to sociologist Cohen (1988), labour might be carried out by unfree workers, he listed serfdom, debt bondage, apprentice labour, child labour, contract labour and penal labour; forms of domestic service; concentration camp labour and so-called corrective labour as "involuntary" labour. Such unfree forms combine with free wage labour in various ways and wage labourer are described as 'free' although concept of 'labour' to some extent implies compulsion (Cohen and Kennedy, 2017).

This era of labour migration ended up at the beginning of the oil crisis in the 1970s (Painter, 2014). After the crisis, labour receiving countries downsize their labour market and thus the employment opportunities in those countries were shut down, there are very few job opportunities left for the migrants.

The global trend of international labour migration has arisen either by freely moving to developing international economies in directions indicated by relative income levels or by entering a labour market

fragmented by ignorance and prejudice. The first type of migration is caused by income disparities between poor and rich countries, but the second is driven by core industry, government, social elites, financial power, health, and education systems (Baines, 1990).

In contemporary times, an unprecedented number of individuals have chosen to reside in a foreign nation that differs from their birthplace. Recent estimates indicate that the global population of migrants in 2019 was approximately 272 million, representing an increase of 51 million in comparison to the statistics reported in 2010. This population of international migrants currently represents 3.5 percent of the overall global population. Compared to 2.8 percent in 2000 and 2.3 percent in 1980, the proportion of international migrants in the world population has also risen (United Nations Department of Economic and Social Affairs Population Division, 2021).

2.3.2 Current Issues in Labour Migration

Migration serves as an instrument for adjusting the skills, age, and sectoral composition of national and regional labour markets. It responds to fast-changing needs for skills and personnel due to technological advances, changes in market conditions, and industrial transformations (Ratha, 2011). An increasing number of origin countries seek to promote foreign employment for a part of their workforce and thus generate remittances while providing safeguards to protect their citizens abroad. All these countries can have several different profiles, developing countries and countries with economies in transition, nevertheless, as countries of origin they all face some common issues. A priority concern for all labour-sending governments is to ensure the well-being of migrant workers and to secure the payment of decent wages and basic provisions.

Due to structural factors such as poverty, unemployment, and significant wage disparities between the countries of origin and destination, the supply of labour in lower-skilled sectors surpasses the demand. As a result, there are more migrant workers seeking employment opportunities abroad to secure their livelihoods and pursue an improved standard of living than there are available jobs. This circumstance renders migrant workers susceptible to abuses during the recruitment process, travel, and employment abroad (ILO, 2010; Sijapati and Limbu, 2012; Mishra and Kunwar, 2020). However, countries of origin do have a range of policy strategies that can extend the scope and improve the efficiency of their regulatory mechanisms and support services, including Migration (Wickramasekara, 2002).

Several global crises such as 2007-2011 financial crisis, world economic crisis 1930, followed by oil crisis 1973 and 1997-1999 Asian financial crisis created major changes to global labour migration. Massive decline in industrial production, several devaluations of currency, unfavourable government restriction created by uncertain global markets consequently shaped sustainable global labour migration. Among all, the 1973 oil crisis led to establish the 'new international division of labour' that facilitates new flows of labour migration in the long run which is also major turning point for global migration (Castles, 2011).

Equally, COVID-19 pandemic led labour migrants who were sustaining global economies to halt, which makes them more insecure than ever due to blocked entry along with limited access to essential services such as healthcare services (Chowdhury and Chakraborty, 2021).

These instances shows that the effect of economic downturns on migration is complex and difficult to predict. It is incorrect to believe that migrants always fill the gap of employment in developed countries during good times and leave during difficult times. When the economy fails in developed countries, the situation may be substantially worse in the countries from which migrants originate. Furthermore, migrants are motivated by more than just a desire to get money; they are also looking to establish new lifestyle and connections. During a recession, the urge to migrate may increase than ever and money sent back home (remittances) found resilient cause of migrants' obligations to their families.

2.4 Push/Pull Factors and Socio-Economic Background of Migration

Push factors drive people to leave home and pull factors attract migrants to a new location. Push factors occur within sending states, that is, those that send migrants abroad, on the other hand, pull factors occur within receiving states, that is, states that receive immigrants from sending states abroad.

The push and pull factors behind labour migration are almost the same in Nepal as in other parts of the world. Poverty, limited employment opportunities, deteriorating agricultural productivity, and armed conflict are some of the motives behind international labour migration (Duszczuk, 2019; Laajimi and Le Gallo, 2022) . With limited fertile land, landlessness is pervasive and the number of landless households has steadily increased in the agricultural sector (Kunwer, 2019). In the non-agricultural sector, the slowdown in growth, especially since 2000/01, due to the Maoist insurgency and external shocks have further retarded the pace of employment creation. The conflict has also created difficult living and security conditions, especially in the rural areas. It has also prompted people to look for overseas employment (Pant, 2011). Maoist insurgency was a civil war which was a prolonged military conflict that occurred in the formerly Kingdom of Nepal from 1996 to 2006. It saw nation-wide conflict between the Government of Nepal and the Communist Party of Nepal so called Maoist during that time (Jackson, 2019).

International labour migration has surged in recent years with an increasing number of workers moving across international borders for work. The number of international migrants increased from 154 million in 1990 to 244 million in 2015 (United Nations, 2015). Over 70 percent of international migrants are from developing countries. However, most of the migrants from developing countries migrate to other developing countries, though the returns to migration may be higher in the developed countries. Of the migrants that originate in the least developed countries, only 16 percent migrate to the global North. High costs of migration and low demand for migrant workers in the developed countries potentially prevent migrants from migrating there (Shrestha, 2017b).

Migration rates are influenced by the cost of migration at each destination. Those who migrate for higher income are limited by liquidity. A positive income shock in the origin can affect migration rates by making it either more affordable or less desirable. The overall effect on migration rates depends on the distribution of households around affordability and desirability margins (Liu and Xu, 2017).

The rational choice theory critically examines the push and pull factors shaping labour migration. In sending states like Nepal, individuals weigh factors such as poverty and armed conflict (push factors) against the perceived benefits of improved economic prospects and security abroad. Receiving states offer economic opportunities and stability (pull factors) that enhance the attractiveness of migration (Shrestha, 2017b). The theory also explains the recent surge in international migration, particularly from developing countries. Positive income shocks in the origin country can influence migration rates by affecting affordability and desirability. Overall, the rational choice theory provides a concise framework for understanding the calculated decisions individuals make in the complex landscape of labour migration (O'Reilly, 2022).

Nepal went through a massive electricity supply shortage between a decade of 2007 and 2017. This supply shortage caused up to 18 hours of daily power outages compelling Nepalis to frequently live in darkness. This load-shedding had a direct negative effect on Nepal's economy. After the phase out of power shortage, the World Bank conducted a study that highlights the reliable power supply would have increased the country's annual gross domestic product by almost 7 percent, and annual investment would have been 48 percent higher. Load-shedding became another push factor for young Nepali to go abroad (Timilsina and Steinbuks, 2021).

Several features make Nepal a good setting to study the effect of shocks on international migration. The migration of workers from Nepal is significant for their national economy. Despite historical migration rates reflecting the global average, net migration rates have increased dramatically. In 2021, the net migration rate was 3.63 per 1000 population, a 24.52% increase from 2020. This rate was 2.92 per 1000 population in 2020, a 32.55% increase from 2019. Additionally, the migrant to population ratio increased to 7.40%, which is more than double the global average (Macrotrends, 2023). Consequently, foreign remittances became one of the largest sources of national income, contributing over a fifth to the national GDP. Secondly, most migrants from Nepal choose between two distinct types of destinations that differ in terms of the costs and returns to migration. India has been one of the key destinations for Nepali workers for the past several decades and continues to be the largest destination country. It serves as the low cost and low return destination for Nepali workers (Thieme and Wyss, 2005). However, the surge in migration in the 2000s was driven by migration to Malaysia and the Persian Gulf countries (especially Qatar, Saudi Arabia and the United Arab Emirates). Most of the migrants, about 90 percent of those who migrate for work, migrate to these destinations. These countries are the high-cost-high-return destinations for Nepali workers. Thirdly, migration to these destination countries is facilitated institutionally. Nepal maintains an open border with India and workers can move across the border with extreme ease (Sijapati and Limbu, 2012). In addition, agreements with Malaysia and the Persian Gulf countries make it relatively easy, though costly, for Nepali workers to

migrate for (low-skilled) work in those destinations. Almost 500,000 workers left Nepal in 2014 to work in these destination countries (Thapa et al., 2019).

However, the destinations chosen by Nepali workers are not unique to migrants from Nepal. Nine Persian Gulf countries, which represent one percent of the global population, are destinations to 13% of the international migrants in the world (United Nations, 2016). Along with India and Malaysia, these destinations account for over 16% of international migrants (21% of male migrants) in the world. These countries have become the workplace of low-skilled workers from the Philippines and South Asian countries who have been migrating to these countries for decades (Sapkota, 2013).

According to several studies on international migration from Nepal, (Thieme and Wyss, 2005; Sapkota, 2013; Grimaldi, 2016; Gauchan and Shrestha, 2017b; Thapa et al., 2019), most of the push factors were identified as unemployment, lower wage rate, rainfall shocks (leading to lower food production), national conflicts (including a decade war by Maoists where 17,000 were killed), social inequality and lower ethnic status. Alternatively pull factors were secure job opportunity, increase in manufacturing and construction in destination country, greater career opportunity, good households' incomes and social recognitions.

Nepal's largest economic source is remittance, and many families in rural and urban areas are dependent on remitted money, particularly their livelihoods are dependent on remittance. Nepal has a productive human workforce that is 15-59 years comprising 65% of the total population and therefore bears a huge potential for infrastructural development. Unfortunately, political landscape of Nepal has not utilised this major resource adequately and thus thousands of migrants continue to emigrate every day to gulf nations, neighbouring countries and high-income countries. Such a level of migration has inevitably made a deficit in working population within Nepal. Remittance is the mainstay of livelihood in Nepal and continues to be a major economic source (The Kathmandu Post, 2024).

Remittances have not only increased the life standard of people in all parts of Nepal but has triggered a vicious cycle of dependence on it. The migrants have developed a tendency to fall back to emigrate and support the families instead of conducting business and investment within the country. These ramifications have also created a void in Nepali workforce leading to replenishing of labours from neighbouring India, for instance significant proportion of labour workers from India contribute in construction and small businesses (Shrestha, 2017a).

Better housing, nutrition, and service accessibility are one among many ways that remittances dramatically raise living standards. They also help children's education and advance social mobility (Acharya and Leon-Gonzalez, 2019; Askarov and Doucouliagos, 2020). Families assist one another through common experiences and difficulties, which fortifies community ties. Additionally, they bring fresh cultural viewpoints to the mix, enhancing cultural diversity and supporting efforts to maintain cultures (Adams Jr, 1998; Ratha et al., 2020). Remittances provide economic benefits such as increased household income, support for local businesses, improved healthcare and education, and

less financial risk due to the diversification of income sources beyond the local economy (Adams Jr, 1998; Phuyal, Dhakal and Koirala, 2016; Ahmed et al., 2019; Mishra, Kondratjeva and Shively, 2022).

2.5 Migration and Remittance

On International Day of Family Remittance observed on 16 June, the United Nations has identified different aspects of remittance expenditure from the leftover family. Around one billion individuals globally, or around one in every seven, send or receive remittances, with approximately 800 million people getting money from family members who work abroad. Although this money accounts for just fifteen percent of migrant workers' wages, it frequently contributes for a sizable amount of household income in their home countries, providing a critical lifeline for many families. Three-quarters of remittances are spent on necessities such as food, healthcare, education, and housing, with the remaining, more than \$100 billion each year, saved or invested in activities that encourage income generation, job development, and economic transformation, especially in rural areas (United Nations, 2019).

Additionally, Remittances are critical to attaining several of the Sustainable Development Goals (SDGs), including poverty reduction, hunger eradication, improved health and education, access to clean water and sanitation, economic growth, and reduced inequality. Between 2015 and 2030, migrants are expected to transfer \$8.5 trillion to their home areas, with more than \$2 trillion saved or invested, making a major contribution to long-term development (Nurse, 2019) .

Rural areas, where half of the world's poor reside, receive half of all remittance funds, totalling an estimated \$1 trillion over the next five years. Remittances exceed international aid and foreign direct investment combined, making them a crucial source of private capital for development. The UN is actively involved in facilitating the productive use of remittances worldwide, aiming to make migration a choice rather than a necessity for future generations (European Union, 2022).

The percentages provided below represent the projected decline in remittance flows for various regions, as forecasted by the World Bank. Each percentage denotes the anticipated reduction in the volume of remittances in the specified region compared to a reference point. For instance:

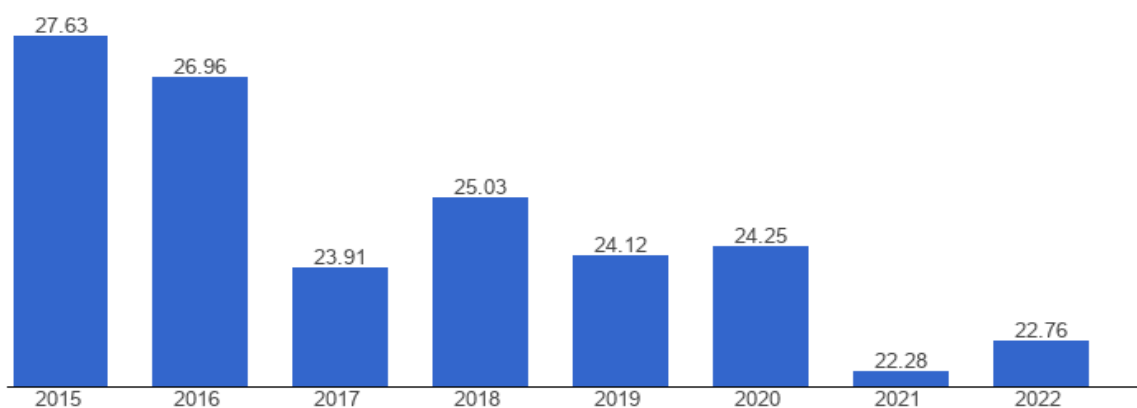
- Europe and Central Asia: A projected decrease of 27.5% in remittance flows.
- Sub-Saharan Africa: An anticipated decline of 23.1% in remittance inflows.
- South Asia: A forecasted reduction of 22.1% in remittance volumes.
- The Middle East and North Africa: An expected decrease of 19.6% in remittance flows.
- Latin America and the Caribbean: A projected decline of 19.3% in remittance amounts.
- East Asia and the Pacific: An anticipated reduction of 13% in remittance volumes.

(Ratha et al., 2020)

These percentages serve as indicators of the World Bank's estimations regarding the impact on remittance flows in each respective region. This decline comes after remittances to LMICs reached a record \$554 billion in 2019, overtaking Foreign Direct Investments (Ratha et al., 2020). All calculations

of monetary values are made in United States Dollar (USD), and reasons for choosing USD was because of the easy availability of this unit in the literature. In 2023, in current USD, the top five remittance recipient countries were India (125 billion), Mexico (67 billion), China (49.5 billion), the Philippines (40 billion), and France (34 billion) (Statista, 2023). In relative terms, the top 5 countries which received the highest remittances as a share of gross domestic product (GDP) in 2022 were: Tonga (49.9% of GDP), Lebanon (37.84%), Tajikistan (32.05%), the Kyrgyz Republic (31.28%), and Gambia (28.33%) (Statista, 2022). In the case of Nepal, as share of GDP, it secures a third position among South Asian countries and worldwide it secures its tenth positions in 2022. Nepal always appears as one of the highest remittance receiving nation as a share of their GDP (World Bank Group, 2023).

Figure 3 Nepal Share of Received Remittance as Share of GDP from 2015-2022



(The Global Economy, 2023)

Figure 3 above from the global economy webpage illustrates the percentage of remittance received in relation to the GDP of Nepal between 2015 to 2022 and data were published on the base of World Bank Report.

The cost of remittance is pivotal, impacting on migrants and recipient economies alike. High fees burden migrants sending money home, affecting financial well-being. For recipient nations, excessive costs impede the economic benefits of remittances. Lowering fees is crucial for affordability and poverty alleviation. It promotes financial inclusion, encourages market competition, and aids policymakers in crafting effective regulations. Affordable remittances, therefore, play a key role in sustainable development, fostering economic growth and stability in global migration patterns (Yang, 2011). In the first quarter of 2020, the average costs of sending \$200 to LMICs remained high at 6.8%, well above the target of 3% of the Sustainable Development Goal 10.c.1. Sub-Saharan Africa continued to have the highest average remittance costs, at about 9%; South Asia had the lowest average remittance costs at 4.95%. The average remittance costs for the remaining regions were: Europe and Central Asia (6.48%); East Asia and Pacific (7.13%); the Middle East and North Africa (7%); and Latin America and the Caribbean (5.97%) respectively (Ratha et al., 2020). Sending remittance back home is getting more expensive for the workers (Nahar and Arshad, 2017). The United Nations says that remittances remain

expensive to send. These international money transfers tend to be costly. On average, globally, the transaction costs including currency conversions and the service charge amount to 7% of the total amounts sent. To ensure that the funds can be put to better purposes, countries are aiming through SDG 10.C to “reduce to less than 3% the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent by 2030” (Ahmed, Mughal and Martínez-Zarzoso, 2021). Technical innovations, in particular mobile technologies, digitalisation and blockchain can fundamentally transform the markets, coupled with a more conducive regulatory environment (United Nations, 2019) .

2.5.1 Remittances in LMICs

This section explores the importance and effect of remittances in LMICs. These remittances are critical in reducing poverty and enhancing the well-being of households. They provide direct financial aid to recipient families, allowing them to fulfil essential requirements, including healthcare and education.

Chami et al. (2018) argue that high levels of remittances can spark a vicious cycle of economic stagnation and dependence; what they call a “remittance trap”. Remittances can lead to exchange rate appreciation, thus lowering export competitiveness and leading to a contraction of tradable sectors (i.e. the ‘Dutch disease’), especially in small open economies with large remittances (Amuedo-Dorantes and Pozo, 2004; International Monetary Fund, 2004; Hosny, 2020). Remittances can also encourage higher (consumption goods) imports and lower government effectiveness (Chami et al., 2018). Some empirical studies have found that remittances can be pro-cyclical if migrants’ decision to remit is mostly driven by investment motives (Cooray and Mallick, 2013; Bettin, Presbitero and Spatafora, 2017).

Table 4 below presents the ranking of countries based on the percentage of remittance contributions to their Gross Domestic Product (GDP) in the year 2022 published at the end of 2022. The data from figure 3 and table 4 regarding the amount of remittance as share of GDP were found slightly different due to published time around different time frame. In conclusion, data underscores the economic significance of remittances for each listed country, indicating the proportion of their GDP that can be attributed to these financial inflows.

Table 4 Top remittance recipients in terms of GDP contribution in 2022

Rank	Remittance Inflows by Country	Share of GDP
1	Tonga	49.90%
2	Lebanon	37.84%
3	Tajikistan	32.05%
4	Kyrgyzstan	31.28%
5	Gambia	28.33%
6	Honduras	27.10%
7	South Sudan	24.80%
8	El Salvador	23.82%
9	Haiti	22.45%
10	Nepal	21.76%

Source: Statista (2022)

The United Nations provides insight into the remittances sent by migrant workers, highlighting that what is sent back home constitutes only 15% of their total earnings. Despite the common perception that remittances make up a substantial portion of their income, on average, migrant workers send between US\$200 and \$300 home every one or two months of their overall earnings. The remaining 85% is retained in the countries where they generate income, contributing to the local economy through expenditures or savings. This information challenges misconceptions and underscores the broader economic impact of migrant workers beyond remittance transactions (United Nations, 2019).

As in the Table 5 below, remittance inflows had decreased significantly by nearly US\$ 1,000 million during the pandemic time which dramatically increased in recent years.

Table 5 Remittance Inflow and Outflow from Nepal (In US\$)

Remittance US\$ million	2015	2016	2017	2018	2019	2020	2021	2022	% share of GDP in the last year
Inflow	6,730	6,612	6,928	8,294	8,250	7,392	8,230	9,290	22.80
Outflow	9	20	33	49	60	44	44	39	0.09

Source: World Bank Group (2023a)

In 2020, remittance flows to LMICs experienced a significant decline of 19.7%, amounting to \$445 billion. This downturn, identified as one of the most pronounced in recent history, is attributed primarily to the economic repercussions of the COVID-19 pandemic. The World Bank reports that the pandemic

has resulted in a notable decrease in wages and employment for migrant workers, contributing substantially to the observed decline in remittance inflows. The economic crisis triggered by the global health crisis has had profound implications for the financial well-being of migrant workers and, consequently, their ability to send remittances to their home countries (World Bank Group, 2022)

2.5.2 History of Labour Migration from Nepal

The history of labour migration from Nepal dates to the period of unification, more than 300 years ago. The mass migration which took place from the unified territory to neighbouring countries in order to escape the new State's taxation system around 1740, which was often exploitive, could be considered the first incidence of outmigration of labour from Nepal (Gurung, 2004).

Historically, Nepal has seen reasonable rates of international migration, albeit mostly to India. Between 1961 and 2001, the migrant to population ratio hovered around 3.4 percent, and was almost entirely driven by migration to India. This rate was slightly higher than the global international migration rate of 2.9 percent (UNDESA, 2015). The induction of young Nepali individuals into the colonial British army in the early nineteenth century appears to be the first instance of the State's involvement in formalising labour migration through treaties between two governments. The treaty between Amar Singh Thapa and David Ochterlony in 1815, specifically, made the flow of migrants from Nepal for foreign employment official and opened doors for such engagement beyond British India to other colonial territories (Sijapati and Limbu, 2012).

The high rate of migration to India can be attributed to the ethno-linguistic similarity between the two countries as well as the low cost of migration to India. Nepal maintains an open border with its neighbour, where citizens from one country are free to enter the other at any time without any restrictions, paperwork or clearances. This allows workers of either country to take advantage of the economic opportunities in the other. Historically, workers, mostly from the far western and mid-western regions of Nepal, have been migrating to India to work as daily wage labourers or security guards or in restaurants in Indian cities. Because of frequent migration to India over a long period, there are well-established migration linkages between districts in Nepal and Indian cities that help newer migrants find work in India (Seddon, Adhikari and Gurung, 2002).

The share of RRHs in Nepal is very large in 2017, 47% of households reported that at least 1 person had migrated from the household at sometime within a 10 years (Ministry of Health Nepal, 2017). Not only did more households start receiving remittances, but the number of remittances received also increased over the years. Given the large rise in remittances, these are to be likely the primary engine behind the improvements in living standards witnessed in Nepal, both directly (as an increase in the number of RRHs) and indirectly (increased labour income of those that remained). The outflow of migrants from Nepal in the past decade has transformed the country's economic, social and cultural fabric. Nepal has emerged as a remittance economy, shaped by migrant cash flow. Previous studies

about patterns of expenditures and remittances (Zarate-Hoyos, 2004; Adams, 2005; Nepal and Henning, 2013; Valatheeswaran, 2015; Demurger and Wang, 2016) suggest closer study of the use or benefit of remittance at household and community levels. Thus, closer study on remittance and households' expenditures at household level such as using socio-demographic characteristics and using longitudinal study method like this provide root knowledge and insights about household earning and spending behaviour making this available to the scholars, labour and migration organisations and migrants' communities themselves which in future can motivate and introduce more channels of savings and investments. Thus, proposed study will use mixed methods and prospective data to understand and analyse the impact of international remittances on RRHs in Nepal.

The open border and historical linkages between Nepal and India also serve as the low cost and low return destination for Nepali migrants. A typical migrant worker to India pays NRS 6,250 (\$83) to migrate and find a job in India. This amount is roughly over two months of per-capita consumption in Nepal. They earn, on average, Rs. 6,400 (\$ 85) a month, of which they save almost two-thirds. The median migrant spends about 9 months in India per migration episode. This is consistent with the view that migration to India is seasonal (people staying at home during the planting and harvest season). Almost a third of these migrants' finance migration through their own savings while 60 percent take out a loan, mostly from village lenders and then from friends and relatives (Shrestha, 2017b).

Migrant beyond India is a relatively recent phenomenon. Historically, people migrated to non-India destinations mostly through recruitment in the British Army. The numbers were small and directed to destinations like the UK, Hong-Kong, Singapore and Brunei. It was only since the 1980s that Nepalis have started to migrate to other destinations for work. Foreign migration became easier after democracy was introduced in the country in 1990 that international travel was made easier and more systematic. It was only in the mid-1990s, the Government of Nepal allowed private recruitment agencies to recruit workers to a selected set of countries, mostly in the Persian Gulf and a few others like Malaysia, Japan and South Korea, upon obtaining clearance from the Ministry of Labour (Seddon, Adhikari and Gurung, 2002). This has led the way to the surge in migrant outflow from Nepal in the 2000s. This outflow has been dominated by the migration of low-skilled, mostly male, workers to Malaysia, and the Persian Gulf countries, especially, Qatar, Saudi Arabia, and the United Arab Emirates. By 2011, 15% of the households had a current migrant in these destination countries.

Most of the current migration to non-India destinations, especially to the Persian Gulf countries and Malaysia, happens through recruitment agents (Mishra, 2020). Typically, potential migrants contact, or are contacted by, independent local agents that are connected to recruitment firms in Kathmandu. These recruitment firms receive demands for low-skilled workers from firms or agencies abroad and are fully responsible to fill the demands and arrange all necessary paperwork. Migrants to these destinations pay the intermediaries more than NRs.100,000 (US\$ 1333) for job-search, intermediaries and other related costs. This approximates to three years of per-capita consumption in Nepal (Shrestha, 2017b).

2.5.3 International Labour Migration and Remittance Trends in Nepal

As shown in Table 4, Nepal ranks as one of the largest recipient country of remittances based on remittances share of GDP. It has been observed that more than 3,000 young people cross border for foreign employment every day (Khadka, 2022). The outflow of international labour migrants and inflows of remittances need to be critically examined, and further study is essential to find out where and how those remittances are being used by the migrants' families.

Government data shows most migrant Nepali workers are engaged in 4D works (Difficult, Dirty, Dangerous, Demeaning) in various countries, from Qatar to Malaysia and from South Korea to Israel. Data maintained by the Ministry of Foreign Employment does not include records of individuals who leave the country for foreign employment to India and illegally via India or with support of middlemen or intermediaries. One of the Nepal's major exports is labours, and most rural households now rely on at least one member's earnings from foreign employment (Kunwer, 2019).

The absentee population currently working away from the country has been increasing significantly over the years. According to census data, between 2001 and 2021, there was more than a two-fold increase in the number of Nepali livings away from the country as in the Table 6. The implication of this trend is significant, the average annual growth rate of Nepal's absentee population between 2001 and 2011 was 9.2 % (CBS, 2014).

Table 6 Total Number of Absent Population (Migrant) Residing Outside of Nepal

Year	No. of Absent Population (Migrant)
1952/54	198,120
1961	328,470
1981	402,977
1991	658,290
2001	762,181
2011	1,921,494
2021	2,190,592

Source: Population Census of Nepal 1952/54, 1961, 1981, 1991, 2001, 2011 and 2021.

The predominant destination for international migrants remains India, a trend likely influenced by factors such as geographic proximity, cultural connections, and the open border with India. After India, most migrant workers head to countries in the Middle East or Association of Southeast Asian Nations (ASEAN), with Malaysia being a primary destination. In the fiscal year 2013/14, a significant 44.2% of the total labour permits issued were directed to migrants destined for Gulf countries. Additionally, another substantial 39.6% of permits were allocated to individuals intending to work in Malaysia. This distribution underscores the significance of these regions as key destinations for international labour migration during that period (Kunwer, 2019) .

The historical background of the Nepali migration to North India is interesting particularly the late 19th and early 20th century periods. In fact, the recruitment of Nepali by British imperial soldiers had a big impact on how people migrated—both inside and outside of India. The Gurkhas' involvement in numerous wars, such as the World Wars, strengthened their position outside of Nepal and India, especially in the military forces of the British and Indian governments. Nepali communities and their responsibilities in many regions of the world are still influenced by this history (Dutt, 1981). Data from the Department of Foreign Employment of Nepal indicate that the number of Nepali migrant workers rose during the Maoist insurgency. In Nepal the insurgency began in 1996 and reached a peak during 2000. During the fiscal year 2000-2001, about 55,000 Nepali left for foreign countries. In return, they send back approximately NRs. 47 billion. At the time, the overall economy of the country was suffering badly due to the insurrection and young people who were looking for a brighter future did not have any other ways than foreign employment to sustain their family (Paudel, 2015).

In an historic development, the government of Nepal initiated the issuance of work permits in 1993/94, marking the first instance of such a program. During this inaugural period, a modest total of 3,605 migrant workers received permission from the government to work abroad. This milestone reflects the commencement of formalised mechanisms for overseas employment, illustrating the beginning of Nepal's engagement in facilitating legal pathways for its citizens to seek employment opportunities

beyond its borders. The number multiply rapidly and reached to 527,814 in fiscal year 2013/14, about 147 times higher in about two decades. Whereas the amount of remittance increased by 11 times reaching NRs. 543.29 billion in the same period (Government of Nepal, 2014).

In addition to stock and flow variables, another significant reason behind increasing remittance income is reduction on spending on consumption, entertainment, and the movement of the migrant workers due to COVID-19 related restrictions. Usually, workers returning home used to buy gold, clothes, and electronics. During this period, they did not bring those items when coming back to home. Some author also viewed the depreciation of US dollar as another reason behind the increment where a stronger dollar in times of crisis may lead to more remittance with great purchasing power at back home. Also COVID-19 restrictions by the government had diverted the flow of remittance from an informal to a formal channel which raised remittance income in both Asian countries like Bangladesh and Pakistan (Chowdhury and Chakraborty, 2021). Statistics prepared by the central bank, Nepal Rastra Bank, shows that in the last two decades remittance related income increased 20 times, magnifying consumption and economic growth although Nepal's economy suffered a slowdown.

A report published by Nepal Rastra Bank (Central Bank of Nepal) illustrates that labour constitutes a substantial export commodity for Nepal. The report further states that a considerable proportion of rural households now rely on the earnings derived from the employment of at least one family member in locations beyond their immediate locale. This observation underscores the pivotal role of foreign employment in sustaining the economic well-being of numerous rural households within the Nepali context (Pant, 2011). As Nepal is not generating new employment in any economic sectors comprising agricultural and non-agricultural/industrial, the young people entering the economic or job market every year, need to find job opportunities in foreign markets. Thousands of young people, who are added the job market annually, are being compelled to find their futures abroad, leaving their loved one behind.

Shrestha et al. highlight many factors comprising low or not generating of employment including non-availability of ariable land, lack of vocational and job-oriented training, etc., Nepal is gradually switching to a remittance-driven economy from an agriculture-driven economy (Shrestha et al., 2006). Despite the challenges posed by the COVID-19 pandemic and the resulting restrictions on movement and foreign trade worldwide, Nepal continued to experience a surge in remittance inflow. This influx of remittances has been used to sustain high levels of spending, even reaching new records, showcasing the resilience of remittances in supporting Nepal's economy during challenging times.

2.5.4 Expenditure Analysis of Remittance Receiving Economies (LMIC)

Previous research has delved into the multifaceted impacts of remittances and their expenditure patterns on various sectors, spanning economic and human development. Studies have found that remittances play a role in raising GDP, reducing poverty, fostering industrial activity, diminishing inequality, improving health services, increasing agricultural productivity, and enhancing personal

property (Adams, 1991; Taylor, 1999; Adams, 2005; Barai, 2012; Lu, 2013; Nepal and Henning, 2013; Ivan, 2015; Valatheeswaran, 2015; Grimaldi, 2016).

However, the expenditure patterns of remittances have been a subject of controversy. Taylor (1999) argues that remittance incomes go into the same pool of a household's income, which makes it difficult to identify the exact figure of expenses that done from received remittance or not. It is very complex to find out the relationship between remittance and development, and even more difficult to trace the expenditures of individual households and where those monies are used (Adams, 2005; Lubambu, 2014). Each household's financial situation is different and the amount of remittance will ultimately determine the use of remittances by the receiving households (Wyss, 2004; Khatri, 2017). Several studies on remittance and expenditure patterns in lower income nations concluded most of the remittance incomes are used for household consumption rather than investment (Taylor, 1999; Koc and Onan, 2004; Guha, 2013; Valatheeswaran, 2015). Alternatively, various other studies (Zarate-Hoyos, 2004; Adams and Cuecuecha, 2013; Lu, 2013) argue that most households receiving remittances spend less on household goods, such as food and more on education and housing goods that contributes physical and human capital and its effects can be observed on local labour and workers that benefit rural and urban businesses.

Despite the wealth of research, there is no concrete evidence available in the existing literature concerning the relationship between remittances and household consumption at an average level. A recent study investigating the assumptions of symmetry and asymmetry in the relationship between remittances and household consumption, using a panel study covering 105 countries, found evidence of the impact of remittance inflows at an aggregate level. The study suggests a positive relationship between received remittances and household consumption, confirming an asymmetric relationship in both the long and short run. The study observed that the magnitude of the coefficient is higher in lower-income countries with limited income sources. Furthermore, it suggests that continuous flows of remittances to the national economy can impact households' consumption in the long run, and its effects are certain. Therefore, economic policies should be formulated to encourage migrant workers to remit funds to their home country, which also helps maintain stability in foreign currency reserves (Qamruzzaman and Jianguo, 2020).

A similar study based on primary data from two rural areas in Bangladesh indicated that foreign remittances had a favourable and significant impact on household expenditures. The examination of randomly selected household survey data found that a significant amount of remittances are mostly utilised for everyday consumption, such as food, consumable products, and household amenities (Ahmed et al., 2019). They are regarded as an important source of income for the majority of Kenyan households, especially in rural areas. The study sought to determine whether remittances help manage daily consumption or enhance corporate investment. Using a panel survey of 295 households from the Rift Valley and Nyanza provinces, the researcher examined how increasing remittance revenues are spent in Kenya, with an emphasis on education, health, food, and other household expenses (Simiyu, 2013). It concluded that remittances are primarily used for immediate consumption needs, such as paying utility bills and transportation expenses. Remittances are more likely to be spent on consumption

than on investment items, such as livestock or a small retail store. According to data, the bulk of remittances are directed towards consumer products that indicate a specific status, such as the purchase of a television or radio (Chami, Fullenkamp and Jahjah, 2005).

Remittances do not significantly influence household consumption patterns according to research. While the findings suggest that foreign remittances are used productively in Senegal, the influence fades when marginal spending behaviour is considered. In other words, households receiving remittances do not have a different consumption pattern than those without them. Therefore, in the decision-making process about expenditure allocation, remittances are treated similarly to any other source of revenue (Randazzo and Piracha, 2019). Remittance is commonly utilised in non-consumable goods, not in savings and investments. The impact of foreign worker migrants' remittances on household spending varies among studies and circumstances. In Uzbekistan, a study discovered that remittance-receiving households spend absolute money on food and health. These findings call into question prior research that claimed that considerable sums of remittances are typically spent on food. The study estimates and offers evidence that a considerable part of remittance-receiving households' spending goes into non-food consumption. However, the influence on healthcare and educational spending is claimed to be negative and small, implying that remittances are mostly spent for consumer items, limiting their contribution to economic growth (Kakhkharov et al., 2021). This underscores the prevalent trend of remittance utilisation primarily for sustaining current consumption levels rather than fostering long-term investment or business development within recipient households.

It is also evident that remittance help human capital development but not investments or assets accumulation (Dea and Rathab, 2012). The impact of remittances on education spending varies by area. According to Askarov and Doucouliagos (2020), educational expenses rise by about 35% in most nations and 53% in Latin America when remittances from abroad arrive. There were no noticeable impacts in Eastern Europe or East Asia. However, Davis and Brazil (2016), revealed that when fathers migrate, children's education and enrolment decrease, particularly during the migration year. The lack of fathers reduces motivation in education and focuses on migration-related occupations. Remittances assist in reducing this unfavourable impact on children's progress in education, particularly among those who continue to attend school. Additionally, the research revealed evidence of a strong negative impact on education expenditures, potentially hindering sustainable human capital development among poor families in rural China, where the findings indicated that supplemented income through remittances increased consumption rather than investment (Demurger and Wang, 2016). Overall, remittances may have a positive effect on education investment in some places, but their impacts range depending on the surroundings. Furthermore, the emphasis on consumption over investment in particular regions, as shown by the rural China study, indicates the need for additional research on the long-term effects of remittance inflows on human capital development and economic sustainability.

Some portions of remittance were also found used for necessary medical expenses, while smaller amounts were allocated to savings, investments, and academic purposes (Ahmed et al., 2019). A study examining the effects of out-migration on health status found that household migration resulting in improved transfer remittances could help reduce problems such as undernutrition in poor migrant-

sending areas. Remittances were found to enhance household economic resources, leading to changes in dietary intake and health-related investment (Lu, 2013). It is noteworthy that there are conflicting views in the literature on effects of remittance on human capital with some studies, (Zarate-Hoyos, 2004; Adams and Cuecuecha, 2013; Lu, 2013) arguing that households receiving remittances spend less on household goods, such as food, and more on education and housing goods. These expenditures are seen as contributing to physical and human capital, with effects observed on local labour and workers that benefit rural and urban businesses. The discrepancies in findings may stem from variations in study methodologies, contexts, and the specific characteristics of the populations being studied.

The study on social economic impact of remittance income on household expenditure found that households receiving remittances spend a larger portion of their total income on durable goods, healthcare, and housing. The researcher highlighted the importance of these cash transfers as a mechanism for development, highlighting their impact not only on individual households but also on broader community well-being. The study reinforced its findings, demonstrating that remittance-receiving households consistently devoted a higher share of their income to essential expenditures such as durable goods, healthcare, and housing. This underscores the potential positive implications of remittances for enhancing living standards and fostering economic development in recipient communities (Airola, 2007).

Additionally, a large portion of foreign remittances was reported to be used in the construction of houses and in purchasing land while smaller amounts were allocated to savings, investments, and academic purposes. The study emphasises the importance of making efficient use of remittances by households (Ahmed et al., 2019). The survey conducted in Tajikistan sought to evaluate the influence of remittances on household spending habits, particularly focusing on investment. Utilising data from the 2003 Tajikistan Living Standards Measurement Survey, the study aimed to discern any positive effects of remittance income on productive investments.

However, the results did not reveal a significant correlation between remittance earnings and productive investment activities. The absence of evidence pointing to a productive utilisation of remittances implies that migration and the subsequent remittances primarily function as short-term coping mechanisms for dependent households, facilitating them in attaining a basic consumption threshold. This observation underlines the notion that remittances may not be effectively channelled towards long-term economic development or investment within the recipient country (Clement, 2011). A subsequent perspective contends that remittances, being of a transitory nature, prompt families to allocate them more extensively towards investment goods, both in human and physical capital, rather than consumption goods (Edwards and Ureta, 2003). For instance, an analysis utilising a comprehensive representative household dataset from Guatemala revealed that families receiving international remittances allocated slightly less expenditure to consumption goods, such as food, and marginally more towards investment goods, including education and housing, compared to their spending patterns in the absence of remittances (Adams Jr and Cuecuecha, 2010). In the context of Pakistan, a study focusing on the purposes of remittance payments suggested that the availability of remittance income contributed to increased investment in rural assets by augmenting the marginal propensity to invest for recipient

families. Notably, external remittances exert a more pronounced impact on the accumulation of rural assets compared to total labour income, excluding remittances, and rental income (Adams Jr, 1998). This perspective challenges conventional notions by highlighting the potential transformative role of remittances in fostering long-term economic development and asset accumulation within recipient communities.

Literatures on uses of remittance as per socio-demography characters of receiving households are varies and depends mostly on economic class of the recipient households. Remittances have emerged as a crucial source of income for many families in Moldova. In 2011, remittances accounted for 561 million, surpassing foreign direct investment (\$274 million) and official development assistance (\$470 million) in 2010. Remittances constituted 15% of disposable household income, with variations across income quintiles. For the poorest households, remittances accounted for 12% of disposable income, while for the richest quintile, it was 21%. The study analysed the impacts of expenditure patterns in remittance-receiving families in Moldova and indicated that remittance-recipient households spent on average 48% on food, a higher share on clothes, and a lower share on utility bills compared to other types of households (Waidler et al., 2017). This research illustrates the diverse ways in which remittances influence household expenditures across different aspects of life, including education and health.

Yameogo (2014), evaluate the influence of international remittances on household expenditures. The analysis was based on cross-sectional data which suggested that household size, schooling, age of the head of the household, farmer household heads, female heads, access to electricity, living in urban areas, and international remittances contribute to explaining household expenditure behaviour. Results also suggested that all the consumption items are essential goods for households living below the poverty line, and only two items (durable goods and housing) are luxury goods for those living above that line. This implies that the impact of international remittances on household expenditures was influenced by various factors, and the nature of goods varied for households with different economic statuses, particularly in relation to the poverty line.

According to Lipton (1980), migration is predominantly seen among young men, leading to a greater burden on women and children to compensate for their absence through increased labour. Linked to labour migration, remittance arising from this is typically utilised to meet basic needs, providing an essential source of financial support for families. However, it is important to critically assess the impact of remittances on labour dynamics. Overview data from Western Mali suggests that when families receive substantial remittances, the remaining family members may have reduced motivation to engage in productive work. This raises concerns about the long-term sustainability of relying solely on remittances for economic stability, as it may discourage local labour participation and perpetuate dependence on external sources of income (Gubert, 2000). This discussion invites a more in-depth examination of the complex relationship between migration, remittances, and local labour dynamics. While remittances lessen immediate financial stress for recipient families, they may also indirectly create an ongoing pattern of relying on external sources of income.

The prevailing viewpoint asserts the interchangeable character of remittances, suggesting their indistinguishable nature from income derived through other sources at the household level. The argument posits that a dollar received as remittance is essentially treated on par with a dollar earned through wages (Adams Jr and Cuecuecha, 2010). This perspective implies that, at the household level, remittance income is utilised in a manner similar to other forms of income, without distinct patterns or preferences in expenditure behaviour. This perspective posits that, at the household level, remittance income is allocated in a manner similar to other sources of income, without distinct patterns or preferences in expenditure behaviour. The perspective that considers remittance income as interchangeable with other forms of revenue may lack the nuance required to understand the unique impact of remittances. Notably, critical examinations of this notion often avoid classifying remittance income as a distinct category of revenue. As a result, these analyses may struggle to clearly delineate the specific effects of remittance income in comparison to other sources of income. This gap in understanding raises questions about the suitability of existing analytical frameworks to capture the distinct socioeconomic impacts of remittances (Chiswick and Miller, 2015). This gap in understanding prompts a re-evaluation of existing analytical frameworks to ensure they adequately capture the multifaceted nature of remittance contributions to recipient economies.

2.5.5 Expenditure Analysis of Remittance in Nepal

The World Bank Group (2011b) reports that remittance in Nepal was largely used for basic consumption such as food and clothes followed by paying off debts and a minimal share of five percent going towards investment. Various factors influence expenditure patterns such as male or female sending households, skilled or low-skilled migrants, temporary or long-term migration or migrants accompanied by dependants or single and the nature of and conditions of work as well as their destinations. Most studies carried out in different regions of Nepal conclude that remittance incomes directly contribute to reducing levels of poverty and increasing financial capital, family health and children's education (Thieme and Wyss, 2005; Kollmair et al., 2006; Nepal Rastra Bank, 2012; Bhandari, 2013; Dahal, 2014; Wasti, 2015; Karki Nepal, 2016; Phuyal, Dhakal and Koirala, 2016; Acharya and Thapa, 2017). Phuyal, Dhakal and Koirala (2016) argue that remittance incomes are not linked to entertainment goods and loan expenses. Contradictory studies in Dhanusha, western Nepal found households spend higher amount on entertaining goods such as TV and radio (Nepal Rastra Bank, 2012). Alternatively, Nepal and Henning (2013) found in Eastern Nepal, that remittance income did not associate with business and ownership, they did not play any role in investment in business and education instead played an important role in health expenditures and assets accumulation. According to the Nepal Living Standard Survey (National Planning Commission Secretariat, 2011b) 79% of the remittances received were used for daily consumption followed by 7% on repaying loans, 5% to acquire household property, 4% on education, 2% on capital formation and remaining 3% for other purpose. Other studies found that remittances contributed to household consumption along with coping with economic shocks and natural disasters

(Sherpa, 2010; Sijapati et al., 2015; Jaquet et al., 2016; Phuyal, Dhakal and Koirala, 2016; Acharya and Thapa, 2017).

Nepal Rastra Bank (NRB) conducted a survey in 2014/15 in 16 districts comprising 320 households. The report shows that 25.3 percent of the money received from migrant workers went towards the repayment of the loans taken by the households, 23.9 percent was spent on buying foods, clothes and other daily essentials, 9.7 percent on education and health bills, 3.5 percent on marriage and other social occasions, and 3 percent on buying assets like land. Similarly, 28 percent went towards savings and 1.1 percent for investment in business. Although most remittances are used for consumption, they play an important part in improving the well-being, education, and socioeconomic status of recipient families, leading to a significant impact on the economy. The study highlights significant improvements in the living standards of households that receive remittances (Maskay, Steinkamp and Westermann, 2015; Aryal, 2022). This is evident in better education, increased healthcare spending, changes in fuel consumption habits, improved access to clean water sources, shifts in toilet usage patterns, increased access to information, better banking practices, higher insurance coverage rates, and increased empowerment of women in these households (Subedi, 2016).

The study conducted by Phuyal et al. in Kathmandu Valley indicated that the highest portion of remittance was used for food expenses and for the education expenses of children. Other portions of it were used for health expenses, saving, repayment of the loan etc. The analysis predicted that remittance-recipient households experienced a significant effect of remittance on the household's consumption, education and health expenses as well as saving which leads to improve the wellbeing of the family (Phuyal, Dhakal and Koirala, 2016). Examining the possible effects and unintended outcomes of using remittances is crucial for gaining an in-depth understanding of how it affects the well-being of families. In general, remittance recipient households appear to spend more on consumption, health and education as compared to remittance non-receiving households. Although the findings do not clearly provide evidence of either the productive or non-productive use of remittances, expenditures on non-food investment categories, such as durable goods, health and education, are more apparent among remittance-receiving households compared to remittance non-receiving households, which signal the prospect of a sustainable long-term welfare gain among the former (Acharya and Thapa, 2017).

The strategic paper prepared by Bhandari and Chaudhary depicts the plan and refinement of a Calendar Method for gathering information on remittance receipt and remittance use and its guidance in the country remittance dependence setting of Nepal. A significant part of past public reviews gathered remittance receipts and remittances utilisation cross-sectional information that utilised a time span going from 12 to 24 months which can be prone to recall bias. The study on remittance receipt and remittance use using a calendar method helped to find descriptive results on the expenditure used in relation to various socio-economic and cultural dimensions of RRHs. Although the study did not compare consumption and production use of remittances it was evident that the highest portion of remittance were used in daily consumption followed by repaying loan, capital formation and education. Investment in business, buying households assets and savings were less categorised areas where

remittance was used (Bhandari and Chaudhary, 2016). Although the calendar method addresses the gathering of data avoiding recall bias, it also suggests for more longitudinal study to find the cause and effect relationship understanding the effect of remittance on consumption and production.

Migration is rapidly expanding in the middle and southern parts of Nepal, and it has different ramifications for individuals staying behind, their vocations, and the way they deal with their territory. The complicated and interrelated impacts of migration on land and individuals in the Harpan watershed, Kaski District, western Nepal. Survey and focused group discussions were utilised to investigate the explanations behind choices ashore the executives and movement. The investigation discovered that approximately 3/4 of the families had something like 1 traveller part getting on normal US\$ 206 every month in remittances. Remittances were utilised chiefly for food and merchandise and to a lesser degree for agriculture. Notwithstanding worldwide movement, significant migration happens within mountainous regions. When livelihoods allow, entire families decide to move to advertise regions, from uphill to downhill networks. This has prompted land deserting and an expansion in woodland cover in upper regions of the watershed and has additionally expanded tension on the land and openness to flooding in the lower part (Jaquet et al., 2016).

2.6 Remittance and Quality of Life

Migration is a common option to improve the economic status of lower and lower-middle-class families. This decision can have negative effects on family bonds. People often go to foreign job markets to better their quality of life, but there is no guarantee that this will result in happiness. While it is normal to expect a higher quality of life in destination countries, it is not guaranteed that migration will always have a positive impact on happiness (Bartram, 2015).

The attainment of a quality life involves improvements in health, education, and various aspects such as economic, political, and environmental factors (Liu, 1977). Liu, Boyer, and Savageau have identified different components contributing to quality of life, with Liu outlining five and Boyer and Savageau detailing nine. The nine components identified by Boyer and Savageau (Boyer and Savageau, 1981) include climate, housing, health, crime, transportation, recreation, art, economics, and education (Petróczy, 2021). Johnston's index emphasises changes rather than indicator values and employs twenty-one variables across nine major areas to assess quality of life, encompassing health, public safety, education, employment, earnings and income, poverty, housing, family stability, and equality (Johnston, 1988).

To rank countries by the physical quality of life Morris (Morris, 1979) uses his idea of well-being. The well-being concept is based on the average of three components: life expectancy at age one, infant mortality rate, and adult literacy rates. Ram (Ram, 1982) suggested the empirical method to determine quality of life by improving physical quality of life. He applied principal component analysis to determine the weights and adding per capita GNP to the variables. Diener (Diener, 1995) suggested a way to

identify the index separately between developing and highly industrialised countries. He proposed the basic and advanced quality of life index for developing and developed countries respectively. In the basic index prepared for developing countries he suggested to add seven variables namely purchasing power, homicide rate, fulfilment of basic physical needs, suicide rate, literacy rate, gross human rights violations, and deforestation. The advanced index purposefully designed for highly industrialised nations also involved seven variables namely physicians per capita, savings rate, per capita income, subjective well-being, attending college percentage of the youth, income equality, and environmental treaties. Combining his two indices can give a combined quality of life index.

The Human Development Index (HDI) provided by the United Nations is the most well-known and extensively researched measure of human development (UNDP, 2024). It is a composite index comprising three dimensions: health (measured by life expectancy at birth), education (mean years of schooling for adults aged 25 years and older, as well as expected years of schooling for children of school-entering age), and standard of living (gross national income per capita, previously GDP). Critics argue that by condensing various aspects into a single index, the HDI may oversimplify the intricacies of development challenges faced by different countries. Additionally, the choice of indicators and weighting mechanisms employed in the HDI calculation process has been subject to debate, with some suggesting that it may not adequately reflect the diverse priorities and needs of populations across regions.

An analysis of the impact of international remittances on overall educational and health results in 69 low- and middle-income countries revealed that remittances significantly enhance primary and secondary school achievement, raise life expectancy, and decrease infant mortality rates (Zhunio, Vishwasrao and Chiang, 2012). The relationship between remittance inflow and education in recipient countries was found to have positive effects on each other. The study suggested that higher education had a greater impact on remittance than secondary education, while remittance had a stronger influence on secondary education in recipient countries (Forhad and Alam, 2021). Although the study emphasises the positive impacts of remittances on educational and health outcomes, it is important to consider the wider socioeconomic context in which these results are observed. Remittances may not be sufficient to tackle systemic issues like insufficient healthcare infrastructure or educational inequalities. It is important for policymakers to focus on comprehensive strategies to address development issues alongside supporting remittance flows to achieve sustainable improvements in human development indicators.

The current theoretical and empirical literature has explored the factors influencing remittance inflows and their impact on development. Remittances can have a significant impact on migration and economic activity, playing a crucial role in a country's population and economic structure. For instance, remittances also dictate the migration patterns, create unequal power differences between sender and receiver nations, and in long run can perpetuate the cycle of dependence on destination countries. The investments are similarly affected, the remittances are also deemed to affect the economic policy and long terms plans. For example, relying on remittance can lead to an increase in the migration of skilled labour, which can result in a shortage of workforce (human resources) for an origin country(Frankel,

2011). Nonetheless, several studies emphasise the positive development impact of remittances. At the household level, remittances can be associated with higher consumption and less poverty by loosening budget constraints and increasing human and capital accumulation (International Monetary Fund, 2004; Waidler and Devereux, 2019).

This body of literature offers valuable insights into the multifaceted nature of remittances and their potential impact on both micro and macroeconomic outcomes. By examining various determinants and mechanisms, researchers have sought to elucidate the complex dynamics underlying remittance flows and their role in fostering economic development. However, while much progress has been made in understanding the drivers and consequences of remittances, ongoing research is needed to address remaining gaps and refine our understanding of their broader socioeconomic implications. This includes exploring the differential effects of remittances across different recipient populations, sectors and regions, as well as the potential challenges and limitations associated with their utilisation as a development tool.

The impact of remittances on macroeconomic factors such as consumption, investment, imports, and incomes in Turkey. Their research confirmed significant effects at the household level and indicated a significant role for remittances in the overall macroeconomy. This analysis shows that remittances can benefit both individual households and the national economy. A thorough analysis necessitates a detailed investigation into the specific processes via which remittances occur on both small and large scales, considering the complexity and subtle economic impacts involved (Tansel and Yasar, 2010; Ari, 2020). Remittances are used for a variety of purposes such as daily living expenses, debt repayments, education investments, health expenses, starting new businesses, and constructing residential and non-residential buildings. At the household level, the remittance is received by family members and used to meet their basic needs, and open opportunities for investing in education and health care.

On the other hand, the remittances are used to loosen up constraints in the family budget, to invest in a business or to save. It is also kind of emergency resource and social security for the elderly and relatives. Moreover, it can boost the local economy. Thus, remittance can create a second wave of development. However, there is no decisive support of the impact of remittance on the quality of life and income distribution (Pradhan and Khan, 2015). Decision to invest remittances in human capital and assess whether this choice is influenced by the quality of education near the household receiving the remittances and whether the migrant sending the funds resides within Nepal or in another country (Bansak, Chezum and Giri, 2015). In conclusion, the impact of internal and international remittances on the expenditure patterns of households in India, with a focus on Uttar Pradesh and Kerala and Karnataka. The research revealed that households receiving remittances tend to spend less on goods and more on education and health compared to non-recipient households. As remittance amounts increased, household expenditures also rose, indicating some positive impact of remittances on household development (Mahapatro et al., 2017). These findings shed light on the transformative role of remittances in shaping household consumption patterns and fostering investments in human capital. By channelling remittance funds towards essential services such as education and healthcare, recipient households may experience improvements in long-term well-being and economic prospects. However,

further research is needed to explore the sustainability and long-term implications of these expenditure patterns, as well as potential disparities across different socioeconomic groups within recipient communities.

The micro implications of remittances revealed that a significant portion of the earnings from remittances was allocated to satisfy basic household needs or consumption requirements. Analysing the expenditure patterns among participants, the researchers found that 12 percent of households were allocating approximately 80 percent of their income to enhance their standard of living. While some literature argues for the non-productive nature of remittance investment, focusing on daily consumption, housing, land, and loan repayment, the researchers argued that when remittance income contributes to improved nutrition, better health, and enhanced education, it represents a form of productive investment. The study suggests that while migration cannot serve as a comprehensive solution to broader national development issues, remittances generate significant welfare effects for the specific population receiving them (Koc and Onan, 2004). These complex points of view show how remittances can have many different effects. Remittance income can not only meet current needs for consumption, but it can also help build human capital and improve wellbeing. But it also shows how important it is to think about the problems and restrictions of using remittance as the only way to promote development, and how additional steps are needed to effectively deal with systemic development issues.

2.6.1 Remittance and Quality of Life in Nepal

A study conducted by Karki Nepal investigated the impact of international remittances on child schooling, child labour, and household expenses. The study controlled for various observable characteristics of the households and migrants, using an instrumental variable approach. The results of the research revealed no influence of international remittances on child education or child labour in Nepal. However, the study found a significant increase in non-food expenditures, including education spending, due to international remittances. Despite the increased expenses on child education, educational outcomes did not show improvement due to international remittances (Karki Nepal, 2016).

Remittances play a crucial role in enhancing socioeconomic status, reducing poverty, and promoting social and political awareness in rural areas. Households with migrant members abroad are wealthier than those without. Due to the increased income, their expenditure capacity has considerably risen over time. Remittance-recipient households have more access to modern technologies than non-remittance-recipient households, and remittances have also led to some migration from rural to urban centres (Chaudhary, 2020b).

In the Chitwan region of Nepal, specifically in the multi-ethnic village of Pipariya, Tharu men of early working age are migrating to the Arab Gulf nations and Malaysia for employment. A study by Grimaldi employed ethnographic fieldwork to delve into the motivations behind migration and the consequences of remittances on the families left behind. The researcher posited that migration served as a strategy for Tharu families to pursue upward social mobility within a multi-ethnic context. Remittances, viewed as both a social agreement and the tangible result of labour migration, contributed to increased family

income. This, in turn, facilitated a reduction in social class disparities and a redefinition of traditional gender roles (Grimaldi, 2016).

Remittances play a crucial role in contributing to local, regional, and national economic development in countries that send migrants. Often constituting a substantial portion of total household income. Remittances serve as a substitute for lost earned income resulting from factors such as unemployment, illness, retirement, emigration, declining wages, and crop failure. In essence, remittances act as a safeguard, protecting impoverished families from the depletion of fundamental household assets (Taylor, 1999).

Maharjan, Bauer and Knerr (2013) conducted a study to examine the impact of male out-migration on the workload and status of women left behind in rural Nepal. The study explored the interlinkage between international migration and household food security using data from 509 farm households in two districts in the mid-hill regions of Nepal. The study's findings showed that overall migration helped improve households' food security situation. However, the extent of the impact depended on the amount of remittances the household receives.

2.7 Remittance and Economic Development Through Investment

The impacts of remittances on economic growth in four South Asian countries, while methodologically sound with the utilisation of balanced panel data and various models, prompts critical scrutiny. The revelation of a negative effect on economic growth in Bangladesh, Pakistan, and Sri Lanka, juxtaposed with a positive impact in India, raises questions about the uniformity and generalisability of the findings. The absence of a comprehensive exploration into the underlying factors driving these divergent outcomes diminishes the study's explanatory power. Moreover, the assertion of an overall significant negative relationship across all four countries invites scepticism and necessitates a more nuanced examination of the intricate dynamics between remittances and economic growth within the South Asian context. In essence, while the study contributes valuable insights, a critical evaluation underscores the need for a deeper understanding of the heterogeneous impacts observed and their broader implications (Sutradhar, 2020).

The analysis conducted on the influence of remittances on labour supply and household activity in Tajikistan by Vadean, Randazzo and Piracha (2019) challenges prevalent assumptions. The rejection of a "dependency" effect of remittances contradicts established evidence, introducing an alternative perspective. The observation that remittances decrease the likelihood of wage employment while fostering small-scale self-employment activities among men left behind suggests a complex interplay of economic dynamics. However, the critical perspective underscores potential limitations to the purported positive effect on economic development. The acknowledgment that self-employment activities may not guarantee a regular income stream raises questions about the sustainability and broader implications of such outcomes. This prompts a nuanced examination of the nuanced

relationship between remittances, labour supply, and economic development, necessitating further exploration into the multifaceted consequences of remittance utilisation within the Tajikistani context (Vadean, Randazzo and Piracha, 2019).

Anetor's investigation into the nexus between remittances, financial sector development, and economic growth in Nigeria from 1981 to 2017, while methodologically robust in employing the autoregressive distributed lag (ARDL) model, necessitates a critical examination. The identification of long-run connections among the variables reveals intriguing dynamics, particularly with the unexpected negative and significant impacts of both remittances and financial sector development on economic growth and inflation. This counterintuitive finding challenges conventional wisdom and prompts a deeper exploration into the underlying mechanisms governing these relationships. Moreover, the notion of complementarity between remittances and financial sector development introduces a layer of complexity, warranting a more nuanced understanding of how these elements interact in shaping economic outcomes. The dismissal of significant impacts from trade openness, government expenditure, and population growth on economic growth raises questions about the comprehensiveness of the model employed and the potential omission of crucial determinants. In essence, while Anetor's study contributes insights, a critical perspective underscores the need for further scrutiny and a comprehensive understanding of the intricate dynamics at play within the Nigerian economic context (Anetor, 2019; Piteli, Buckley and Kafouros, 2019).

The study by Eggoh, Bangake and Semedo on the impact of remittances on economic growth in a sample of 49 developing countries from 2001 to 2013, employing various models such as Panel Smooth Transition Regression (PSTR), difference, and system generalised methods of moment models, necessitates a discerning evaluation. While the identification of a positive and significant impact of remittances on economic growth is noteworthy, the critical perspective urges an exploration of potential limitations in the models employed. The exclusion of aid and foreign direct investments as significant factors prompts questions about the comprehensiveness of the study, particularly given the recognised importance of these variables in economic development literature. Furthermore, the assertion of a nonlinear relationship between remittances and growth dependent on financial development and investment introduces a layer of complexity that warrants careful scrutiny. This nonlinear aspect prompts a deeper inquiry into the specific conditions and contextual factors influencing the observed relationships. In essence, while Eggoh et al.'s study contributes valuable insights, a critical examination emphasises the need for a comprehensive understanding of the intricacies involved in the relationship between remittances and economic growth within developing countries (Eggoh, Bangake and Semedo, 2019).

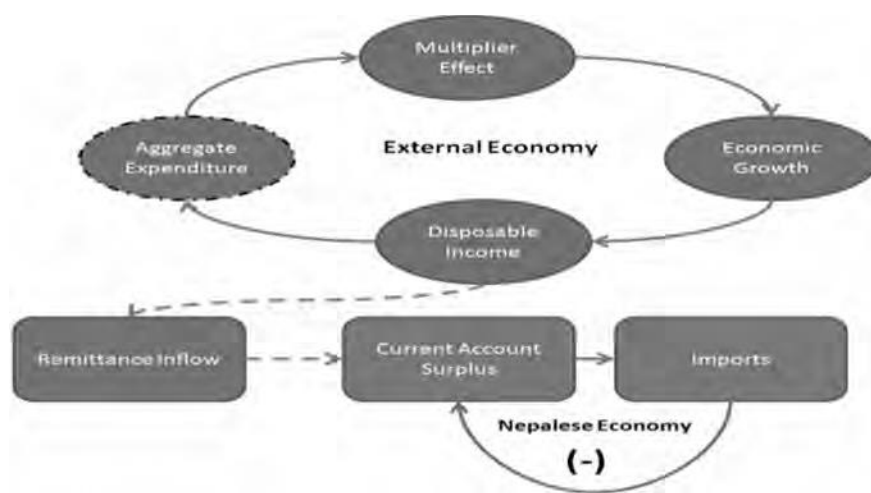
Soava et al.'s examination of the influence of gross domestic product per capita, labour force participation rate, gross fixed capital formation, and personal remittances on economic growth in European Union (EU) countries from 1996 to 2019, while employing a linear multifactorial regression model validated by econometric techniques and the Granger test, warrants a critical evaluation. While the utilisation of robust econometric methods adds credibility to the study, the critical perspective prompts an examination of the scope and limitations of the chosen variables. The recognition of a

differentiated evolution of the indicators and their severe impact during major economic crises is significant, but the study's focus on the aftermath of crises raises questions about the extrapolation of findings to normal economic conditions. Additionally, the study does not delve into the nuanced ways in which each indicator responds to the crises, potentially missing an opportunity to offer more granular insights (Soava et al., 2020). In essence, while the study sheds light on the impact of crises on economic indicators, a critical examination encourages a more nuanced exploration of the broader implications and the dynamics underpinning these relationships in both crisis and non-crisis contexts.

2.7.1 Productive Uses of Remittance in Nepal

The money sent home by Nepalis working abroad has played a crucial role in lifting people from the traps of poverty. Remittance income has also pushed up consumption. According to the Central Bureau of Statistics, in the last fiscal year 2020-21 that ended in mid-July, Nepal's final consumption expenditure at current prices amounted to Rs3.98 trillion, representing 93.38 percent of the gross domestic product (Prasain, 2021). This implies how remittances have been utilised. It demonstrates that remittance contributions to saving or buying properties are minimal compared to their use in everyday consumption. This also raises a question about the usefulness of remittances in Nepali society, such as the dependency it can maintain, and concerns around sustainability.

Figure 4 Current effect of Remittance inflow on Nepali Economy



Source: (Thagunna and Acharya, 2013)

According to joint research conducted by Bansak, Chezum and Giri (2015) the findings suggest that at the margin, remittances do contribute to human capital investment, but this effect varies substantially

by education quality within Nepal. In addition, our results indicate that internal remittances (remittances from household members migrating internally) have a greater impact on education than do external remittances. This may be due to a higher value placed on Nepali education by internal migrants as compared to the education needed for foreign job opportunities by migrants abroad.

Though the given Figure 4 by Thagunna and Acharya highlights that remittance acts as a stabilising factor in maintaining a favourable balance of payment – as remittance significantly accounted for the current account surplus in recent years (Ministry of Finance, 2010). Remittance is not acting as a source of stimulus that drives toward higher economic output through investment; instead, inflow of remittance is integral in maintaining favourable balance of payment, thereby allowing the desired level of consumption (Thagunna and Acharya, 2013).

2.7.2 Impacts of Migration on Agriculture

There is limited evidence on the impact of out-migration on financial change in sending countries, especially in highly populated agricultural regions of Asia. A study by Ghimire, Axinn and Bhandari examined how work-related out-migration, remittances, and agricultural change were related in Nepal. Previous research has overlooked the role of the local community context, which can influence demographic behaviour and exit from farming. The effects of out-migration on agrarian change are conflicting, with some studies suggesting that a loss of farm labour reduces engagement in agriculture, while others argue that remittance-induced credit relaxation increases commitment to agrarian behaviour. Both factors are likely influenced by changes in local conditions. Using multilevel dynamic models, the researchers found that global out-migration was associated with a higher likelihood of exit from farming, while remittances were associated with a lower likelihood of exit from farming. These results remained robust even after controlling for family characteristics and the local community context. However, the local community context still exerts a significant independent effect on the likelihood of exit from cultivation (Ghimire, Axinn and Bhandari, 2020)

Achieving food security is a critical development issue, particularly for Nepal, which faces significant social and economic challenges. Recent trends show increased migration for food security, even in remote areas. Researchers examine the impact of transnational work migration on food security and sovereignty in rural areas. They drew insights from case studies in two regions of Nepal. Results showed the complex effects of migration, including short-term benefits such as remittances and rural employment, but also negative consequences for local agriculture and dependence on food imports. The study suggests integrating food security and sovereignty for a more comprehensive understanding of migration's impact on rural food access (Sunam and Adhikari, 2016). The external economy's expenditure is dependent on various macro-economic factors such as consumer confidence, oil price, economic policy and climate. Our economy relies on the performance of countries to which Nepal exports labour (Thagunna and Acharya, 2013).

2.7.3 Educational Impacts in Nepal

Acharya and Gonzalez studied families who moved from rural to urban areas in Nepal and analysed their investment behaviours and migration patterns. The study found that despite lower income and expenses, families with members abroad had higher investment in education for their children and spent more time learning at home. The research suggests that seeking better education is a key motivator for rural-to-urban migration among families with members abroad (Acharya and Leon-Gonzalez, 2019).

International remittances are becoming an important part of family spending in Nepal, with a high-remittance to-GDP ratio. However, assessing the impact of remittances on child education, labour, and household consumption is difficult due to non-random migration and endogeneity of remittances. The reliability of estimates depends on the methods and tools used to address this endogeneity. As a result, the effects of remittances on education outcomes in Nepal are uncertain (Acosta et al., 2008). National survey data showed that remittances had little effect on child education and labour. However, there was evidence that remittances from parents could reduce child labour. These unbiased findings are more applicable to domestic remittances unless the effect of international remittances differs (Karki Nepal, 2016).

International remittances are deemed to support the families and households who are dependent on it including the education (Bansak, Chezum and Giri, 2015). Nonetheless, remittances did not necessarily determine the outcomes of such investments such as quality of education and educational investment outcomes were beyond the attribution (Karki Nepal, 2016). After rigorous examination, it is obvious that the absence of parental figures has impact on academic achievement. Furthermore, it shares information on how interruptions take place. Additionally, there are variable consequences based on the child's gender and the mother's level of education. Remittances have been demonstrated to ease financial constraints, particularly by aiding in the funding of girls' education. Additionally, the mother's level of education appears to mitigate the adverse effects of parental absence, highlighting the importance of maternal education in protecting against such interruptions (Raut and Tanaka, 2018). Human capital investments were echoed across the study and did seem to support the livelihood, food, and education but these impacts were not solely due to remittance.

2.8 Conclusion

The literature reveals that numerous studies have explored the generation, push and pull factors of labour migration, and pathways of remittances from migrants to their home countries. Researchers have delved into the expenditure patterns, both positive and negative consequences, and the impact on the families left behind. Studies have also examined the psychosocial effects, women empowerment, and the sacrifice made by migrant families for the overall well-being of their households. Additionally,

scholars have focused on the potential of investing remittances in productive sectors to create employment and contribute to economic development.

In contrast to the predominant use of quantitative data collection and analysis in existing literature, this research adopts a unique approach by employing diary methods to track income and expenditure. This method, not widely utilised before, proves to be substantially helpful in capturing granular data on financial activities. This research introduces a new method of collecting prospective data, offering precise insights into the longitudinal characteristics over a year.

Chapter 3: Methodology and Methods

This chapter outlines the research methodology employed in the study, organised into eight sections. Sections one, two and three discuss the philosophical issues related to mixed-method research, followed by the research designs and the rationale for the chosen study. Additionally, this chapter includes information about the study area, as well as specific details on data analysis recruiting and training. Lastly, it delves into ethical considerations followed by issues of validity and trustworthiness of the research

during the study. The specifics of data sampling, collection, and analysis are further elaborated in relevant chapters.

3.1 Pragmatic Paradigm

Mixed-methods research is often philosophically associated with pragmatism that deals with real-world practical situations (Tashakkori, Teddlie and Teddlie, 1998; Johnson and Onwuegbuzie, 2004). It emphasises that the problem is more important than the theoretical methods used in the study (Creswell and Plano Clark, 2018). The truth can be explored using a multitude of methods based on the feasibility of collecting empirical data and their relevance to the practicalities that entail techniques and procedures to answer research questions using a mix of methods in one study, such as integrating qualitative and quantitative methodologies (Teddlie and Tashakkori, 2003). Johnson and Onwuegbuzie (2004, p.18) state that mixed methods “*recognise the existence and importance of the natural or physical world as well as the emergent social and psychological world.*” Thus, mixed methods incorporate a mixture of philosophies that emphasise the contextual relevance (Creswell and Plano Clark, 2018). Therefore, such an approach and philosophy have a multi-level methodology to shape the nature of reality (Teddlie and Tashakkori, 2010). Hence, reality is viewed from both objective and subjective perspectives engaging with social and cultural contexts. Scholars have argued that pragmatism widens the understanding of the research issues (Newman, Benz and Ridenour, 1998; McEvoy and Richards, 2006). Therefore, the use of pragmatism makes sense to understand reality.

Additionally, the pragmatic approach looks at the real world through a variety of lenses, giving the research a practical rather than theoretical perspective. Although applied health disciplines are thought to benefit most from a pragmatic approach, social science knowledge is equally important when research is related to sensitive, complex issues that require further discussion using practical methods (Pohoryles, 2017). This study is based on prior knowledge of the everchanging subject area of migration, households' expenditures, livelihood, and investments, which are related to sensitive complex information requiring practical assessments using interdisciplinary methods and theories. Thus, in adopting a pragmatic philosophy, this programme of research intends to gather data

prospectively by employing a number of practical approaches to collect relative information. These includes surveys, diaries, and interviews that will be used to produce usable recommendations for government, migration community and public health policy.

3.2 Mixed-Methods Methodology

Both quantitative and qualitative study designs are employed in this research study. The early stages of the study utilised a quantitative design, followed by qualitative design. The project's research question guided the selection of the research strategy, influencing both the methods of data collection and the steps of data analysis (Newman, Benz and Ridenour, 1998). The concept of research design is interpreted differently by scholars. According to Yin (1984), research design is a process that combines logic and logistics, where logic involves making decisions based on reasoning, and logistics involves executing tasks. In this framework, logic takes precedence, shaping the subsequent logistics or methods. De Vaus (2001) adds that the purpose of research design is to ensure that the gathered information enables clear and unambiguous responses to the initial research question.

Similarly, Creswell (2014) asserts that research design informs researchers about the methodologies they should use for their studies and that logic should be interpreted after the studies. After all, it is the technique to gather data (Bryman, 2016). What type of data is necessary to answer research questions and what strategies can be used to generate those data are determined by a certain kind of logic (McGregor, 2020). The sequences of methodological approaches, the weights given to each approach, their purposes, and reflections on the combinations can be classified in the context of mixed methods research design, particularly when integrating quantitative and qualitative research methods (Flick, 2018).

The specific quantitative approach included a household survey and a year of diary recording. This was a major addition on top of a qualitative approach that included semi-structured interviews and adopted an explanatory sequential design expressed as QUAN-> qual (Schoonenboom and Johnson, 2017). The use of diary methods was a unique method chosen to gather financial data on immigrant households in the future because it can help researchers understand the reality of real-time data on everyday expenses (Alaszewski, 2006). Diary methods are normally used to record participants' thoughts, experiences and activities over a specific period where data are self-reported by participants longitudinally (Bartlett and Milligan, 2020). However, in recent research, it was equally used to record individual or households' cashflows, such as spending, incomes and expenditures (Murphy et al., 2023). Specifically, the research design employed was the explanatory sequential design, as proposed by Creswell and Clark (2017). Based on quantitative analysis, a semi-structured interview schedule was prepared for the qualitative approach to gain a deeper understanding and rich insights into households' expenditure and its subsequent impacts on livelihood, and investment by the RRHs. Therefore, explanatory sequential design typology was introduced where the first stage of quantitative data

collection and analysis is followed by the collection of qualitative data to explain initiative quantitative results (Creswell and Plano Clark, 2018)

During the interpretation phase of the research study, a mixed methods approach was adopted, integrating both quantitative and qualitative methods. Among the various types of mixed method designs, Creswell and Plano Clark (2018) explanatory sequential design involves an initial phase of quantitative data collection and analysis, followed by a subsequent qualitative phase. In the explanatory sequential design, qualitative data is utilised to provide deep insights and explanations for the initial quantitative results. This approach is a deliberate strategy to overcome the limitations of using only one method, aiming for a more comprehensive and nuanced understanding of the research phenomenon by triangulating findings from both quantitative and qualitative perspectives (Creswell and Poth, 2016). By employing this combined approach, the researcher successfully quantified household spending patterns based on social demographic characteristics in the initial phase. Subsequently, in the second phase, the study delved into the impacts of remittance and migration on both the means of subsistence and investment behaviours. This dual-phase methodology enabled a thorough exploration of the intricate relationships between spending patterns, social demographics, remittance, migration, and economic activities within households.

International migration is a complicated process with multiple dimensions that requires a systematically thorough analysis (Findlay and Li, 1999). Remittances and migration have a variety of effects on the migrants themselves, their families, society, and the sending and receiving nations. Numerous studies on global migration, remittance, and development describe the positive and negative effects on the individual, society, and country. This study uses both qualitative and quantitative research design to better understand the quantitative aspects of migration and remittance as well as provide insight into its effects on livelihood and investment sectors. The two approaches and integration along with the flow diagram (Figure 5) of the research approach are presented below.

3.2.1 Defining Mixed-Methods Research

The research question focused on sensitive financial information. The quantitative method alone proved inadequate for developing multiple perspectives and comprehending research problems and questions. While questions regarding financial information, such as households' incomes/expenditures and remittance earnings, were sufficient for forming expenditure patterns, a qualitative study became essential to understand the mechanisms underlying the quantitative results from various perspectives (Creswell et al., 2011).

In the past, migration studies focused on quantitative approaches (Castles, 2012a). However, in recent years, there has been an increasing interest and use of qualitative methods in migration studies for example, Regmi et al. (2019) in Nepal; De Haas and Van Rooij (2010) in Morocco. Thus, the qualitative approach helps to establish the interaction of different aspects related to the migration phenomenon

(Castles, 2012a). These social, political and economic aspects can influence both the migrants and their family members.

In social and health science research, interviews have been used extensively during the data collection process (Berry, 1999). We can see a significant expansion and development of interviews as the main technique for gathering data for population and health-related research. In the past, quantitative methods predominated this process and were generally acknowledged as a popular method of inquiry (van Teijlingen et al., 2011). The format and structure of interviews were collaboratively determined and endorsed by researchers and this approach was chosen with the specific aim of delving into novel and intricate issues that lacked prior exploration through established questionnaires. This emphasis on using interviews, especially in the unique context of developing countries, stems from the recognition that traditional survey instruments might not adequately capture the nuances of certain phenomena. Interviews, being more flexible and open-ended, allow for a comprehensive exploration of complex subjects where pre-existing questionnaires might be insufficient or inappropriate. Therefore, the decision to opt for interviews aligns with the research objective of gaining a deeper understanding of issues that have not been extensively studied before, particularly in the specific socio-economic and cultural contexts of developing nations (van Teijlingen et al., 2011). According to Castles (2012a) demographers in developing nations must rely on censuses and other official data collections (for example, Nepal Living Standard Survey 2011 or Nepal Labour Force Survey 2017). Reliance on such data in migration research can be problematic because it might be irregular or unreliable. In addition, qualitative approach can greatly increase the value of comprehending social phenomena and processes (Castles, 2012a). The three primary qualitative methods that have been used in previous research are observation, interviews, and focus groups (Wilson et al., 2004). In qualitative health research, interviews are a common and well-liked technique (Bryman, 2016). Additional classifications include structured, semi-structured, and unstructured interviews (Gill et al., 2008; Adhikary, Keen and van Teijlingen, 2011). This approach is used as a preferred method of inquiry by researchers to delve into the opinions, experiences, beliefs, and motivations of research participants on specific topics (Gill et al., 2008).

To conduct this research, this study used a semi-structured interview. The researcher can delve deeper into an idea or response with the help of foundational questions in semi-structured interviews. In this situation, interviewer bias can be reduced with the aid of a clear understanding of the research objectives. Recognising participants' propensity to accept unreliable or incomplete information can also aid in reducing such partiality. Researchers contend that in comparison to results from quantitative methods, like a questionnaire, interviews can provide a better understanding of social phenomena (Silverman, 2011).

In conclusion, mixed methods are associated with a pragmatic philosophy and allow researchers to use both qualitative and quantitative methods in a single study to address the complex nature of study phenomena and human behaviour, perceptions, and experiences. As a result, this study used a mixed-methods approach to examine the spending trends of RRHs and their effects on the investment and livelihood sectors in Dhading, Nepal.

A historical perspective on migration studies reveals a long history of employing various research techniques. For instance, a Mexican migration research project combined with semi-structured interviews and surveys in qualitative studies to describe and investigate migration patterns from Mexico to the USA (Massey, 2003) (Massey and Aysa-Lastra, 2011). This illustrates the necessity of using diverse methodologies when studying migration. The literature emphasises the growing popularity of mixed methods in migration research (Berriane and De Haas, 2012; Castles, 2012b). The use of mixed methods in population research has gained significance and purpose in recent times (Choo, 2014).

3.2.2 Research Question

The overarching research aim was to understand and analyse the expenditure patterns of RRHs in Nepal.

In this programme of research, I used three different ways to collect data, and then I combined two quantitative data set creating one more study for organising and presenting the data. Therefore, altogether four studies were undertaken at different stages of the research. The four studies, household survey (Study 1), diary recordings (Study 2), merge of survey & diary recordings (Study 3) and semi-structured interviews (Study 4) were formed to gain rich information in understanding and analysing the expenditures of RRHs in Dhading, Nepal. In migration studies, mixed methods are strongly advised as they help to converge and expand the results obtained from quantitative or qualitative components. Mixed methods have the potential to significantly contribute to the conceptualisation and theorisation of the empirical study of society, including the constantly shifting migration (Bergman, 2018).

The analysis of data from RRHs, which include sensitive information about individual incomes and expenses, is a difficult process. The programme of research first used surveys and diaries to collect prospective quantitative data on expenditures. The use of qualitative methods frequently explains and investigates how remittances improve household livelihood and well-being. To determine whether spending had improved the RRHs' quality of life or not, the results from the two methods were combined. To address and confirm the research findings from a variety of angles, mixed methods were used, which is appropriate for this study. This study used a variety of data collection techniques, which are discussed in following chapters. Lastly, among most of the studies on remittance and livelihood themes, there has not been any research undertaken using the diary method to gather prospective information on incomes and expenditures addressing recall bias. However qualitative research on the uses of remittance, impacts upon socio-economic and livelihood aspects has been conducted in the past. To reflect these gaps in the literature the following study objectives were developed.

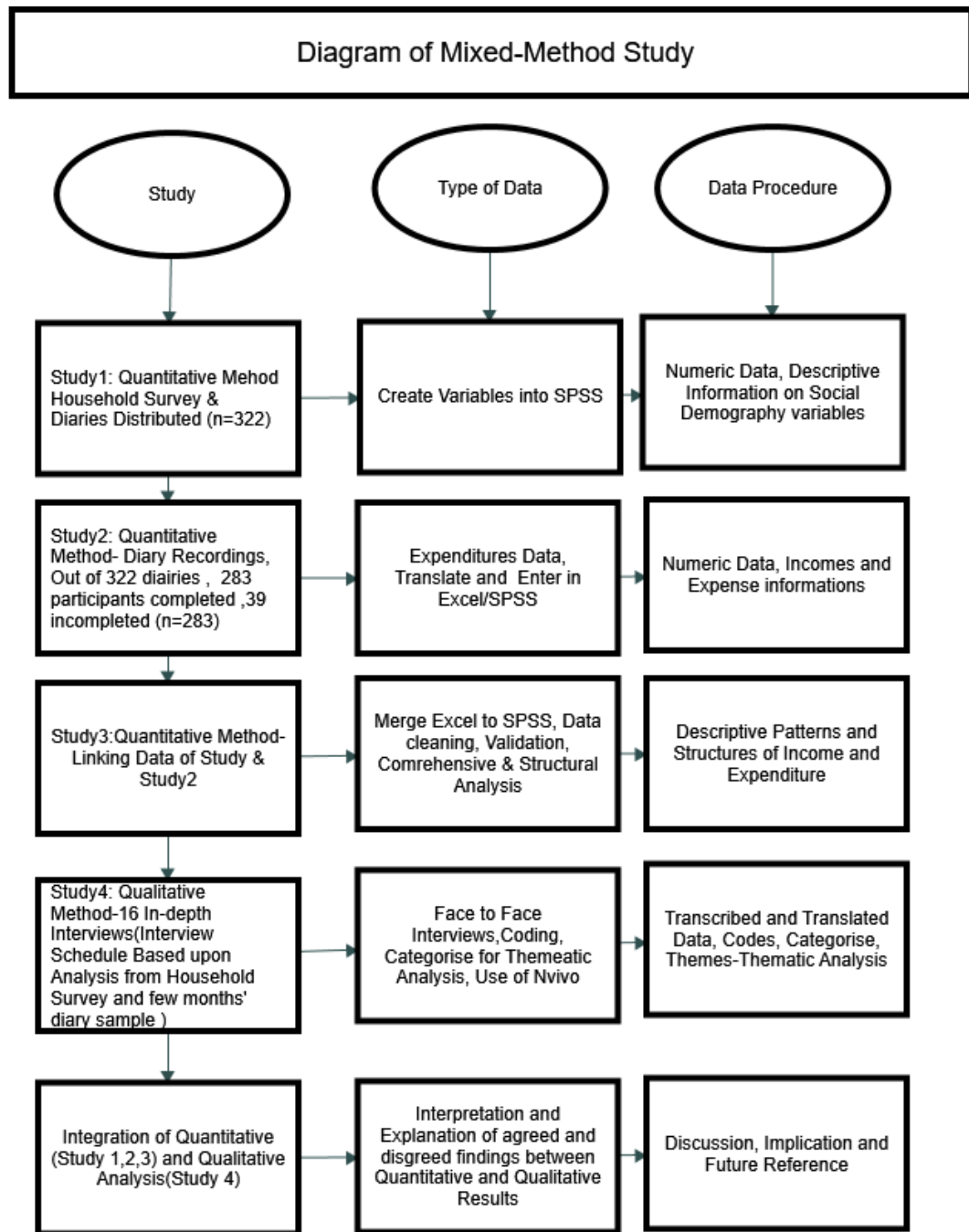
1. To collect prospective data on remittance and expenditure from the RRHs (individuals and families).
2. To create and analyse remittance and expenditure patterns of the RRHs.
3. To identify the roles of remittance in enhancing the livelihood and well-being of the RRHs.
4. To explore the uses of remittance in investments by the RRHs.

The research aim that follows above objectives which was created from the gaps in literature naturally lent either a quantitative (Objectives 1 & 2) or qualitative approach (Objective 3 & 4) which further highlights the necessity of a mixed methods approach.

3.2.3 Design Typology

This section describes the mixed methods design used and highlights the stages of each study and integration between the four studies that occurred during the sampling, data collection and data analysis stages as shown in Figure 5. Further details and justification for the methods used in each study are covered later in this chapter (Section 3.3) while the sampling and data collection methods used are discussed in detail in each respective chapter (Chapters 4, 5, 6 and 7).

Figure 5 Research Design



3.2.4 Integration

The integration of approaches is done at the final stage in the mixed-methods study. The conclusions are drawn based on the findings from the quantitative and qualitative parts. Interpretation refers to what was found, making sense of the findings, offering explanations, drawing conclusions, extrapolating lessons, making inferences, and considering the meaning of the research data (Patton, 2014). Data from both methods were analysed separately and findings from each method were integrated with the discussion (Teddlie and Tashakkori, 2010; Creswell, 2014). The integration approach is used during the interpretation stage after completing the initial analysis of each study component. Among various techniques of reporting mixed methods findings, the joint displays approach which includes quantitative and qualitative data and analysis in tabular format with cells to facilitate comparisons across the data was used in this programme of research (Curry and Nunez-Smith, 2015).

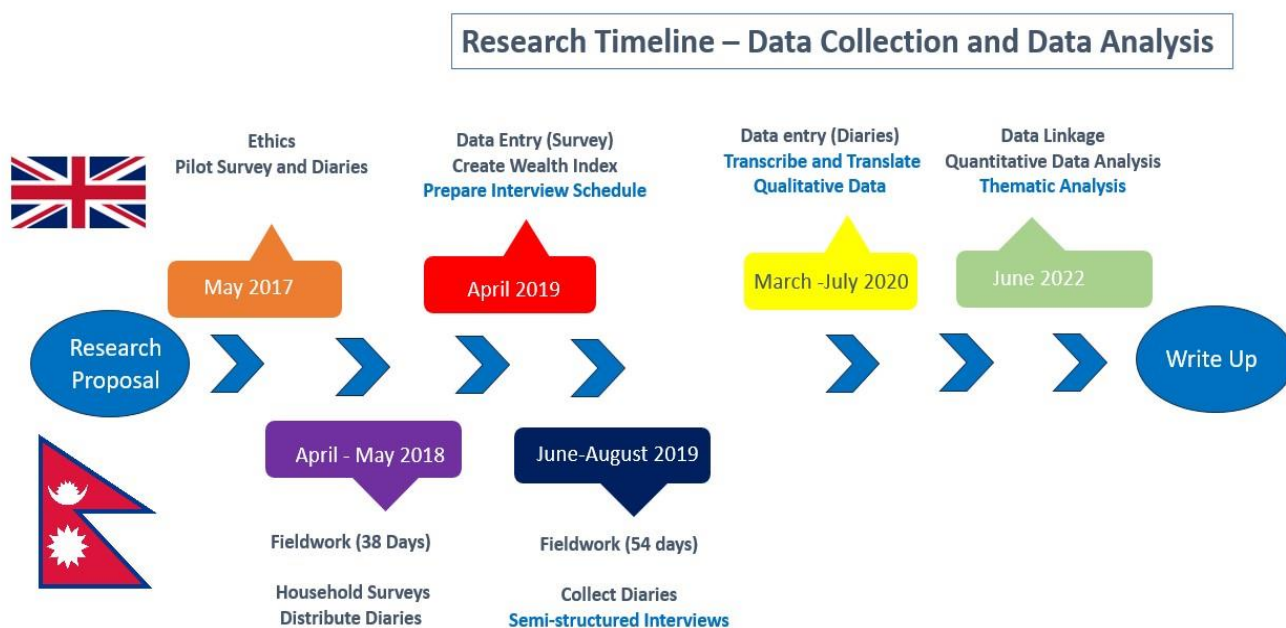
3.3 Research Studies

The research combined four different data collection methods; household' survey questionnaires (Study 1) and diary recordings (Study 2) with the head of the RRHs, a merge study of survey and diary data (study 3) and semi-structured interviews with the head of RRHs (Study 4). These enabled me to gain a more complete and rich understanding of the impacts of remittance on the livelihoods of RRHs and to explore the uses of remittance in business and investments by RRHs. Integrating methods in this way presents several benefits including increased depth, breadth and rigor (Creswell and Plano Clark, 2018). The objective and a justification for the choice of methods in each study are provided below. However, the sampling criteria, data collection procedures and data analysis used in each study are described in each respective chapter (Chapters 4, 5, 6 and 7).

3.3.1 Research Timeline

The figure below (figure 6) shows the timeline of my research which was conducted in two different countries Nepal and the UK. All the fieldwork was carried out in Nepal and all data analysis and writing up was completed in the UK.

Figure 6 Research Timeline



3.3.2 Rationale for Study 1

This study provides a succinct overview of a household survey conducted as part of a larger study (PhD), aiming to gather the socio-demographic characteristics of 322 remittance-receiving households. The survey, designed for analysing household expenditures, targeted households receiving remittances with migrants over the past year. A meticulous screening process, facilitated through a questionnaire, ensured the inclusion of eligible households. Face-to-face survey with household heads and structured questionnaires were employed to collect socio-demographic data. Notably, participants voluntarily agreed to use diaries for recording income and expenditures, emphasising transparency through a formal consent process. The importance of the study lies in its methodological rigour, emphasising relevance through targeted participant selection, qualitative insights from interviews, and ethical considerations, ultimately enhancing the credibility and depth of the research.

The methodological rigour employed, including detailed screening processes, face-to-face interviews, and diary recordings, underscores a commitment to robust data collection. Careful selection of participants and the use of ethical considerations, such as obtaining voluntary consent, enhance the study's reliability and ethical standing. Furthermore, the study has the potential to contribute to existing literature by addressing novel issues and employing innovative methodologies. Ultimately, the findings are expected to inform policymakers, researchers, and development practitioners, shedding light on the economic dynamics within remittance-receiving households and guiding interventions for socio-economic development.

3.3.3 Rationale for Study 2

This study unfolds the outcomes of a diary study encompassing 283 remittance-receiving households (RRHs). The primary aim was to collect prospective data on the daily incomes and expenditures of these households, providing a more accurate analysis of their financial dynamics while minimising recall bias. Diaries not recorded throughout the entire year were excluded from the study. The subsequent sections delve into the particulars of the diary study, encompassing the methodologies employed, the results obtained, and a comprehensive discussion of the findings with broader implications. This approach ensures a detailed exploration of the diary study's intricacies and its significance in enhancing the understanding of remittance-receiving household finances.

This section is crucial for several reasons. The adoption of a diary study approach with 283 remittance-receiving households is driven by the necessity to gather prospective data on daily incomes and expenditures. This methodological choice is essential for obtaining real-time, accurate information, and mitigating the potential biases associated with retrospective reporting. The deliberate use of the same sampling frame and inclusion criteria ensures methodological consistency with the broader study, allowing for direct comparisons and contextualisation of findings. Additionally, the exclusion of diaries not recorded throughout the entire year underscores a commitment to data completeness and reliability. By focusing on comprehensive and continuous records, the study aims to provide a more detailed and accurate understanding of the day-to-day financial dynamics of remittance-receiving households. Overall, this study is pivotal for establishing the methodological foundation, ensuring the reliability and relevance of the study's findings in enhancing our understanding of the economic behaviours of these households.

3.3.4 Rationale for Study 3

Study 3 represents a crucial phase in the research, presenting the comprehensive results of an in-depth analysis of expenditures and incomes among remittance-receiving households (RRHs). The data amalgamation from two preceding studies, namely Study 1 (household survey) and Study 2 (diary recordings), involved meticulous data entry into SPSS and Excel, facilitating a holistic examination of socio-demographic factors influencing the financial behaviours of RRHs. The distinctive contribution of Study 3 lies in its ability to explore, through quantitative analysis including correlation and finding

statistical significance, socio-demographic intricacies that the previous studies couldn't independently address. By merging data from Study 1 and Study 2, this section provides a nuanced understanding of the relationships between social demographics and the income-expenditure dynamics of RRHs. The methodical presentation, encompassing study methods, results, discussions, and broader implications, underscores the section's significance in advancing our comprehension of remittance-related economic patterns and contributing to the broader academic discourse.

This study assumes critical significance within the research framework as it strategically consolidates and scrutinises data from two independent studies, the household survey (Study 1) and diary recordings (Study 2). The critical stance is underscored by the recognition that a cohesive analysis of both datasets can unveil nuanced insights into the complex interplay between socio-demographic factors and the financial behaviours of remittance-receiving households (RRHs). Employing advanced quantitative methods like correlation and statistical test using SPSS adds depth to the analysis, emphasising a commitment to rigorous examination beyond surface-level observations. By critically scrutinising income and expenditure patterns under diverse socio-demographic characteristics, this section seeks to surpass the limitations of individual studies, offering a more comprehensive understanding. The meticulous presentation of methodology, results, discussions, and broader implications further bolsters the critical approach, ensuring the robustness and applicability of the findings to the broader discourse on remittance-related economic behaviours.

3.3.5 Rationale for Study 4

This study delves into the findings derived from 16 semi-structured interviews conducted with the heads of remittance-receiving households in Tripurasundari Rural Municipality and Dhunibesi Municipality of Dhading District, Nepal. The research design follows a mixed-methods approach, integrating data from household surveys, diary recordings, and their amalgamation to comprehensively analyse expenditure details. The primary objective of the study is to gain a nuanced understanding of households' expenditures, their role in achieving personal objectives, the impact of remittance on livelihoods, and its use for investments. Semi-structured interviews were chosen for their sensitivity to financial topics, and precautions were taken to minimise distress during the discussions. The qualitative approach is intentionally employed to provide a richer understanding of income and expenditures among remittance-receiving households, complementing the quantitative data. The thematic analysis (Braun and Clarke, 2013) covers financial information collected through survey questionnaires and diaries, aiming to explore the implications related to livelihoods and investments. This qualitative exploration is expected to yield meaningful insights into the consequences of expenditures and the multifaceted roles of remittance in enhancing livelihoods and contributing to various investment sectors.

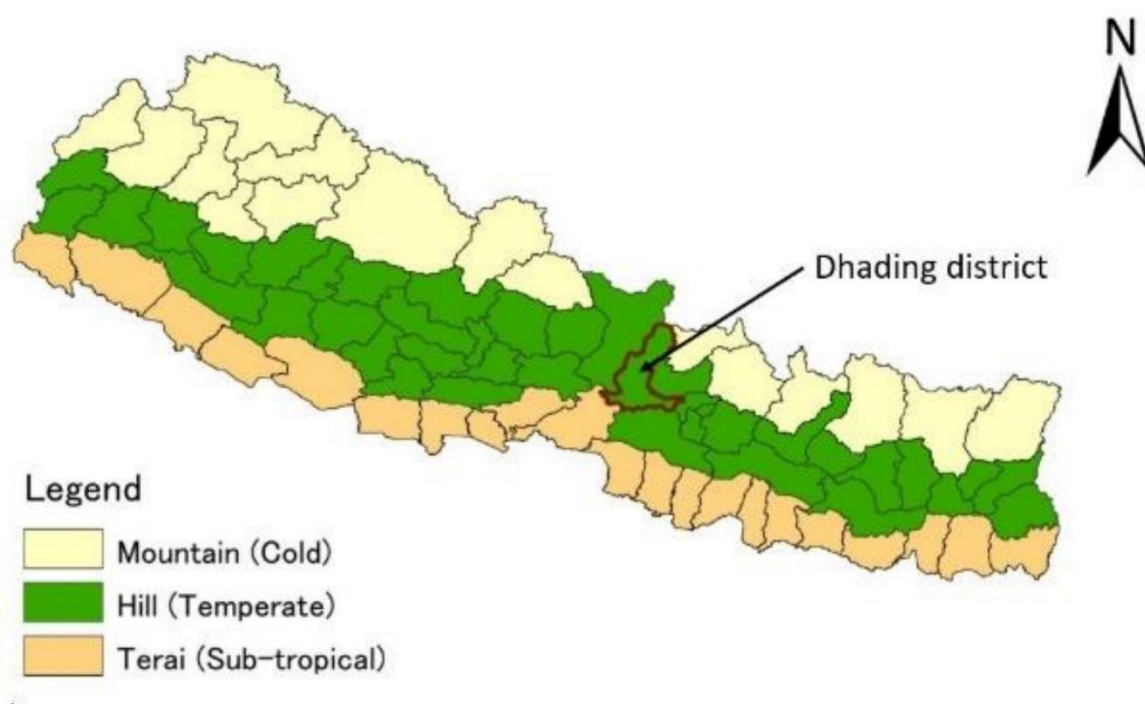
Employing a mixed-methods approach that integrates data from household surveys and diary recordings, the study strategically analyses expenditure details. The primary focus of Study 4 is to comprehensively understand households' expenditures, the attainment of personal objectives, the influence of remittance on livelihoods, and its role in investments. The choice of semi-structured

interviews over other qualitative methods, driven by the sensitivity of financial topics, reflects a thoughtful consideration of the research context. The deliberate thematic analysis of financial information collected through survey questionnaires and diaries underscores the study's commitment to methodological rigour. This chapter recognises the qualitative approach as pivotal for providing a deeper and more insightful understanding of the intricate dynamics of income and expenditures among remittance-receiving households. The critical lens applied to the integration of qualitative and quantitative data aims to unveil a comprehensive understanding of the implications of expenditures and the multifaceted roles of remittance in both livelihood enhancement and diverse investment sectors.

3.4 Study Area

The choice of research site is determined by how many study samples are available in the target area to fulfil the study's objectives. Since the aim of the study is to assess household spending on remittances, there should be a significant amount of foreign migration in the study area. Interviews and surveys were carried out in Dhading district, Nepal, which is in Bagmati Province under the newly established administrative division that was established on March 10, 2017. It is around 100 km from Kathmandu, Nepal's capital. The Dhading district has a high rate of foreign worker migration and records show that, on average, one in every four households has a migrant family member (National Planning Commission Secretariat, 2011a). Around 50,000 people of Dhading (total population 325,710) have migrated for a multitude of purposes such as job, studies, and other purposes (National Statistics Office, 2021). In 2023 alone, 808,415 people left the country as migrants (The Annapurna Express, 2024). This shows a significant proportion of population in Dhading has migrated over the years. Since the earthquakes of 2015, Dhading has ranked as the second highest in migrants leaving the country for jobs (Government of Nepal, 2018). Additionally, since 2008, labour migration has increased in this area, and it is a part of a district where the number of labour permits issued after the 2015 earthquake has fluctuated significantly. (Government of Nepal, 2015). This district has a better network of road and transportation facilities than other districts of Nepal. Drivable roads are connected to almost all local authorities of this district. The main factor affecting the success of research is the time and money spent on it. It also depends on research methodologies, data collection techniques, and accessibility to the research sites. The researcher personally covered the costs associated with gathering the data and the time limit for this research was limited and associated to PhD programme. As a result, due to privately funding the course, when choosing this district, time and money were also one of the factors.

Figure 7 Map showing Dhading District within Nepal



The Dhading district's several development indicators are included in the Table 7 below along with the rankings that relate to them. Road Density, Bank Density, Literacy Rate, and Drinking Water Coverage are among the indicators. The ranks of the indicators were based on the total development performance of 75 districts in Nepal, where 1 is the best performing district and 75 is the worst performing district (ICIMOD, 1997).

Table 7 Development Indicators of Dhading district and their ranking

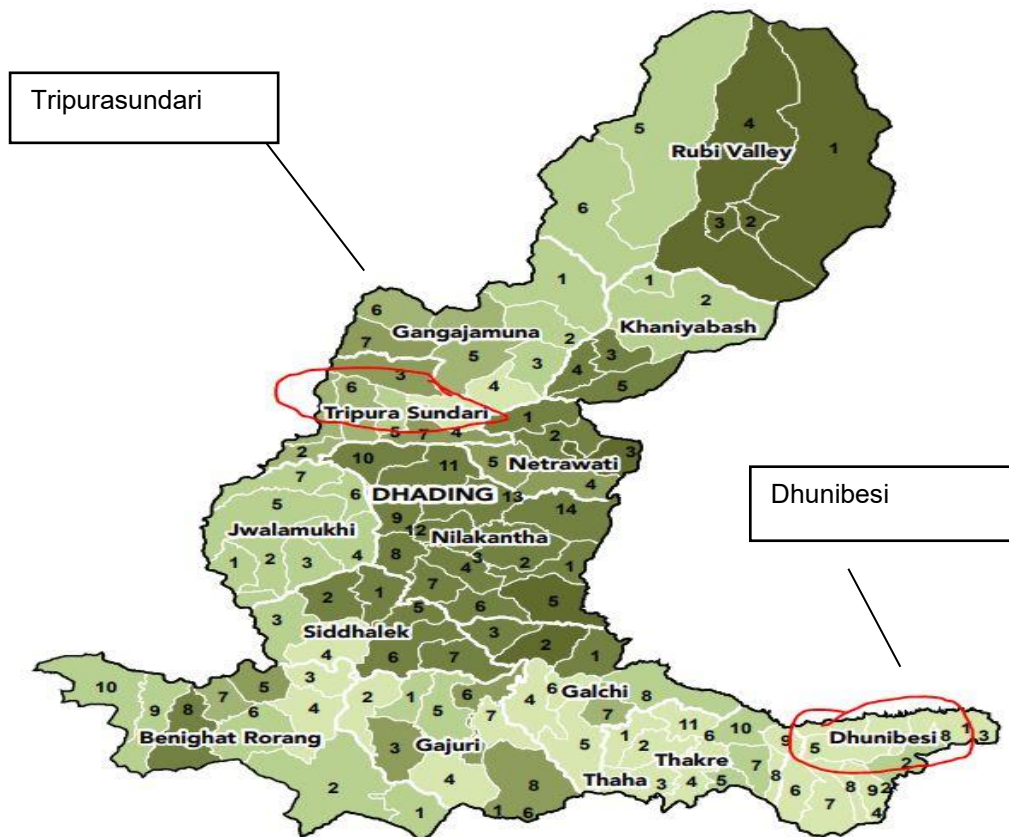
Indicator	Rank	Density
Road Density	35	13.08
Bank Density	48	0.12
Literacy Rate	53	43.71
Drinking water coverage	41	79.51

Source: National Planning Commission Secretariat (2011a)

In addition, the table gives specific values for several variables, including the percentage of people who drink water (79.51%), the road density (13.08), the bank density (0.12), and the literacy rate (43.71%). These numbers provide a quantitative understanding of the Dhading district's condition and development in several areas.

To represent Dhading district obtaining diverse results and covering more expansive subject areas of the research two distinct municipalities, Tripurasundari Rural Municipality and Dhunibesi Municipality were selected which were showed in the figure 8 below. The numbers inside the map indicate the wards(smaller administrative units) lies within the named municipalities.

Figure 8 Map of Dhading District showing 2 different study areas



Dhading

Source: (Housing Recovery & Reconstruction Platform, 2018)

Tripurasundari Rural Municipality: This village municipality has a total population of 22,960 people. The main sources of income for the people living in this village are agriculture and, to a lesser extent, trade, foreign employment, as well as employment as carpenters, and dockers (Tripurasundari Rural Municipality, 2019). High concentrations of foreign migrants were found in these areas. Here, an average of one in three households contains international migrants (National Planning Commission Secretariat, 2011a) . The land is less productive and completely dependent on rainfall due to geographical structures, raised flat land surrounded by rivers, and deposition. Low agricultural outputs may also be to blame for the migration from these regions. The 2015 earthquake, whose epicentre was just a few miles away, severely damaged this area (Aryal, 2018).

Dhunibesi Municipality: This municipality has a total population of 31,029 and it is the second municipality of the Dhading district (Dhunibesi Municipality, 2021). Compared to rural municipalities like Tripurasundari, this municipality is more urbanised and has better access to transport, education and healthcare services. The Dhunibesi Municipality is only a short distance from Kathmandu. The municipality was specifically chosen because it serves as a hub for nearby smaller towns and villages. The 2015 earthquake had less of an impact here than it did in Tripurasundari. Dhunibesi Municipality was chosen for the study due to its dense population, accessibility, and researcher familiarity.

3.5 Recruitment and Training

Four local volunteers with the aid of a local primary healthcare assistant in the study area were selected to help in collecting the data from the survey and diary studies. Each study region had two volunteers present during the survey and diary distribution, in addition to the researcher. All four volunteers were social health worker and had their undergraduate degrees were in public health and business management. They all had prior experience of conducting household surveys and collecting data. The researcher delivered a one-day training session for all volunteers. During this training, volunteers learned about the study's background, goals, and objectives. The course also discussed data collection methods and practical factors.

The volunteers were also trained to collect data using a survey form. Each element of the survey questionnaire was thoroughly addressed with the volunteers. Questionnaires were printed in both English and Nepali for use throughout the session. The volunteers were also informed about ethical considerations, such as data confidentiality, safety and security of data and data subjects, and the emotional and psychological well-being of the data subjects. All necessary stationery, survey forms, and diaries were provided to the volunteers. The researcher monitored the first five questioned surveys from each volunteer and held regular sessions for comments and suggestions. Regular monitoring and supervision were carried out to prevent information from being missed. In terms of semi-structured interviews, the researcher himself carried out the interviews having taken prior training for the interview from LJMU. The principal investigator also had an opportunity to practice interviewing skills with LJMU international students.

3.6 Data Analysis and Triangulation

This study's methodology first found and analysed quantitative data, and this was followed by the collection and analysis of qualitative data. A dataset that has been constructed using a sequential design i.e., quantitative explanatory analysis followed by qualitative analysis. In the study, the researcher used the explanatory sequential design to collect quantitative data initially and then explain them in more detail using the qualitative method for a better understanding (Creswell et al., 2011). Keeping in view

the aim of the research and the nature of the research objectives, this study used a mixed-methods approach based on a pragmatic research philosophy (Creswell, 2014). The adoption of the mixed method approach enabled the researcher to address exploratory and explanatory research questions by availing a range of qualitative and quantitative techniques. Based on the “*explanatory sequential design*”, the quantitative data was collected through a survey questionnaire and diary recordings whereas qualitative data was collected through semi-structured interviews.

A common code has been created to link the households' diaries and a structured survey questionnaire, which was matched during the further analysis of quantitative data. Using SPSS Version 23, socio-demographic data was analysed and in the second phase data that had been collected using diaries was translated and entered into Excel following the same templates of the given diaries. Quantitative information enabled the analysis of data in order to find the income and expenditure patterns of migrants' families. Both quantitative studies were merged at the third stage to analyse expenditure patterns based on more social-demographic characteristics of RRHs. Afterwards, in the final phase, a semi-structured topic guide for interviews was prepared, based on the results of the quantitative analysis. Semi-structured interviews were conducted, and altogether 16 participants have participated, and interviews were conducted until data saturation had been attained. Similarly, qualitative data were audio-recorded, transcribed, and translated and at last thematic analysis was performed. NVivo software was used to organise the qualitative data. In this research, the quantitative approach is dedicated to generating the socio-demographic information and the relationships between the associated variables to households' expenditure patterns and the qualitative approach is employed to produce richer, more insightful, and meaningful phenomenological information about expenditures and their consequences including the inferences of the quantitative approach.

Triangulation refers to when multiple methods, sources, theories, and investigators are implemented in a methodological approach for the validity of research results. Among triangulation approaches, methodological triangulation refers to the use of more than one research method and data collection technique (Farmer et al., 2006). Mostly triangulation approaches have been widely used in health and social science, however, these techniques assist in validating the previous findings as well as achieving convergent results on the same research increasing the level of understanding (Fielding and Fielding, 1986).

This study was entirely based on 2 distinct methods, where data collection and analysis of quantitative data took place at the beginning followed by the collection and analysis of qualitative data. In this sequential approach data collected in different phases has been analysed separately and findings are synthesised during the discussions. The research process is validated through the triangulation of the methods, data, and findings in this mixed-methods study.

The concept of triangulation has been employed throughout the research to achieve the objectives of the triangulations. The triangulation process is popular in the mixed-method study, however, it is also one of the most challenging with such an approach (Creswell and Creswell, 2018).

3.7 Ethical Considerations

Ethical approval for the whole programme of research was granted by the Liverpool John Moores University Research Ethics Committee (Reference number 18/PHI/006). Verbal and written consent for data collection was granted from the local government bodies in Nepal to undertake this research. As the research was conducted in Nepal, ethical consideration was sought both at the university and in Nepal. The acquisition of informed consent from participants before conducting surveys and interviews is an ethically imperative and standard practice in research. This crucial step ensures that participants are fully aware of the research purpose, procedures, potential risks, and benefits before deciding to participate. It upholds the principles of autonomy, respect, and protection of participants' rights. By obtaining informed consent, researchers establish a transparent and voluntary agreement with participants, acknowledging their right to withdraw from the study at any point without repercussion. This ethical commitment not only aligns with the ethical guidelines and standards of research but also safeguards the integrity and credibility of the study while prioritising the well-being and rights of the individuals involved. Respondents had an option to withdraw their consent and data from this research at any time. The survey participants' consents were taken in the survey questionnaire, and in the second phase studies participants' consents were taken before entering these studies, in full knowledge of what this involved and with an understanding that they had the right to withdraw from the study at any point. The respondents' personal information in surveys, diaries and interviews was anonymised. The collected survey questionnaires, diaries and interview transcriptions have been kept in LJMU PHI's locker safely. All hard copies of the data were safely transported from Nepal to the UK by the researcher through airplanes using the password-protected suitcase maintaining safety and high confidentiality throughout the transportation process. All other electronic information and protocols have been kept in password-protected computers at LJMU One Drive to maintain confidentiality and safety.

In addition to the applicable ethical considerations related to discussing any topics or issues that might be sensitive, embarrassing and upsetting, one aspect of this research required particular and careful considerations. Although personal and financial issues were not experienced, this programme of research acknowledges that financial information might be sensitive or upsetting for some participants during the survey and interviews. There are anticipated potential risks or hazards for the researcher given the nature of the study. The researcher had notified the supervisor regularly through text/email so that they would know where the researcher was in real-time. One of the previous supervisors, who is currently advisor of this research was also in Nepal during some segments of the data collection period, and therefore, the researcher was able to update him face-to-face. The researcher gave the participants time to compose themselves and ask if they wanted to continue with the session after a while or postpone it until the next convenient time. However, most of the participants did not complain about any such events.

The researcher himself was originally from Dhading, Nepal and had a clear understanding of Nepalese culture, a system of working culture, ways of respecting people and the ability to manage and work through any distressing situations. Therefore, the research did not face any issues during the data

collection. The participant's information sheet and consent form, which were in Nepali language was shared with all participants before the interview session by the researcher. The information sheet was translated into the Nepali language and shared with each participant. In case of any stress experienced by participants, particularly during emergencies, we promptly contacted support services such as the Centre for Mental Health and Counselling-Nepal (CMC Nepal). This organisation specialises in offering advice and counselling for individuals facing sensitive or distressing issues, ensuring that participants have access to appropriate assistance when needed (Attached consent form in Appendix G also signposts the participant to an appropriate resources). According to the Personal Data Information Act, personal information rules and regulations related to data protection, confidentiality and security were strictly followed to avoid all ethical risks. A unique ID for each participant was given, no personal data had been published, and only the researcher has access to these data, data are kept in a locked cabinet at the researcher's residence during the research period and later transferred to a safely locked cabinet provided by the university. All recorded information was kept securely in the researcher's computer, which can be accessed by the researcher's password only. All the personal information was de-identified and kept safely in the University Computer i.e., on LJMU One Drive. In addition, Researcher safety training (Attached in Appendix J) was undertaken at Liverpool John Moores University before conducting the survey and interviews.

3.8 Issues of Validity and Trustworthiness

The quality assessment technique for quantitative and qualitative methods remains a topic of debate, as noted by researchers. In the evaluation of quantitative and qualitative research, traditional internal validity and external validity checking techniques were used to assess the degree to which findings were accurately measured and generalisable to other settings. Thus, in mixed-methods research, validity and reliability are always significant concerns that must be carefully considered. These issues pertain to the measurements of the data and the truthfulness, credibility, and reproducibility of the findings, as pointed out by Teddlie and Tashakkori (Teddlie and Tashakkori, 2009). Specifically, validity refers to the accuracy with which an instrument measures the research objective (Patton, 2014), while reliability pertains to the precision and consistency with which the tool measures the attributes repeatedly (Teddlie and Tashakkori, 2003; Bryman, 2016).

3.8.1 Research Validity

Validity pertains to the precision and credibility of the research instruments, data, and findings employed in the study (Heale and Twycross, 2015). Additionally, it also alludes to the degree of measurement of an instrument and its intended purpose of measurement with consistency. A research instrument is only deemed (Bowling, 2009). The literature identifies different types of 'validity', such as face, content, and

criterion validity, which are linked to the research tools, focused on evaluating the relevance and presentation of the questionnaire, content of the questionnaire, and the correlation of the measurements with other measurements, respectively (Bowling, 2009; Clark et al., 2021). It is argued that instrument validity can be obtained by comparing the test to other tests so that the validity of an instrument should be achieved or verified. Furthermore, it is also important to collect valid and reliable data for the study. The data and findings are valid only when collected by using valid instruments. Moreover, the validity of the questionnaires used in this study was checked for their relevance and presentation, the measurements in the pilot study and its content by various experts which helps to modify the questionnaire according to the context of the study.

The majority of the questions used in household surveys and semi-structured interviews were formulated after an extensive review of literature on remittance and livelihood studies, remittance and households' expenditure patterns, remittance, and productive use. A standard questionnaire template, such as the Nepal Demographic Health Survey Questionnaire and Nepal Living Standard Survey 2011, was followed. The study on migration and livelihood equally contributed to gathering demographic variables (age, gender, education, occupation) along with the social characteristics of the RRHs through the survey questionnaire. Most of the questions were previously used and validated, with only minor alterations made for this research. A pilot study was conducted with a few samples, allowing for feedback on the questionnaire. Additionally, the questionnaire was reviewed by two members of the supervisory team, who had extensive experience in research on migration and international diaspora.

In pragmatic research, validity refers to the researcher's ability to integrate the research findings in a meaningful and valid way collected by two methods. Inference quality assessment is used in mixed methods which refer to the truthfulness of the conclusions and the interpretations drawn from the data collected by two methods (Greene, Caracelli and Graham, 1989; Onwuegbuzie and Johnson, 2006; Bryman, 2016; Creswell and Plano Clark, 2018). The instruments, data, and results are validated through triangulation in mixed methods. In this thesis, both quantitative and qualitative data were validated through triangulation, and the results were integrated, leading to meaningful conclusions drawn from the findings of the two methods.

3.8.2 Research Reliability

This refers to measurement and data collection methods which yield the same results upon repeated trials (Bruce, 2010). Reliability is also concerned with the replicability and consistency of the results, interpretations and claims (Bruce, 2010; Heale and Twycross, 2015; Ramanujam and Roberts, 2018). Bowling (2009) furthermore, describes the reproducibility and consistency of the instruments as necessary to obtain reliable, true, and valid data and findings in the study. The pre-testing of the instruments was carried out by conducting a pilot study which helped to ensure that the tools produce reliable and valid data. In the pilot study, among the 20 eligible households, some were from remote, and some were from urban areas. In the pilot survey, the questionnaires in Nepali asked the

respondents to ensure that the questions were clear and easily understood by the respondents. 2 semi-structured interviews were carried out by the principal investigator as a pre-test study. Based on the pilot study, necessary modifications were made to the survey questionnaires. Comments and feedback arose and were incorporated into the final survey and interview guidelines.

3.8.3 Trustworthiness

The value of qualitative research in this study was strengthened by increasing methodological rigour and trustworthiness of the data by establishing:

Credibility

To increase the credibility of qualitative data, “member check” was used in which the survey and interviews participants were contacted after two weeks of data collection. This method was used to make sure that the transcribed data was a correct interpretation of the participants’ original views (Kornbluh, 2015; Birt et al., 2016). As the researcher was acquainted with the setting and context due to prior experience in the province, the study duration was used to familiarise with it more and build trust with the participants. Persistent observations during multiple sessions of interviews and focus group discussion (FGD) with different levels and types of health care worker (HCW) helped to triangulate the data and boost its credibility (Lincoln and Guba, 1985; Korstjens and Moser, 2018).

Dependability

To improve the consistency of the data and analysis, records of the research steps and their transparent description were kept from the start of the data collection to the analysis and reporting. The field notes, transcribed data, and themes developed were reviewed by two qualitative methods experts (major advisor and co-advisor) to ensure that the interpretation and conclusions drawn were supported by the data.

Confirmability

To ensure that the study findings were shaped by the participants and not by researcher biases and interests, a trail of the research steps taken was documented along with a reflexive journal to note the researcher's feelings in every stage of the research (Nowell et al., 2017). In addition, data triangulation from different sources and methods was carried out to get a comprehensive account of the data.

Reflexivity

In qualitative data collection and analysis, the researcher needed to be self-aware and reflexive about his role and pre-conceived assumptions/ bias (Korstjens and Moser, 2018). First, the philosophical

assumptions of the study have been acknowledged in section 3.1. Second, regular reflexive conversations with the bilingual research assistant helped form complementary and/or divergent understandings of the collected data. This also enabled the revelation and contestation of the researcher's beliefs, values, perspectives, and assumptions. Third, a daily reflexive journal was kept to regularly note down methodological decisions, data collection process logistics, reflection of data collection sessions, relationship with participants, and other observations. The survey and interview data analysis were supplemented by the reflexive notes.

Chapter 4: Household Survey to Gather Social Demographic Information of the RRHs (Study 1)

This chapter will present the key findings from a household survey of 322 RRHs. The objective of Study 1 was to gather and quantify the socio-demographic characteristics of the respondents so that the expenditures of households could be analysed. RRHs containing migrants for a year were selected for the household survey. The household screening was undertaken before the main survey through the questionnaire and only eligible households were allowed to participate in the household survey. Heads of the RRHs were administered the questionnaire face-to-face during the survey. All socio-demographic data related to households, household heads and migrants were collected using the questionnaire. Diaries were given at the end of the survey to record their income and expenditure as they agreed to participate in both survey and diary recordings through a consent form. The study methods followed by the results and the discussion of the findings are described below.

4.1 Methods

The methods used in this Study 1 delves into a comprehensive exploration of the variables, shedding light on their significance in understanding and addressing relevant concerns. These variables are addressed and examined with the help of the quantitative technique which are described below.

4.1.1 Survey

This study utilised researcher-administered tools for data collection. Before selecting the samples, it was essential to identify the eligible households from the population. Thus, a snowball, non-probability sampling was used at the first instance to select the RRHs. Using the knowledge of local volunteers, the researcher screened a small number of households using his personal connections; as a result, more samples that satisfied the survey's inclusion requirements were found and chosen. Due to high international migration experienced on both study areas snowball sampling was found to be more effective than probability and quota sampling techniques (Beauchemin and González-Ferrer, 2011). Households agreed to take participants were then given survey questionnaires and diaries (incomes and expenditures diary).

Every household head who was chosen was given the survey questionnaire; their answers were recorded, and questionnaires were carefully reviewed for completion after each interview. There were no missing responses. An alpha numeric code was assigned to every sample such as TS1 to a participant who was from Tripurasundari and D1 for a participant that was from Dhunibesi. Most of the

data used for this study took place during March 2018 in the Dhading district. In the initial stage of the data collection, 322 households were surveyed in total.

4.1.2 Sampling Procedure and Sample Size

Households containing migrants who had migrated abroad for at least a year, excluding those who migrated to India (as there are no official documents required to cross the borders of India from Nepal, and due to free movement, there would not be any official records of migration flows), were included in this survey. The primary goal of sampling was to create a representative sample from snowball sampling, where it accurately represented the characteristics of the larger group or total population. An increase in sample size increases the cost and time for the study, and a decrease in sample size leads to imprecise estimates. For this survey, snowball sampling was selected, which is often used when the population under investigation is hidden due to the sensitivity of the topic or uncertain numbers of participants (Browne, 2005; Griffith, Morris and Thakar, 2016). There was no current database available on the migrants at village or district level in Nepal therefore sample size was deemed using the National Census (2011), based on the absentee population and household (living abroad) published by the Government of Nepal (National Planning Commission Secretariat, 2011a). The sample size was calculated using Solvin's sampling formula i.e. $n=N/1+N(e)^2$ where n =sample size, N =total population, e =level of precision or sampling error. This technique is chosen for its simplicity, though it is worth noting that many kinds of literature lack a basis for its usage (Tejada and Punzalan, 2012). In this context, the sampling frame was developed proportionately across two research areas based on statistics from the National Census report of 2011, specifically focusing on households with absentee populations, i.e., migrant-containing households. Migrant households were treated as the unit of analysis. Proportionate sampling was selected considering characteristics such as households containing absentee migrants to ensure the representation of the true proportion of the sample population. It is important to note that the expenditure analysis of RRHs through surveys relied on primary information, and the population at present may vary due to the dynamic nature of migration processes.

Firstly, a rural district, Dhading, from the central region of Nepal was purposively selected for the study. Two municipalities Tripurasundari and Dhunibesi from the Dhading District were selected for the study, which includes one rural municipality (Tripurasundari Gaupalika) and another municipality (Dhunibesi Nagarpalika). The urban (Dhunibesi) and rural (Tripurasundari) areas were part of the study to analyse, compare and explore the diverse impacts of international migration and remittance. The overall required sample size of 299 households was accepted for statistical analysis, with 170 and 129 households from Tripurasundari and Dhunibesi municipalities respectively, which is based on the total population of RRH in each study area.

It is important to note that the restructuring of the political system in Nepal after September 2015 resulted in the decentralisation of power from the central level to local levels, with autonomous national, provincial, and local levels. This shift empowered local authorities to formulate policies and manage

resources locally (Regmi et al., 2016). After the process of federalisation, Nepal underwent significant administrative restructuring. The country transitioned from being divided into 75 districts, 14 administrative zones, and 5 development regions with Kathmandu as its capital to a new structure of 7 provinces, 77 districts, and 753 local units, as defined in the new constitution. The selection of both locations, Tripurasundari and Dhunibesi municipalities named under these new administrative restructuring. These two locations were selected purposively based on their distinct characteristics and convenience of access for the research study.

A survey questionnaire was distributed among the selected RRHs in each of the municipalities based on the calculated sample sizes on the base of national census (2011) households with absent population (Migrant) on selected study area Dhunibesi and Tripurasundari. A total of 344 RRHs were approached for the household survey, assuming a 15% non-response rate, from the two municipalities of Dhading District during field visits. The heads or representatives of the households were contacted for this study.

The survey questionnaire was completed with the heads of migrant households at their place of residence. Heads of households were targeted for the survey, as they own and manage the financial matters of the household in the Nepali context and can provide in-depth information on issues related to the household and migrants.

4.1.3 Questionnaire Development

A total of five different sections were created in the questionnaire to gather maximum socio-demographic pictures of the RRHs. The questionnaire collected the relevant information under the following sections: household members' details, migrants' details, household structures and household economic status. Questions on household economic status contain sensitive information such as current property and bank balance possession. The understanding of the purpose and benefit of the study to wider society along with necessary steps on ethical considerations address the challenges of the household survey. The process of the development of the questionnaire involved a comprehensive search of the literature, preparatory consultation meetings with the key informants and a pilot survey (van Teijlingen and Hundley, 2002) with 20 participants conducted before the finalisation of the questionnaire.

There was no defined time limit set for the interviews but most of the interviews only took about 15-20 minutes with a smaller number taking approximately 30 minutes. The survey method has been an effective tool for collecting a sufficient amount of data statistically based on the sample size (Saunders, Lewis and Thornhill, 2019)

4.1.4 Use of Questionnaire Survey

The choice of method depends upon the issues to be measured (Bowling, 2009) and practical considerations, for example, the availability of personnel and resources involved in the study (Abramson and Abramson, 1999). The use of a self-administered questionnaire in a population with a low literacy rate would have a significant limitation on the response rate (McColl et al., 2002). Thus, a face-to-face survey was considered a suitable data collection method for respondents with a low literacy rate (De Leeuw, 2005). This study employed face-to-face survey using structured questionnaires as a tool for data collection from the respondents because face-to-face surveys have the following advantages i) more structured and easy to administer; ii) uniform responses; iii) to collect large amounts of information; iv) high response rate; v) obtains answers from people with reading and writing difficulties vi) gives a convincing explanation of the purpose of the study and good rapport; vii) to collect data from a larger population within a short time (McColl et al., 2002; De Leeuw, 2005; Bowling, 2009). This survey was conducted by four volunteers and researchers (see training and recruitment of researchers in Chapter 3).

Literature suggests that the expenditure analysis of remittance-receiving families is complex and involves multiple factors. A questionnaire survey was chosen as it enables the researcher to uncover and provide a better explanation of the remittance-receiving families and their background at the first stage.

A questionnaire survey can yield a rich and fascinating source of research data (Bryman, 2016). Thus, this method enhances the possibility of a quantitative or numeric measurement of views, attitudes, knowledge, perceptions and experiences (Creswell, 2014) on the socio-economic profiles of the remittance-receiving households. Hence, the quantitative method can yield a comprehensive snapshot of research problems by deploying the survey questionnaire. The variables related to the outputs are measured in numbers and frequency, enabling objective explanations of the study's issues, and answering the research questions. Thus, the survey instrument helps identify the characteristics of the RRHs and further aids in analysing expenditures based on household characteristics. The survey findings were analysed using cross tabulations (or crosstabs) using Chi-Squared tests to find significance between two categorical variables.

The study is entirely based on primary information collected by the researcher during the fieldwork, with the assistance of two volunteers in each study area. Altogether four volunteers were involved during the survey. The two study sites are approximately 100km apart, and due to the time frame provided, the researcher could not collect all the data personally. The rural site in the Tripurasundari Rural Municipality is in poorly accessible areas with limited transportation means and a poor road structure spanning around 40km. Local assistants played a crucial role in overcoming these challenges. Hence, the questionnaire was administered by a total of four highly qualified local volunteers who had completed undergraduate studies. To ensure consistency, the researcher supervised the interviews and thoroughly checked the completed questionnaires. The researcher conducted a pre-test with a

survey questionnaire before the field survey to ensure familiarity with the community and study area. Primary data were collected from structured questionnaires covering topics such as household identification, household members' details, migrant details, household social status, household structure, and household economic status.

Questionnaires were pre-tested before the survey to ensure appropriateness and reliability. After pre-testing 15 questionnaires, some modifications to the questionnaire were made. The questionnaire was initially developed in the English language and later translated into the Nepali language before administration during the field survey.

4.1.5 Pilot study

A pilot study (van Teijlingen and Hundley, 2002) was conducted before the main field study, following all the planned stages of the main field study. In the first stage, a few eligible households were selected for the pilot study, and households were categorised according to the selection criteria. Among the 15 eligible households in the pilot study, households from remote and urban areas were selected. During the pilot survey, a questionnaire in the Nepali language was administered to the respondents to ensure that the questions were clear and comprehensive. Feedback from the piloting was considered to modify the questionnaire. It was observed during the pilot study that it would be meaningful to separate migrants' and household heads' details in the survey questionnaire. Therefore, migrants and their details were separated from the household members, making the questionnaire easier to understand. Additionally, some questions related to income were uncomfortable for participants due to government tax regulations. These questions were reframed and simplified. Clear information on the study's purpose was communicated before survey questions were pilot tested. Necessary modifications were made to the survey questionnaires based on the pilot study, incorporating comments and feedback into the final survey.

4.1.6 Analysis

Data were collected using a paper questionnaire and later entered in an electronic database. In the initial stages of data entry, the collected survey information underwent a thorough error check before being entered into the database, and each completed questionnaire received a unique code. The research team members responsible for data collection were instructed to ensure the completeness of the questionnaire before submitting it for data entry.

The data were entered into SPSS version 29. All collected variables were entered with their respective codes. Since all survey questionnaires were administered in Nepali, they were translated and recorded into English before being entered into SPSS. With the assistance of the supervisory team, variable

names, labels, values, and measures were created in the SPSS software. Initially, 154 variables were listed, and the data were entered into the corresponding variables.

Frequency tables were created based on emerging themes from the survey data. Cross-tabulation of variables were performed for descriptive analysis with chi-squared test for significance. While correlation and comparative mean analysis were conducted for inferential statistics and significance were calculated using the SPSS mini tab function.

After entering all data from the diary and survey into SPSS, and creating corresponding variables, one-way analysis variance tools were used to compare whether two or more sample's means were significantly different or not. One-way ANOVA also known as a parametric test was selected to compare mean incomes and expenditures of various groups of RRHs under the socio-demographic characteristics of the sample households.

This test enables to comparison and analysis of the means of more than two independent groups of data finding their significance. When the sigma value is greater than 0.05 between the groups, then it indicates equal means and possesses similar performance statistically and vice versa when the sigma value is less than 0.05, that indicates significantly different in the groups (Bakht et al., 2023).

4.1.7 Household Wealth Index (Economic Status of RRHs)

Researchers categorise RRHs based on various wealth-related factors such as income, property, and current assets. To further refine the wealth categorisation, the researcher used the national land valuations books and used current valuations of lands and buildings of the study areas. Using the income and property value data collected during the Study 1, the researcher calculated the Household Wealth Index (HWI) to classify RRHs into rich, poor, and middle categories. The HWI was derived by incorporating the average monthly income of households and the value of their current possessions, including houses, land, vehicles, machines and equipment, bank balance, and livestock. The researcher with the help of local intelligence used the compute variable and visual binning functions in SPSS to create the index. RRHs with an HWI of less than NRs 40 lakhs (Equivalent amount to Lakhs are shown in Table 1) were classified as poor households, those with an HWI between NRs 40 lakhs and NRs 100 lakhs were classified as middle households, and those with an HWI exceeding NRs 100 lakhs were classified as rich households. (Table 8). This process manually set the data point and formed the cases into three groups which are described below.

Table 8 depicts the classification of RRHs into poor, middle and rich households based on HWI. 29.8% (96/322) households were classified as poor households, 53.7% (173/322) as middle-class households and 16.5% (53/322) as rich households. About 30% of poor people in the research area suggest the poor living conditions of the residents. They are living in a location deprived of all types of facilities. The

evaluation of areas also presents a wide gap in the distribution of wealth. During the field visit, it came apparent that people choose foreign employment to sustain their living rather than pursuing high standard lives. Purposefully I did not include the families living in extreme poverty as they do not participate in foreign job opportunities. The general proposition behind this decision is that affordability to pay, for a passport, documentation and the agent fees applied in international job opportunities presents significant challenges for poor people.

Table 8 below explains the distribution of the economic status of the RRHs in 2 different locations. The data contains a detailed breakdown of wealth distribution in two regions: Tripurasundari and Dhunibesi, as well as an overall summary. Each region is divided into three wealth-based categories: poor, middle, and rich.

Table 8 Household Wealth Index

Wealth Category	NRs (Lakh)	Tripurasundari		Dhunibesi		Total	
		n	%	n	%	n	%
Poor	<40	73	48.7	23	13.4	96	29.8
Middle	40 -100	64	42.7	109	63.4	173	53.7
Rich	>100	13	8.6	40	23.2	53	16.5
Total		150	100.0	172	100.0	322	100.0

This data demonstrates differences in wealth distribution between the two regions, with Dhunibesi having a higher number of Middle and Rich individuals than Tripurasundari. Tripurasundari, a rural municipality, is in a remote area with limited public services, most notably transportation infrastructure. Dhunibesi, an urban region adjacent to the capital of Kathmandu, has various public services, including powerful transit networks and a hospital, making it one of the most developed municipalities in the Dhading district. In average similar proportion of rich, middle and poor households by rural and urban areas in Nepal were reflected where urban consists of 12% poorest households and rural consists of 35%. Also 28% richest households lie in urban and only 4% richest lies in rural areas and highest percentages of households falls under middle class wealth categories (Ministry of Health and Population, 2022).

4.2 Results

This section presents the findings from the 322 households survey. The descriptive information on socio-demographic profiles of 322 RRHs followed by the migrants according to two different locations are presented in the following section. At the beginning, of the section 4.2.1 to 4.2.3 detailed information about the households' head and relationship between the variables and economic profiles are

presented. Public health relative descriptions such as access to water, toilet facilities and hygiene methods are also presented as per two locations in the following section 4.2.4. Later sections 4.2.5 and 4.2.6 information on the migrants from the RRHs and the relationship between the demographic and economic profiles are presented. This section also indicates the significant relationship between different variables which are presented and explained in the respective tables. Water Sanitation and Hygiene (WASH) is fundamental to public health and the researcher felt this was more important among migrants' households who sent their family members to work abroad to enhance their livelihood promoting health, environment and community. Therefore, WASH factors and their significant relationship within economic groups of RRHs are presented in the Table 11 below.

4.2.1 Socio-demographic Profile of the Respondents

Table 9 below shows the socio-demographic characteristics of selected households who are from two different locations Tripurasundari and Dhunibesi. Slightly more than half of the participants were from Dhunibesi. The findings suggest that nearly three quarters (72%, 231/332) of the respondents' dwellings are nuclear households. Furthermore, the majority of respondents' age bracket falls between 30 to 60 years, accounting for over 75% (241/332) of the total respondents. Regarding gender, slightly more than half of the respondents (57%) were male. More than half of the participants (59%, 191/332) were engaged in agriculture as their occupation, and more than half (57%, 183/332) received education between 0 to 5 years. Lastly, most participants (90%, 289/332) were married, which was the focus of the study. Although research findings do not show a significant difference among the variables of the Table 8 below, some interesting and significant information exists on the occupational group where p-value is < 0.005 . The significant result in occupational groups indicates that there are distinct patterns in the types of occupations people engage in between the two regions, whereas other demographic and social variables do not differ significantly.

Table 9 Demographic Information of the Respondents According to Location (n=322)

Variables	Tripurasundari		Dhunibesi		Total		P value*
	n	%	n	%	n	%	
Type of Family							0.253
Nuclear	103	68.7	128	74.4	231	71.7	
Extended	47	31.3	44	25.6	91	28.3	
Age Groups							0.277
Below 30	29	19.3	23	13.4	52	16.1	
age 31-40	36	24.0	39	22.7	75	23.3	
age 41-50	34	22.7	49	28.5	83	25.8	
age 51-60	49	26.7	43	25.0	83	25.8	
above 60	11	7.3	18	10.5	29	9	
Gender of HH Head							0.338
Male	81	54.0	102	59.3	183	56.8	
Female	69	46.0	70	40.7	139	43.2	
Occupational Group							0.000
Agriculture	120	80.0	94	54.7	191	59.3	
Business	16	10.7	33	19.2	41	12.7	
Service	6	4.0	17	9.9	17	5.3	
Others	5	3.3	13	7.6	18	5.6	
Unemployed	3	2.0	15	8.7	16	5	
Education							0.128
0-5 Years	92	61.3	91	52.9	183	56.8	
6 and More Years	58	38.7	81	47.1	139	43.2	
Marital Status							0.772
Married	136	90.7	153	89.0	289	89.8	
Unmarried	3	2.0	3	1.7	6	1.9	
Widow or widower	11	7.3	15	8.7	26	8.1	
Divorced or separated	0	0.0	1	0.6	1	0.3	
Total	150	100.0	172	100.0	322	100.0	
*Chi-Squared test							

4.2.2 Economic Profile of the Respondents' Households

Table 10 summarises the key economic information of the households of the participants from two different locations. The cost of other assets of the respondents shows that the highest percentage (24%) of RRHs do not have any other property besides their house followed by 18% of RRHs having other properties that are worth between NRs. 4500k to 9000k. On the bases of two location, there is significant difference between the cost of other properties. The table also shows that for around one-third (30%) of RRHs per month, income fell between NRs.30k-50k followed by the range between NRs 70k-100k which is 23%. In addition, 9% of RRHs had a monthly income below NRs. 30K. Analysis of responses related to respondents' bank balance showed that around two-thirds (38%) held deposits between NRs.100k-500k in their bank accounts. Alternatively, 7% of RRHs held fewer deposits ranging from NRs. 0-10k in their bank accounts. Although they had opened their accounts in the bank they rarely saved and made deposit into them.

Table 10 also presents the significant differences between the two-study locations in term of the cost of other property, Dhunibesi holds the significantly higher value of the cost of other property (0.007) than those respondents from Tripurasundari who hold least value of the cost of other property. Similarly, in the groups of respondents' bank balance section of the table Dhunibesi holds significantly higher numbers of bank balance groups whereas Tripurasundari holds least number. Overall, housing and savings had significantly higher value compared to incomes. There are notable variations in wealth associated with savings and housing, with P values indicating statistical significance (<0.001 for savings and 0.007 for housing). The two groups' income levels did not significantly differ from one another, as shown by the P value of 0.126. According to this data, even while salaries are similar, there are differences in savings and housing, which indicate larger wealth discrepancies.

Table 10 Summary of the Economic profiles of RRHs (1GBP = 154.34Nrs)

Variable Names	Tripurasunda ri		Dhunibesi		Total		P value*
	n	%	n	%	n	%	
Cost of other property (1,000Nrs):							0.007
No other property	37	24.7	40	23.0	77	23.9	
200 – 800	12	8.0	10	5.8	22	6.8	
800 – 1600	12	8.0	24	14.0	36	11.2	
1600 – 2800	26	17.3	14	8.1	40	12.4	
2800 – 4500	31	20.7	22	12.8	53	16.5	
4500 – 9000	19	12.7	38	22.1	57	17.7	
Above 9000	13	8.7	24	14.0	37	11.5	
Groups of Respondent Monthly Incomes (1,000Nrs):							0.126
0-30	15	10.0	15	8.7	30	9.3	
30-50	47	31.3	50	29.1	97	30.1	
50-70	31	20.7	32	18.6	63	19.6	
70-100	39	26.0	35	20.3	74	23.0	
Above 100	18	12.0	40	23.3	58	18.0	
Groups of Respondent Bank Balance (1,000Nrs):							<0.001
0-10	15	10.0	7	4.1	22	6.8	
10-25	34	22.7	12	7.0	46	14.3	
25-50	34	22.7	27	15.7	61	18.9	
50-100	18	12.0	32	18.6	50	15.5	
100-500	46	30.7	75	43.6	121	37.6	
500-1000	2	1.3	14	8.1	16	5.0	
Above 1000	1	0.7	5	2.9	6	1.9	
Total	150	100.0	172	100.0	322	100.0	
*Chi Squared test							

4.2.3 Relationship Between Socio-Demographic Profiles of Respondent

Table 11 below presents the relationship between the gender of the household head and their education which shows a statistical significance (p-value 0.003). Among a total of 139 female HH heads, 53% attended school for six years or more, while only 36% of male HH heads received six or more years of education. It appears that males with higher education mainly migrated immediately after completing

their education, whereas educated female HH heads, particularly housewives, remained behind and supported their families in the absence of their husbands, increasing the number of educated female household heads.

Table 11 Relationship with Gender of HH Head and Education, n=322

Gender	0-5 Years		6 and More Years		Total		P Value*
	n	%	n	%	N	%	
Male	117	63.9	66	36.1	183	56.8	0.003
Female	66	47.5	73	52.5	139	43.2	
Total	183	100.0	139	100.0	322	100.0	

*Chi Squared test

4.2.4 Water Sanitation and Hygiene and Economic Profile

Table 12 below shows the data related to public health in terms of drinking water, sanitation, hygiene, and economic profiles. This information is key to public health organisations, public health researchers and migration relative organisations which details the WASH conditions of a significant proportion of poor rich and middleclass households within the migrants' households. It offers vital information that public health organisations can use to organise and carry out focused initiatives meant to enhance migrant communities' access to sanitary facilities, clean drinking water, and good hygiene habits. Access to safe drinking water, good sanitation, and hygiene habits are critical in preventing waterborne diseases such as diarrhoea, cholera, and typhoid. Understanding WASH conditions allows public health officials to implement actions to limit the risk of disease outbreaks.

The data shows a statistical significance between the source of drinking water and the economic status of the household (p-value <0.001). Regarding the source of drinking water, approximately 60% (n=192) of the respondents relied on governmental drinking water association, of which, more than two-thirds were from middle household (71%) and rich household (74%). The data regarding the water sanitation methods shows there is no significance (p-value 0.026) between the sanitation method and household profile. Regarding the sanitation process of water, more than two-thirds of the respondents use water filters (67%), the majority (81%) of which are those from rich households. The data shows a statistical significance (p-value <0.001) between the duration of water fetching for drinking water and the economic profile. Regarding the duration to fetch drinking water, half of the respondents fetch water within 1-5 minutes, while around 15% fetch water from 1-2 hours distance. The data shows that there is statistical significance between toilet facilities and economic profile (p-value <0.001). Regarding toilet facilities, a large majority of the respondents had flush toilets (89%) and the remaining had pits or composting. The data shows there is no statistical significance (p-value 0.631) between household

members using the same toilet and economic profile. From the perspective of using the same toilet within a household, 44% with 1-3 members and 45% with 4-5 members shared facilities. The data shows that there is a statistical significance between having an attached bathroom and economic profile (p-value <0.001) with mainly rich households having access to these.

Table 12 Water Sanitation and Hygiene (WASH) and Economic Status

Variable	Poor		Middle		Rich		Total		P Value*
	n	%	n	%	n	%	n	%	
Source of drinking water									<.001
Government Drinking Water Association	31	32.3	122	70.5	39	73.6	192	59.6	
Other/Natural Resources	65	67.7	51	29.5	14	26.4	130	40.4	
Water sanitation method									0.026
water filter	57	59.4	115	66.5	43	81.1	215	66.8	
boil/chemical/others	39	40.6	58	33.5	10	18.9	107	33.2	
Duration to fetch drinking water									<.001
1- 5 Mins	32	33.3	93	53.8	37	69.8	162	50.3	
6-20 Mins	38	39.6	40	23.1	9	17.0	87	27.0	
21-60 Mins	11	11.5	11	6.4	3	5.7	25	7.8	
1-2 hours	15	15.6	29	16.8	4	7.5	48	14.9	
Toilet facilities									<.001
Flush Toilet	71	74.0	161	93.1	53	100.0	285	88.5	
Others Pit/Composting/Bush etc	25	26.0	12	6.9	0	0.0	37	11.5	
HH Members Using the Same Toilet									0.631
1-3 Members	43	44.8	79	45.7	18	34.0	140	43.5	
4-5 Members	42	43.8	75	43.4	29	54.7	146	45.3	
6 and More members	11	11.5	19	11.0	6	11.3	36	11.2	
Bathroom Location									<.001
Attached (Inside House)	19	19.8	72	41.6	33	62.3	124	38.5	
Outside (Outside of House)	50	52.1	76	43.9	19	35.8	145	45.0	
None	27	28.1	25	14.5	1	1.9	53	16.5	
Total	96	100.0	173	100.0	53	100.0	322	100.0	
*Chi-Squared test									

Identifying gaps in WASH services between different income levels in migrant communities is critical for promoting equality in health. Reducing these inequalities ensures that all community members, regardless of their economic status, have equal access to essential health-related necessities. Overall, this data provides a basis for evidence-based decision-making and allocates resources to improve public health outcomes in migrant communities.

4.2.5 Migrants' Demographical Data and Analysis

According to the findings of Table 13 below, a majority of migrants, approximately 93% (299/322), were male and from Tripurasundari. A considerable proportion of migrants, that is, 65% (210/322), were married of which more than two-thirds (71%) were from Tripurasundari. Migrants from Tripurasundari were more likely to get married prior to migration than from Dhunibesi and showed significant difference where p-value is 0.031. Regarding educational attainment, half of the respondents' education level was 10 years and above, of which more than half were from Dhunibesi (57%). Education level was also found to be significantly different at p-value 0.002 where the education level of migrants was significantly higher from Dhunibesi than from Tripurasundari. The primary motivation for migration was found to be work (90%, 290/322) followed by study (6%, 18/322), family (3%, 8/322), marriage (1%, 4/322), and security (1%, 2/322) respectively. The GCC countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and UAE) were the prime destinations for more than half (58%, 186/322) of the migrants, followed by Malaysia (23%, 73). Between the two locations, 65% of the migrants from Tripurasundari were likely to go to GCC countries. Migrants from Dhunibesi were more likely to go to Japan than those from Tripurasundari which in aggregate two times higher and showed significant different (p=0.051). The majority of migrants had salaried jobs (97%, 312/322). A majority of migrants (40%, 130/322) had been residing abroad for a duration of 3 to 5 years, 19% (60/322) between 6 and 10 years, while 3% (11/322) had resided abroad for more than 11 years. New migrants (38%, 121/322) who had been living abroad for less than two years made up a substantial proportion of the migrant population.

Table 13 Social Demographic Characters of the Migrants

Variables	Tripurasundari		Dhunibesi		Total		P Value*
	n	%	n	%	n	%	
Gender of Migrant							0.757
Male	140	93.3	159	92.4	299	92.9	
Female	10	6.7	13	7.6	23	7.1	
Marital Status							0.031
Married	107	71.3	103	59.9	210	65.2	
Unmarried	43	28.7	69	40.1	112	34.8	
Education Of Migrant							0.002
Year 0-10	90	60.0	74	43.0	164	50.9	
Above Year 10 and Degree	60	40.0	98	57.0	158	49.1	
Reasons Of Migration							0.624
Work	137	91.3	153	89.0	290	90.1	
Study	8	5.3	10	5.8	18	5.6	
Marriage	1	0.7	3	1.7	4	1.2	
Family	4	2.7	4	2.3	8	2.5	
Security	0	0.0	2	1.2	2	0.6	
Locations Of Migrant							0.051
Malaysia	30	20.0	43	25.0	73	22.7	
Korea	11	7.3	16	9.3	27	8.4	
Japan	11	7.3	25	14.5	36	11.2	
GCC Countries	98	65.3	88	51.2	186	57.8	
Occupation Of Migrant							0.564
Agricultural	7	4.7	1	0.6	8	2.5	
Business	1	0.7	0	0.0	1	0.3	
Salary Job	142	94.7	170	98.8	312	96.9	
Student	0	0.0	1	0.6	1	0.3	
Duration Of Migration							0.139
Below 2 Years	65	43.3	56	32.6	121	37.6	
2-5 Years	54	36.0	76	44.2	130	40.4	
Above 5 Years	31	20.7	30	23.3	71	22.0	
Total	150	100.0	172	100.0	322	100.0	
*Chi-Squared test							

Table 13 provides information about who is migrating and where they are going. Researchers and policymakers can better understand the dynamics of migration flows by having an in-depth knowledge

of the demographics of migrant households, including the age, gender, size of families, and composition of migrant populations.

4.2.6 Migrants' Details and Economic Profile

Table 14 below explains the migrant's demography and economic profiles. The data shows a statistical significance (p-value 0.03) between marital status and economic profile. Around two-thirds (65%) of the respondents were married of which 76% were from poor households and 60% from middle and 62% from rich households. The data shows a statistical significance (p-value 0.02) between education and economic profile. Regarding education, half were educated above 10 years up to undergraduate degree, with rich households achieving higher education attainment (66%). The data shows statistical significance (p-value <0.001) between the location of migrants and their economic profile. More than half (58%) migrated to GCC countries, of which two-thirds were from poor households. The data shows a statistical significance (p-value 0.04) between the duration of migration and economic profiles. Regarding the duration of migration, around 40% migrated for between less than 2 years and 2-5 years, while 22% migrated for above 5 years.

Table 14 Details of Migrants and Economic Profiles

Variables Name	Poor		Middle		Rich		Total		P Value*
	n	%	n	%	n	%	n	%	
Marital Status									0.03
Married	73	76.0	104	60.1	33	62.3	210	65.2	
Unmarried	23	24.0	69	39.9	20	37.7	112	34.8	
Education Of Migrant									0.02
Year 0-10	56	58.3	90	52.0	18	34.0	164	50.9	
Above Year 10/ Degree	40	41.7	83	48.0	35	66.0	158	49.1	
Locations Of Migrant									<.001
Malaysia	23	24.0	47	27.2	3	5.7	73	22.7	
Korea	0	0.0	16	9.2	11	20.8	27	8.4	
Japan	6	6.3	12	6.9	18	34.0	36	11.2	
GCC Countries	67	69.8	98	56.6	21	39.6	186	57.8	
Duration Of Migration									0.04
Below 2 Years	47	49.0	61	35.3	13	24.5	121	37.6	
2-5 Years	32	33.3	71	41.0	27	50.9	130	40.4	
Above 5Years	17	17.7	41	23.7	13	24.5	71	22.0	
Total	96	100.0	173	100.0	53	100.0	322	100.0	
*Chi-Squared test									

Overall, this table provides useful information about various aspects of migration, such as family dynamics, education levels, destination choices, and settlement patterns, which are critical for understanding the complexities of migration processes to develop policies that helps migrant population.

4.3 Discussion

The survey was conducted among 322 households from two areas of Nepal. The vast majority of respondents to the survey were aged below 60 years and half were male. Around 60% of the respondents worked in agriculture as their major occupation. Similarly, the vast majority were married. The cost of other properties of respondents shows that the highest percentage (24%) of RRHs did not have any other property besides their house followed by 18% of RRHs having other properties that were worth between NRs. 4500k to 9000k. Regarding the WASH a substantial proportion of the respondents had access to water and toilets. Lastly, most of the poor households went to GCC countries for work. This information can assist policymakers, academics, and organisations in developing tailored actions and policies to meet the unique needs and issues observed among the studied population.

In both Tripurasundari and Dhunibesi, the majority of the migrants' background occupation was agriculture. Nepal's economy is largely dependent on agricultural outcomes and until migration became popular, most households largely practiced subsistence farming (Chaudhary, 2018). Even though migration and remittance have been popular over the years, the main source of food and income continues to be agricultural work. In the recent Nepal census (2021), 67% of the population was involved in some form of agricultural work and this echoes the findings presented here (National Statistics Office, 2021).

Dhunibesi in this study is more urban than Tripurasundari and by virtue of being an urban area, the population is generally less reliant on agriculture than in non-urban areas such as the villages of Tripurasundari. In this study, there was more unemployment in the urban than rural population and this may be influenced by the fact that the concepts of 'employed and unemployed' are more relevant for urban populations than the rural populations. This is because rural populations are either completely involved in agricultural work (e.g. farming) or in general do not expect to take up other forms of employment because alternative employment opportunities can be rare in such rural locations (Sunam and Adhikari, 2016.) .

Education opportunities and subsequent literacy level are higher in urban areas. Migrants' household heads who came from urban areas had better education attainment compared to their rural counterparts. In addition, being the head of households exposed them to and offered more opportunities for educational achievement. Nepal's rural areas are vastly lacking in educational and economic opportunities and therefore the literacy level is lagging compared to urban areas (Devkota, Ghimire and Upadhyay, 2021). These are also reflected in Nepal's census (2021) and various reports where urban

populations far exceed rural populations in terms of access to health-related services, education, employment opportunities, financial securities and opportunities to travel to better countries for employment.

Also owing to the structural opportunities embedded in urban living, there are more financial institutions such as banks that allow urban population to deposit money and secure their financial well-being compared to rural counterparts where banks are rare. In Nepal there are more than twenty listed commercial banks, and they are mostly concentrated in urban areas, and by virtue of the need for business and transactions, banks are opened and utilised in urban areas rather than in rural areas (Gauchan and Shrestha, 2017a).

Poor households' groups of RRHs were found to have poor hygiene and sanitation in comparison to middle and rich households. Toilets and bathrooms were other indicators that defined the socio-economic status of the population. Previous studies on WASH in Nepal also found that poorer households had lower proportion of attached toilets and bathrooms as well as access to water facilities compared to richer households who had attached toilets and bathrooms and a continuous water supply (Budhathoki, 2019). Similarly, the differences in presence of toilet facilities and the availability of drinking water within the poor, middle and rich wealth index in Nepal were found. The likelihood that a household would have an improved water supply was 78% lower for households with a low wealth index in comparison to those with a high wealth index (Dhital et al., 2022). Another study (Subedi, 2016), found that remittance had improved in healthcare, education, consumption and access to safe drinking water and toilet facilities. However, poor families and families living in rural places in Nepal are found to have poor hygiene and sanitation proving the remittance is less effective in terms of access to those facilities. Although extensive nationwide sanitation campaigns have contributed to reducing the socioeconomic disparity in toilet facility accessibility and utilisation, a considerable proportion of the poor continue to depend on inadequate water sources and sanitation methods. This overall emphasises the need for organised government body, public health institute and policymakers' initiatives to rectify existing inequalities within the WASH sector and enhance access to such facilities. Poorer households had lower proportion of attached toilets and bathrooms, access to drinking water compared to richer households who had attached toilets and bathrooms and continuous water facilities.

The poverty induced vulnerability to out-migrate from rural areas was high for married person while unmarried people were likely to migrate in urban areas. The higher level of poverty in rural areas was likely to trigger poorer households to consider migration leaving the newly married partner at home. Similarly, rural population were found to migrate to GCC countries compared to urban population who often migrated to richer countries such as Japan, Korea, Malaysia and others (Doherty et al., 2014). Background poverty together with reduced exposure to opportunities and awareness about where to migrate and suitability of migration in terms of money and living affected poorer households from rural areas more so than those from urban populations.

People who migrated from rural areas had limited budgets and assets as demonstrated in Study 1. They fall under the poor households' group and those rural and remote areas of Nepal remain neglected by the government. Economic struggle seems to be pervasive more than in urban areas (Sapkota, 2014). Even within the pockets around the Kathmandu valley, the population struggles to keep up with the expenses of the rising urbanisation and tends to resort to travelling abroad for cheap labour jobs. The study found that the people who migrated had limited budgets and property. Similar studies were witnessed in Bangladesh that the poor who lack property and land are forced to migrate for better income (Siddiqui, 2010).

Males and the productive age group (20-50 years) seem to be the population migrating whether that is permanent migrants or economic migrants for example travelling to gulf nations for a better income (Nooteboom, 2019). In any developing country, productive-aged males are the most vulnerable group to emigrate for education, income and shift in residence. This has been shown by studies from neighbouring countries such as India, Bangladesh, and Pakistan, where most migrants are males and echo the age group found in this study (Rahman, 2015; Maharjan et al., 2020). However, in this study, low education is the key factor for migration. The vulnerability to out-migrate for better economy is also reflected in this study which indicates that most migrants migrated for less than 2 years. Often the short duration of migration is explained by the fact that the migrants are often pressed by the debt cycle, or once they have reasonable sum of money, they tend to open and indulge in their own business as a way of sustaining their livelihoods.

The research conducted in Thailand, Vietnam and Cambodia also shows that poor people migrate to GCC or Malaysia whereas middle households travel to Korea and Japan (Asis and Feranil, 2020). Also, the study on Korea shows that due to the higher cost of travelling and lengthy process to obtain work permit number of migrants is limited in such destinations (Baniya et al., 2023)

The findings of this study also noted similar results to previous studies, such as in the remote villages of Nepal, economic migration continues to soar despite the government's efforts to promote remote and rural-based businesses (Chaudhary, 2018). Most males at productive age have been found to succumb to non-skilled work in GCC countries where they have mostly been trading their lives for cheap wages (Maharjan, Bauer and Knerr, 2012). The research undertaken in this study similarly finds that most of the productive age group population dedicate their time to GCC countries. A study looking at India, the Philippines, Pakistan and the sub-continent shows a similar trend of working in GCC countries (Shah, 2013).

One of the major reasons for migration to Gulf countries, which is the major destination (almost two-thirds of Nepali were migrating to Gulf nations) is because of the convenience to obtain assistance to travel to these countries (Government of Nepal, 2022). With the high number of travel agencies and brokers operating to facilitate Nepali youth to the Gulf nations, often illiterate, and rural citizens tend to be the major service recipients. These citizens are also one of the most vulnerable populations who are often cheated, tricked, and often encounter unexpected difficulties (Limbu, 2014).

The study found that the migration was attributed to many factors such as economic standards, level of education, and availability of property. Moreover, after returning the migrants show a significant improvement in living conditions. The findings provide useful insights for lawmakers, scholars, and organisations to create specific actions and policies to meet the distinct needs and challenges seen in the researched community and aim for better results in Nepal.

4.4 Conclusions

This study clearly shows the factors affecting migration, and characteristics of migration including the differences between rural and urban households. Rural population seem to be more vulnerable to out-migration to GCC countries while urban population were likely to get opportunities to travel to richer countries such as Japan, Korea and Malaysia. The findings also demonstrate the structural differences and inequities in opportunities for economic migration.

Although paradoxically remittance is the main source of GDP in Nepal, its inability to employ the population in the host nation can have a pervasive and bigger impact in the long run. More research, specifically long-term impact assessments are necessary to explore how such a migration pattern can affect the social, economic and health consequences of Nepal. Moreover, RRHs incomes were found to associate with their living conditions such as types of toilets, drinking water sources and sanitation. Those having higher household incomes along with remittance were found to have access to flush toilets, safe drinking water and took less time to reach drinking water sources and adopt best sanitation processes in comparison to households with less income.

Chapter 5: Use of Diary to Record One Year Expenditures and Incomes of RRHs (Study 2)

This chapter presents the findings from a diary study with 283 remittance-receiving households (RRH). The objective of this study was to gather prospective data on daily incomes and expenditures of RRH in order to analyse household expenditure and income. The diary method was used to capture income and expenditure information and can therefore be referred to as a financial diary. This was the main method of this study. The use of this diary method is also first in migration and remittance studies. Although the use of the diary method was one of the most expensive and time-consuming in the research using it equally provided real-time, reliable information minimising the chances of re-call bias. The details of the diaries including study methods, results and the discussion on the findings along with their wider implications are presented below.

5.1 Methods

Study 2 of the quantitative methods used contains details of income and expenditures in a diary (which participants used to record their daily incomes and expenditures for one year). Two volunteers in each study area were available to provide updates and information regarding the diary and thoroughly encouraged the families to record their income and expenditure in the given diary. After a year, all diaries were collected with the help of all four volunteers. This diary method aimed to gather as much prospective information on household expenditure and income as possible.

During this study, along with households' income and expenditure, demographic data such as participant gender, types of family and location (from the front page of the diary) were used in the analysis and discussions taking place in this chapter. Income and expenditure analysis with their available front-page data have been analysed and are presented in this chapter but linkage between diary and survey data (which also include demographic data) is described in chapter 6. All income and expenditure figures were examined and recorded in an Excel file. Before entering the data in Excel, a template with participant code and respective incomes and expenditures headings was formed to help enter data accurately. All data were then entered individually into the Excel file under each participant code. Daily expenditure and income were aggregated every month, which were later summed up yearly to analyse incomes and expenditures under socio-demographical variables. This process limits the volume of big data essential for this study. SPSS software was used to process the data where mean incomes and expenses under various variables were compared using One-Way ANOVA and analysed descriptively using the available Crosstab function. This helped to analyse various variables simultaneously while discerning their respective significance. These were essential for this study to describe the expenditure and income of the RRHs under various social demographic profiles.

The Diary method applied in this study is also referred to as the intensive longitudinal method, which allows researchers to observe directly the process of change, and the relationship among variables within each subject and reduce the effects of recall bias that can affect the outcomes (Bolger, 2013).

Previous studies on the patterns of expenditures also suggest the need to study variables prospectively. In past studies (Nepal and Henning, 2013; Phuyal, Dhakal and Koirala, 2016; Acharya and Thapa, 2017), patterns and understandings were derived from retrospective analysis. In this study, with the help of four volunteers, participants were followed over a year. Around 88% of the total distributed diaries were found completed by the participants throughout a year and this is good response rate. The rest of the 39 diaries were found to be incomplete and, hence were not included in the analysis. Although the diary method for a year was quite expensive and time-consuming, reliable information on household income and expenditure was gathered and analysed.

Diary Recording in health care research is very common and it is becoming a popular method for data collection especially in nursing and health research. The different studies used different kinds of diaries to gather information from their participants. Use of an electronic diary was not possible in this research due to finance and time constraint because it is costly, and it need more time in training of the participants from rural areas. Electronic diaries are popular and advanced nowadays to record information and data among teenagers and young groups of people (Bartlett and Milligan, 2015). However, picture diaries and paper diaries are also equally important to gather sensitive information and have been used from the early days of research. Diaries have been very effective in tracking the activities of patients, sleeping behaviour and many more which frequently change making the approach essential for research and study in health science. The diary has been used mostly in qualitative studies; however, these have also been used to gather quantitative data. Household spending and budgets are tracked with the help of diaries. For instance, a large national study about living standards and expenditures on different subjects is identified with the help of diary recordings (Snowden, 2015).

A diary entry is an organised way of recording, which includes the date, time, and venue. Before going into in-depth diary methods, it is important to clarify the difference between solicited and unsolicited diaries. Diaries that have been kept voluntarily by the people without any permission and kept for their own purpose or recording their own everyday lives for others to read are known as unsolicited diaries. However solicited diaries are mostly used in research and are kept for a particular reason (Bartlett and Milligan, 2015).

Considering all the facts, researchers used diaries in this study to gather sensitive information such as household income and expenditure from the participants. Diaries were able to avoid recall bias during the study as household heads recorded their expenses and incomes daily. Household heads were trained to record the diary daily in the respective columns and rows when money came in and went out. All heads of the household had basic knowledge of mentioning their local numerical value in the respected column of the diary. It was important to gather prospective information for this study and a diary is one of the best mediums to gather such information though it poses certain risks such as being a time-consuming process as it requires a year, it can also be misplaced, irregularities in entering data,

and data may become irrelevant. Although the diary method was more time-consuming and costly in comparison with the other methods, it was strongly felt that it would help in finding tangible information from the participants.

Two volunteers from each study area were assigned to ensure whether diary recordings were carried out regularly or not by the participant and to suggest doing them in time if they seemed to have forgotten about them. Most of the participants whose diaries were incomplete reported it as time-consuming. Participants may not always show interest in recording their everyday routine. Participants may not be eligible due to their disabilities such as due to poor vision, illiteracy, and language problems (Snowden, 2015).

In this study, there was a higher chance of denying information regarding their household incomes and expenditures because of the perceived fear of taxation and benefit claims. Due to snowball sampling methods, it made the volunteers easier to work with each participant to clarify the study aims and objectives and emphasis that ethical issues would be upheld i.e., confidential would be maintained and participants would remain anonymous. These diary methods allowed the researcher to analyse the incomes and expenditures of the RRH based on their available demographic profile, this is presented in the below results Section 5.2.

5.1.1 Diary Study

A sample template of an income expenditure diary (Appendix K) to record daily incomes and expenditures was created with the help of the supervisory team which was later translated into the Nepali language before hard copy production. All data were collected using the Nepali numbering system which is different from than English or Arabic numbering system and called the "Devnagari" script as previously shown in Table 1. Although there were potentially some issues such as similar-looking numbers for example zero and seven, some strange data such as too large or too small amounts were rechecked manually by the researcher while entering the data for data validation. Daily figures and monthly figures that looked too large or unusual were double-checked with the supervisor and confirmed while entering data in an Excel spreadsheet. After all diaries were gathered, they were translated and entered in an Excel spreadsheet. All the values have been entered into the corresponding Excel tables after careful consideration and thorough checking of all 365 days' entries by the participants. Furthermore, SPSS software was used to find significance and compare the mean incomes and expenditures of RRHs annually under their socio-demographic variables which were available at the front of each diary.

Researchers utilised the diaries to keep track of the incomes and expenditures of the RRHs for a year and this method was mainly used to improve the correctness and accuracy of consumption and income estimates (Smits and Günther, 2018). Most studies that use the diary approach to record households' expenditures and incomes behaviour in poor households and settings have found it effective in

gathering prospective data minimising recall error and validating data standards where the cash flow nature is volatile and irregular (Wiseman, Conteh and Matovu, 2005; Jennings Mayo-Wilson et al., 2023). However, this method is time-consuming and reported as relatively costly in terms of both data collection and analysis (Bartlett and Milligan, 2020). Other challenges are participants becoming tired of holding a diary for long periods and data mistakes, missed data, and recall errors, in such cases researchers have had to go back and address the issues by contacting the respondents directly (Smits and Günther, 2018). The following considerations were adopted before the diary study to reduce errors while recording the diary.

Diary Design and Format-

The diary was designed in an open, understandable well-structured format, allowing respondents to record their daily incomes and expenditures in their way. A cover page containing lists of income and expenditure was provided to help explain to participants the terminology recorded in the diary. The diary was designed to collect financial data such as daily incomes and expenditures of the households for 12 months from 15 May 2018 to 14 May 2019 (01/02/2075 to 31/01/2076 as per Nepali Calendar). Nepali calendar months are different to UK calendar months. Native Nepali language with Nepali months and date versions of the diary were available to the participants. Each booklet included several pages to record incomes on one side of the page and expenditures on the other side of the page. Each page contained tabular entries for date (e.g., day, month, year), heading of expenditures (food, health, education etc. on the expenditure page) and heading of incomes (farm, wage, rental, remittance etc on the income page). All financial transactions were allowed to be recorded in their currency, Nepali Rupees.

Data Quality-

A thorough and iterative process was followed to clean, validate, and aggregate the financial data contained inside the 283 completed diaries. Altogether 20 columns containing different income and expenditure headings for 365 days (a year) were recorded which needed extensive periods to translate, cross-check and enter in an Excel spreadsheet. The entire data entering, cleaning and analysing process after collecting 283 diaries began during COVID-19 and continued for around two to create tables from the diary information. The process consisted of several checks and was confirmed by the supervisor after looking for odd-looking numbers by going back and forth in each diary to ensure validation and accuracy of purposes. Also, during this time number of tables required for this study, addressing comprehensive structuring and uniformity issues on the tables were addressed. Data recorded in the diary could have errors or inaccurate information on income and remittance because of the fear of taxation regulations and theft in the future. This issue was resolved with the support of local qualified volunteers who were able to gain the trust of people in each community. Participants were also reassured throughout the study that the information provided was only for research purposes and would be kept confidential. To ensure the reliability and quality of the data, the financial information collected during the household survey was cross-referenced with the annual diary records to confirm its accuracy.

Challenges-

There were very limited resources available to conduct a diary study. Maintenance of hard copy diaries by the participants throughout the year and encouraging them to use them every day was a very challenging part of the fieldwork where chances of withdrawal were obvious. However, these challenges were addressed due to the use of snowball sampling in sample selection procedures, which began with the researcher's own personal relationships. With the use of these personal contacts, the researcher was able to obtain regular updates regarding the diary study. Additionally, research area volunteers often urged participants to complete their diaries, which lessened the difficulties of this fieldwork.

5.1.2 Diary Sample and Procedure

This study used the same sampling frame and inclusion criteria detailed earlier in section 4. Among the same sample size (n=322), diaries that were not recorded throughout the year by the participants (n=39) were excluded from the study resulting in completed diaries (n=283) for further analysis. At the end of the survey, diaries were provided to all the household heads who participated in the survey to enter their incomes and expenditures. Consent forms were completed by all the participants who agreed to participate in this one-year longitudinal study. Out of 322 surveyed households, 87.9% of total households (283 households) were able to complete the given diaries successfully and 12.9% of total households (19 households) were unable to complete the given diaries. Therefore, data were analysed from 283 participants in this results section and details of significance about the participants who did not complete the diaries were also analysed briefly in the results section below.

5.1.3 Pilot study (van Teijlingen and Hundley, 2002)

This pilot study followed all the stages which were planned to be carried out in the main field study. In the first stage, a few eligible households were selected for the pilot study. The research topic was not so new for Nepal but none of the past studies provided a logbook to record income and expenditure. Sample diaries were distributed among 10 households to ensure the diaries were convenient and user-friendly. As the diaries required information like daily income and expenditures, few participants hesitated to cite the information requires, though it was tedious and were concerned about confidentiality despite the assurances from the volunteers. As a result, a few did not participate. The participants were informed about the confidentiality and objectives of the study, and they agreed to participate in the pilot study. After the review of the pilot study, the feedback was incorporated. The income pages which were at the beginning of the diary were placed after the expenditure page to make

it more user-friendly. In addition, some necessary modifications were made to the list of income and expenditure to make the diary study more structural and comprehensive.

5.1.4 Analysis

The diary contained participants' codes and their basic demographic profiles such as gender, family types and regions. Daily recorded income and expense data were translated from the original diary which was in Nepali numerical and entered in an Excel spreadsheet using the same household code (as in the survey questionnaire). Templates of the income and expenditure logbook along with their respective headings were created with the help of the supervisory team. All single entries were then recorded in an Excel spreadsheet where each of the 283 participants had 15 different columns with 365 days rows as shown in the diary, which altogether occupies 103,295 rows on the Excel spreadsheet. All diary entries were thoroughly rechecked and addressed unusual and odd-looking numbers by going back and confirming again to the corresponding hard copy. The person filling in the data only needed to record if they received or spent money leaving the column blank for that day if they had not. Some blank cells were cross-checked by their occupations and other months' entries to confirm whether they were forgotten or genuinely blank on that month. Mass data of daily expenditures and incomes from the diaries were summed to one month to analyse them on monthly basis. It comes to know that analysis on monthly basis will produce large analysis chapter and will take a longer period of timeframe. After the data translation, data entry and data cleaning of those mass data, monthly figures were then transported to the SPSS file at the beginning, which later recalculate to annual figures of expenditures and incomes to make the analysis more specific to answer the research question. All annual incomes and expenditures were then analysed under demographic information available in the diary and presented in the results section below. Total average spending on several areas of income and expenditure was analysed annually in this section using SPSS- one-way ANOVA. The p-values in the results are from a one-way ANOVA (similar to a t-test), and they would be the same if I had used the t-test (with two categories). However, with more than two groups, I utilize one-way ANOVA to determine significance.

5.2 Results

The findings from the 283 diary recordings are presented in the results sections. Details about the participants who were excluded from the diary study had been analysed at the beginning. All the income and expenditure figures were firstly recorded into their own numbering system and larger amounts in lakhs (as shown in Table 1), were converted into English numerical values. Hence, all amount under mean value and confidence of interval (CI) column of the table are presented in thousands(k) values.

This section also presents the results of the distribution of the share of all RRHs' incomes and expenditures. It also explains patterns of incomes and expenditures of RRHs under available demographic variables in the diary itself such as gender, family types and region. The remaining numbers of participants according to their socio-demographic characteristics can be found in Table 15 under the completed column.

5.2.1 Completed and Incomplete Diaries.

Table 15 below shows the analysis between the households that completed the diary and those that did not based on their locations and socio-demographic profiles.

Table 15 Socio-demographic Characters of RRHs in Relationship to Diary Completion

Respondent's Profile		Did Not Completed		Completed		P* Value
		n	%	N	%	
Name of Municipality	Tripurasundari	10	6.7	140	93.3	0.005
	Dhunibesi	29	16.9	143	83.1	
Economic status of household	Poor Households	7	7.3	89	92.7	0.173
	Middle-class Households	23	13.3	150	86.7	
	Rich Households	9	17	44	83	
Gender of HH Head	Male	27	14.8	156	85.2	0.095
	Female	12	8.6	127	91.4	
Marital status of HH Head	Married	38	13.1	251	86.9	0.248
	Unmarried	1	16.7	5	83.3	
	Widow or Widower	0	0	26	100	
	Divorced or separated	0	0	1	100	
Occupation of HH Head	Agriculture	23	10.7	191	89.3	0.867
	Business	8	16.3	41	83.7	
	Service	6	26.1	17	73.9	
	Student	0	0	5	100	
	Unemployed	2	11.1	16	88.9	
	Others	0	0	13	100	
Types of family	Nuclear	24	10.4	207	89.6	0.131
	Extended	15	16.5	76	83.5	
Education of HH Head	0-5 Years	24	13.1	159	86.9	0.527
	>5 Years	15	10.8	124	89.2	
Total		39	12.1	283	87.9	
*Chi-Squared Test						

Using the SPSS-cross tab, when comparing completed and uncompleted diaries it is evident that, there is not a huge significance among the participants' demographic profiles. However, from a regional perspective there is the statistical significance (p value-0.005) between two geographical regions, Dhunibesi municipality, an urban location, near the capital town contains more participants who did not complete a year diary than Tripurasundari which is more remote location.

Table 15 shows the demographic situation comprising occupation and financial status of household, gender of their HHs head, marital status, family types and occupation of the households within the research areas. Between the two locations, 93% from Tripurasundari and 83% from Dhunibesi completed diaries and were deemed eligible for the analysis (n=283). In terms of economic status, poor households (93%) completed the diaries whereas, rich households (83%) completed fewer, this may be because they underestimated the significance of the study and may not want to share their information candidly. There were more men (n=183) than women(n=139) who used the diary method. Although more males completed diaries overall, proportionately it was females (91%) who were more likely to complete the diary that had been given. The majority of the participants who completed diaries were married (87%) and worked in the field of agriculture (89%).

5.2.1 Distribution Share of Incomes of Sample RRHs

Following the Nepal Living Standard Survey (2010/11), the income of the RRHs in this study refers to the flow of resources in the house for 12 months which aggregates the main income sources. The main elements of the income were farm and other non-farm incomes. All crops that were harvested and sold were listed to the farm incomes category. Livestock incomes comprised income from the sale of all livestock such as cows, buffalo, chicken, etc. Incomes from wages, rental, business, and others were also part of the income elements. Other incomes such as those from interest, pension, provident fund, commission and miscellaneous were part of business and other income elements. Remittance such as international and domestic remittance was also part of the household income in this study.

Table 16 Yearly HHs' Incomes on Different Categories. n= 283, amount in NRs. K (000)

Incomes Category	Mean (NRs.)
Farm	99.1
Livestock	51.8
Wages	65.9
Rental	38.4
Intl. Remittance	635.9
Dom. Remittance	8.9
Business/Others	91.4

Table 16 illustrates the earnings from different sources. Mean income from international remittance were highest among other expenditure categories and accounts for NRs.635.9K followed by income from agriculture and farming i.e. NRs. 99.1K. In the study area, most of the people engaged in farming and selling crops. Business/Others income accounted for NRs. 91.4K in total, contributing as significant after earnings from farming. Some households were involved in salaried jobs while others worked as physical labourers in nearby factories.

5.2.2 Income Analysis by Gender of Household Head

Table 17 shows the statistical test (one-way ANOVA) used to determine the mean incomes and the significance of various income categories based on the gender profiles of the heads of the RRHs.

Table 17 indicates households' incomes based on the gender of the household head. Average incomes from the farm (NRs.109.94K) and wages (NRs.78.18K) were found to be significantly higher among the households whose heads were male. Households whose heads were male earned higher wages (NRs. 78.18K) than their counterparts with female households' heads (NRs. 50.72K). Alternatively, there was less significance in other lists of the income sources under the gender of the household's head. Regarding the international remittance, households earned approximately the same amount whether led by a man or a woman. In contrast, the amount of domestic remittance of the households led by a female (NRs.10.15K) was unexpectedly higher than those led by a male (NRs.7.84K) but not significant.

Table 17 Income Analysis of RRHs by Gender of the Household Head, n= 283, amount in NRs. K (000)

Yearly Income From	Gender	P value*	Mean	95% Confidence Interval for Mean
Farm	Male	0.034	109.9	93.8 - 126.0
	Female		85.7	70.5 - 100.9
Livestock	Male	0.786	52.7	42.9 - 62.5
	Female		50.7	39.3 - 62.0
Wages	Male	0.008	78.2	63.1 - 93.26
	Female		50.7	37.8 - 63.5
Rental	Male	0.704	36.6	27.0 - 46.2
	Female		40.7	20.3 - 61.0
International Remittance	Male	0.956	636.9	583.9 - 689.8
	Female		634.5	566.6 - 702.4
Domestic Remittance	Male	0.749	7.8	3.0 - 12.6
	Female		10.1	0.0 - 24.8
Business/Others	Male	0.613	87.5	68.2 - 106.8
	Female		96.4	66.3 - 126.4
Sum of All	Male	0.527	1009.5	927.2 – 1,091.6
	Female		968.8	871.0 – 1,066.6

*Statistical Test: one-way Anova

5.2.3 Income Analysis by Types of Family

Table 18 summarises the incomes from different categories under the family types of sampled RRHs. Households were classified into nuclear and extended families based on the members of the family staying together in one house. The extended family resembled the joint family structure and had more family members such as grandparents, uncles, aunts, cousins etc. Incomes from the farm, wages and livestock were found to be significantly higher NRs.121.7K, NRs. 88.08K, NRs. 64.50K respectively, in extended families than in nuclear families. Besides those categories, incomes from rent and other sectors did not reveal any significant difference among the types of families of RRHs. People living in extended families received less rent income (NRs.33.83K) than those living in a nuclear family (NRs.40.14K).

Table 18 Income Analysis of RRHs by Types of Family, n= 283, amount in NRs. K (000)

Yearly Income	Family	P Value*	Mean	95% Confidence Interval for Mean
Farm	Nuclear	0.019	91.0	77.7 - 104.2
	Extended		121.1	100.6 - 141.7
Livestock	Nuclear	0.040	47.1	38.5 - 55.7
	Extended		64.5	49.9 - 79.0
Wages	Nuclear	0.009	57.7	47.5 - 67.8
	Extended		88.1	62.2 - 113.9
Rental	Nuclear	0.600	40.1	26.4 - 53.8
	Extended		33.8	22.1 - 45.5
International Remittance	Nuclear	0.716	631.1	579.8 - 682.4
	Extended		648.7	577.3 - 720.1
Domestic Remittance	Nuclear	0.937	8.7	0.00 - 17.8
	Extended		9.3	0.4 - 18.2
Business/Others	Nuclear	0.117	99.7	78.5 - 120.8
	Extended		69.0	42.0 - 96.0
Sum of All	Nuclear	0.411	975.3	899.9 - 1050.7
	Extended		1034.5	921.0 - 1148.8

*Statistical Test: one-way Anova

5.2.4 Income Analysis by Region of RRHs

Table 19 shows the incomes of different categories under two regions, Tripurasundari rural municipality and Dhunibesi municipality. The sum of all incomes in the Dhunibesi region (NRs.1036.0) are higher than in Tripurasundari (NRs.945.4K). The incomes from international remittances were the highest (NRs. 669.7K) in Dhunibesi, which was slightly higher when compared with Tripurasundari (NRs. 601.2). Meanwhile, the income from the farm in Tripurasundari was NRs.109.18K and was higher than Dhunibesi. Incomes from the livestock were also found significantly higher(p=0.000) in Tripurasundari (NRs. 71.4K) than in Dhunibesi (32.5K). In terms of rental income, participants from Dhunibesi (NRs. 50.54K) earned significantly higher levels (p=0.021) from rental properties than Tripurasundari (NRs.26.0K). Regionally, income analysis, income from business/others also showed significantly higher (p-value 0.003). in the Tripurasundari (NRs. 116.6K) than Dhunibesi region (NRs.65.7K). In addition, income from domestic remittance in the Dhunibesi municipality (NRs.15.2K) was more than six times higher than in Tripurasundari (2.4K).

Table 19 Income Analysis of RRHs by Region of Household, n= 283, amount in NRs. K (000)

Yearly Income From	Region	P Value*	Mean	95% Confidence Interval for Mean
Farm	Tripurasundari	0.080	109.1	94.1 - 124.3
	Dhunibesi		89.21	72.62 - 105.8
Livestock	Tripurasundari	< 0.001	71.4	61.1 - 81.8
	Dhunibesi		32.5	22.9 - 42.1
Wages	Tripurasundari	0.467	69.6	55.7 - 83.5
	Dhunibesi		62.1	47.1 - 77.1
Rental	Tripurasundari	0.021	26.0	8.5 - 43.6
	Dhunibesi		50.5	39.0 - 62.1
International Remittance	Tripurasundari	0.108	601.2	548.7 - 653.7
	Dhunibesi		669.7	604.5 - 735.0
Domestic Remittance	Tripurasundari	0.074	2.4	0.6 - 4.1
	Dhunibesi		15.2	1.3 - 29.1
Business/ Others	Tripurasundari	0.003	65.7	43.5 - 87.9
	Dhunibesi		116.7	91.2 - 142.1
Sum of All	Tripurasundari	0.156	945.4	866.1 - 1024.8
	Dhunibesi		1036.0	938.8 - 1133.3

*Statistical Test: one-way Anova

5.2.5 Distribution Share of Expenditures of Sample RRHs.

Table 20 below shows yearly household expenditures in various categories, along with their related means. Regarding the total expenses, the highest expense was on business and other (NRs.661.6K),

followed by food (NRs. 101K), festival (NRs. 97.5K), durables (NRs.94.5K) and the lowest was on health which is NRs.28.6K.

Table 20 Yearly HHs' Expenditure on Different Categories. n= 283, amount in NRs. K (000).

Category	Mean (NRs.)
Food	101.9
Clothes	37.7
Education	39.4
Health	28.6
Farming	55.5
Durables	94.5
Business/Others	661.6
Festivals	97.5
Utilities/Others	48.3

In relation to expenditure on health this was relatively low compared to other categories whereas expenditure on business/others were found to be relatively high. This table shows how household expenditure is distributed across different categories, which can help to understand where most of the finances go.

5.2.6 Expenditure Analysis by Gender of Household Head.

The following Table 21 summarises the expenditures in different categories under the gender profiles of the head of RRHs. In total, there were no distinct differences among the genders in expenditure patterns but in separation, there are significant expenses on food and farming. In food, males (NRs.110.2K) spent approximately 10% more than females (NRs.91.8K) and similarly in cases of farming; males (NRs.66.5K) spent approximately 22% more than females (NRs 42.1K). Among all the variables in yearly total expenditure, farming shows significance with a p-value of < 0.001 and food shows significance of p-value 0.009, while the rest of the variables do not show any significance.

Table 21 Expenditure Analysis of RRHs by Gender of Household Head, n= 283, amount in NRs. K (000)

Yearly Total Expenditure	Gender	P Value*	Mean	95% CI
Food	Male	0.009	110.2	99.9 - 120.5
	Female		91.8	83.2 - 100.4
Clothes	Male	0.349	39.5	34.4 - 44.6
	Female		35.6	29.0 - 42.2
Education	Male	0.322	36.8	30.5 - 43.2
	Female		42.6	32.4 - 52.8
Health	Male	0.093	31.5	26.2 - 36.8
	Female		24.9	19.4 - 30.5
Farming	Male	< 0.001	66.5	57.9 - 75.1
	Female		42.1	33.9 - 50.3
Durables	Male	0.346	88.7	70.7 - 106.8
	Female		101.6	81.6 - 121.7
Business/ Others	Male	0.644	648.3	567.7 - 729.0
	Female		677.8	578.9 - 776.7
Festivals	Male	0.719	98.9	88.1 - 109.8
	Female		95.8	82.3 - 109.4
Utilities	Male	0.820	48.7	43.9 - 53.5
	Female		47.7	40.2 - 55.2
Sum of All	Male	0.907	1169.5	1070.6 - 1268.4
	Female		1160.4	1041.2 - 1279.6
*Statistical Test: one-way Anova				

5.2.7 Expenditure Analysis by Types of Family

Table 22 summarises the expenditure in different categories under the types of family within the sampled RRHs. It represents a comparative analysis of yearly expenditures across different categories for nuclear and extended families along with their significance information.

Table 22 Expenditure Analysis of RRHs by Types of Family, n= 283 (RRHs), amount in NRs. K (000)

Yearly Expenditure	Family	P Value*	Mean	95%CI
Food	Nuclear	0.135	98.8	90.8 - 106.8
	Extended		110.7	96.7 - 124.5
Clothes	Nuclear	0.019	34.9	30.2 - 39.4
	Extended		45.8	37.2 - 54.3
Education	Nuclear	0.539	38.4	31.3 - 45.4
	Extended		42.4	32.7 - 52.1
Health	Nuclear	0.080	26.5	22.4 - 30.5
	Extended		34.2	25.1 - 43.3
Farming	Nuclear	0.023	51.3	44.0 - 58.5
	Extended		67.3	55.86 - 78.72
Durables	Nuclear	0.809	93.6	77.2 - 109.8
	Extended		97.3	74.2 - 120.3
Business/Others	Nuclear	0.232	638.6	569.5 - 707.6
	Extended		724.3	585.6 - 862.8
Festivals	Nuclear	0.151	93.8	85.3 - 102.3
	Extended		107.8	86.0 - 129.5
Utilities	Nuclear	0.877	48.1	42.9 - 53.2
	Extended		48.9	41.4 - 56.2
Sum of All	Nuclear	0.076	1124.0	1040.2 - 1207.6
	Extended		1278.6	1110.7 - 1446.3
*Statistical Test: one-way Anova				

The data presented in the Table 22 suggests that extended families (NRs.1278.6K) were spending a higher amount of their earnings in all categories than their counterparts i.e., nuclear families (NRs.1124.0K). Similarly, extended families had more expenses in relation to food (NRs.110.7K), clothes (NRs.45.8K), education (NRs.42.4K), health (34.2K), farming (NRs.67.3K), durables (NRs.97.3K), business/others (NRs.724.3K), festivals (NRs.107.8K), and utilities (NRs.48.89K). In addition, the data shows that extended families spent more on clothing and farming than nuclear families, and the P-value of 0.019 and 0.023 indicates that this difference is statistically significant.

5.2.8 Expenditure Analysis by Region of RRHs

Table 23 shows the expenditure analysis between the two locations. There is a significant difference in expenses between the two locations, which was higher in Tripurasundari (NRs.1315.6K) than in

Dhunibesi (NRs.1018.5K). The following categories—farming, durables, and business/others—show a significant difference in expenditure between Tripurasundari and Dhunibesi, as indicated by p-values close to < 0.001. However, the categories of Food, Clothes, Education, Health, and Festivals do not exhibit a significant difference in expenditure between the two regions, as indicated by higher p-values.

Table 23 Expenditure Analysis of RRHs by Region of Household, n= 283, amount in NRs. K (000).

Yearly Expenditure	Regions	P Value*	Mean	95% CI
Food	Tripurasundari	< 0.001	80.8	74.0 - 87.6
	Dhunibesi		122.6	111.6 - 133.6
Clothes	Tripurasundari	0.269	40.1	33.02 - 47.1
	Dhunibesi		35.5	31.32 - 39.71
Education	Tripurasundari	0.065	34.0	25.03 - 43.02
	Dhunibesi		44.7	37.61 - 51.97
Health	Tripurasundari	0.106	31.7	24.7 - 38.8
	Dhunibesi		25.5	22.3 - 28.6
Farming	Tripurasundari	0.039	62.1	52.3 - 71.8
	Dhunibesi		49.2	41.7 - 56.7
Durables	Tripurasundari	< 0.001	119.9	98.7 - 141.2
	Dhunibesi		69.6	54.1 - 85.2
Business/ Others	Tripurasundari	< 0.001	801.8	717.5 - 886.1
	Dhunibesi		524.3	437.1 - 611.5
Festivals	Tripurasundari	0.085	105.1	93.2 - 116.8
	Dhunibesi		90.2	78.0 - 102.4
Utilities	Tripurasundari	< 0.001	39.8	33.4 - 46.2
	Dhunibesi		56.6	51.3 - 61.8
Sum of All	Tripurasundari	< 0.001	1315.6	1214.9 - 1416.2
	Dhunibesi		1018.5	909.3 - 1127.7
*Statistical Test: one-way Anova				

5.3 Discussion

Male-headed households had substantially larger farm and wage incomes than female-headed households. While there was no discernible difference in international remittances according to the gender of the household head, domestic remittances were noticeably greater for female-headed

families than for male-headed households. Compared to nuclear families, extended families which resembled joint family structures but had additional members such as grandparents, uncles, aunts, and cousins showed much higher incomes from farms, wages, and livestock. Urban Dhunibesi had higher total revenues than rural Tripurasundari. Dhunibesi was found to be a leading town in international remittances, whereas Tripurasundari is recognised for its lead in farming. Livestock income is much greater in rural Tripurasundari than in urban Dhunibesi.

Overall total expenses of RRHs in business/others were found to be highest comprising of the payment of loans, savings, and all investments. Due to earthquakes, most had invested their remittance in constructing their house (Acharya and Thapa, 2017; Chaudhary and Timsina, 2017) . As a result, this seemed higher than daily consumptions in contrast to previous studies showed highest expenditure to be on daily consumptions followed by other categories (Nepal Rastra Bank, 2012; Nepal and Henning, 2013; Phuyal, Dhakal and Koirala, 2016). Rebuilding has been recognised to consume a good deal of incomes in Nepal after the earthquakes and has been attributed to further the poverty cycle specially in earthquake hard hit districts and it did not spare the location in this study. It shows that rural areas had higher expenditures on farming durables and business/others than urban areas. As per business/other, due to 2015 post earthquake, construction and investments in house and land were rocketed in Tripurasundari which was highly affected by it.

There were no significant differences in total expenditure patterns by gender of RRHs' heads, however there were significant expenses found on food and farming in households whose heads were male. The differences can be explained by the fact that males are less careful in terms of food and kitchen management compared to females in Nepal who are culturally and traditionally offered responsibilities of taking care of food and kitchen (Rana, 2020)

In this study, extended families were found to spend significantly more on clothing and farming than nuclear families. Yet another factor that could play role is how extended families are dependent on a migrant or a single person who makes money compared to nuclear family where members seem to be independent and contribute to financial wellbeing. Most families in Nepal from rural areas were found to rely on remittance to settle their basic needs (Nepal Rastra Bank, 2012)

The details on the areas of expenditure and income of the remittance-receiving households are attached in the Appendix E. This study has analysed household expenditure based on the diaries that offered a longitudinal view. The study also echoed how income disparity between household heads affected expenditure. In addition, this study resonated with the higher expenses among families in which someone has migrated for the economic reason. Family members with higher education and households of a smaller size were also likely to have economic prosperity compared to those who did not. There was a marked difference in remittances from educated families compared to those who were not.

This study considered saving, investment, and paying loans under one column of expenditures named as business/others. This was done purposefully because the goal was to find out how the remittance was being used. The next objective was to find out whether and how earning from foreign employment

was promoting the livelihoods of the recipients. This study also sought further research on various components of the business, paying loans and savings separately. The descriptions presented in the table 20 proved that migrant workers and their families were achieving a good quality of life in general. Although some of the expenditures were made for fancy clothes and luxuries, they helped people to maintain a high level of self-esteem. In modern society, besides the basic needs like good food and a balanced diet, safe drinking water, safe place to live; high morale and self-esteem are also the parameters of quality of life from which level of satisfaction can be achieved.

According to the National Planning Commission Secretariat (2011b), the mean income of urban and rural areas of Nepal were significantly different. Rural areas had incomes of NRs. 171.95K per year and urban areas had mean incomes of NRs. 318.16K which was almost twice as much in comparison to rural areas. In 2010/11, 27.7% of all household income comes from agriculture, 37.2% from non-farm enterprises and 35.1% from other income sources. At the national level, in other sources, 17% were from remittances, and 16% were from own housing consumption. The study conducted by several authors states that remittances have been the major source of income in recent times (Nepal and Henning, 2013; Sijapati, Bhattarai and Pathak, 2015; Acharya and Thapa, 2017). The most significant difference was marked among urban and rural areas about the share of farm income. Among development regions, the central region was the least dependent on agriculture while the far-west was the most dependent on this sector. Just under one-half of household income (47 %) in urban areas came from non-farm enterprises (National Planning Commission Secretariat, 2011b).

National Planning Commission Secretariat (2016) presented household consumption by rural and urban areas in various categories where expenditure in the food category in both areas was highest followed by the non-food category. However, non-food categories such as communication, personal care, social and financial services, house rents etc were found higher in rural than urban areas. The data provided by the secretariat of the National Planning Commission has many similarities with the findings from this programme of research. The expenses on food and non-food items were higher in rural areas than in urban. The reason behind it might be the family size and the physical labour. In other words, the family size in rural areas was usually bigger than in urban areas. People living in the village mostly have work that needs more physical labour and demands food in higher quantity with high protein (Akhter, 2012).

According to the Nepal Living Standard Survey 2011, cited in Acharya and Thapa (2017), the overall RRHs expenditures showed that a maximum portion of expenses went on food and kitchen items. Those expenses accounted for 58 %, followed by non-food daily consumption items i.e., 14%. Payments on education, health, and durable goods accounted for 6.6% and 3%. Dhading district's major source of income was agriculture, and it holds a potential market for vegetable farming, benefiting from being the centre and midway location to three major cities of Nepal- Kathmandu, Pokhara and Bharatpur. The district also collects export tax and resource utilisation tax from sand and stone mines (District Coordination Committee Office Dhading Nepal, 2017) Besides agricultural incomes, remittance and migration equally contributed to Dhading district where an average of one out of three households contained migrants in this district (National Planning Commission Secretariat, 2011a). Various Income

and Expenditure analyses have been carried out to understand the nature of expenditure according to the characteristics of the households in Dhading, Nepal.

Table 20 revealed that on an average, highest share of the annual expenditure went to business and others. Average expenses on food, festivals and durable goods accounted for similar amount in each category. From this data it is evident that the respondents were equally aware of saving for the future and investing to make a better living. Despite this, respondents bought durable goods like furniture, television, bed and bedding, and kitchen utensils that enhanced the quality of life by adding comfort. Previous studies (Nepal and Henning, 2013; Phuyal, Dhakal and Koirala, 2016; Acharya and Thapa, 2017) conducted in the past show the expenditure pattern in the RRHs, which are similar to the findings of this research.

In Nepali society, the expenditure on festivals went higher as they invited all their kith and kin to live together during the event. The host needed to offer food, drinks, gifts, and cash too to those invited. This culture of providing money (as a form of offering) to guests is most probably an unusual feature of Nepali society. Without any doubt, this phenomenon easily increases expenditure. Festivals were also found to be one of the measures of households' expenditures in RRHs where spending was found to be higher than non-RRHs (Mishra, Kondratjeva and Shively, 2022).

Household led by a male received significantly higher income from the farm than that managed by a female. Agriculture in the research area was still labour intensive, as a result, those who had a strong labour force, and more manpower could yield better production of crops. Similarly, a *Journal of Forest and Livelihood* study found that the growing outmigration abroad of the male population from villages in search of better opportunities had led to subsistence farming being less and less productive to meet their basic needs. The female household head had responsibilities towards looking after their children and elderly along with the additional responsibilities to the agricultural lands and farming. This resulted in a decrease in food security where most women were not interested in farming i.e. agricultural lands (Tamang, Paudel and Shrestha, 2014). A similar study on labour migration found that most RRHs that have alternative sources of income tend to neglect subsistence farming and show more interest in livestock farming. The study also found that female household heads were still not well prepared for these new farming responsibilities in the absence of their migrated male family members although agriculture was still the main occupation of rural farm households and hilly regions of Nepal (Maharjan, Bauer and Knerr, 2013). As a result, household heads with males were still adopting the traditional male-dominant farming practice generating higher incomes than female household heads in the study area.

The same rule applied to the types of families. People living with extended families could deploy more manpower in agriculture. The larger number of working people in the family meant the reduced cost of manpower, the larger the diversity of crops and the larger the volume of production. All the mentioned indicators helped to boost income from farming. However, people living in the nuclear family could not produce in bulk due to the lack of working people. The cost of labour for agriculture was excessively higher compared to total income (Gauchan and Shrestha, 2017a). Due to this fewer people were being

attracted into agriculture in Dhading district. Those who were still involved with agriculture were merely following the trend of their ancestors and did not have financial sufficiency or a good education. They perceived it as circumstances generated by poverty.

Livestock income in Tripurasundari was significantly higher than in Dhunibesi. The first location was a rural municipality and had more remote areas. Most poultry farming and livestock farmers live in remote areas (Jha, 2019). In such remote areas, people had more land and open space to graze their cattle. In contrast, Dhunibesi was an urbanising village where people were living in small houses or rented apartments where keeping cattle was almost impossible. The society in the urbanising area was developed in such a way that if you had a degree, you could go to find a job in the service sector rather than continuing your traditional family professions such as raising cattle or farming. This was not only the case in Dhunibesi but also the global picture across Nepal. This type of social psychology is also contributing to the lower income from livestock in Dhunibesi than in Tripurasundari.

Where traditional families were still living in an extended family this made it easier to raise children and to gather greater labour force to deploy in agriculture and farming. Almost every family in Nepal owned at least a private house and some land. People were living with their extended family before the death of their parents (Libois and Somville, 2018). After the parents, due to the lack of strong leadership and proper coordination, the family split into the nuclear type.

Although international remittance contributed to the overall well-being of recipient households in Bangladesh, a small portion of remittance income went into food expenditure (Kamal & Rana, 2019). The NLSS survey showed that more than 25.9% of households-head were female due to a higher proportion of male labour migration. Spending on durable goods seemed higher than before due to access to the internet and technology in many houses. It resulted in higher spending on goods, especially mobile phones and TV. It showed that 80.8% of rural and 93.3% of urban households possessed mobile phones (National Planning Commission Secretariat, 2016).

Both survey and diary entries have been used in this study to analyse the income and expenditure of RRHs. I will now discuss how these two approaches highlight and complement the findings for broader ideas and the forming of conclusions. In Chapter 6, the findings will be discussed based on the combination of these two approaches.

Chapter 6: Combined Result of Study 1 and Study 2 (Study 3)

This section presents the results of the linked analysis of expenditures and incomes of the RRHs after collecting the data from Study 1 (household survey) and Study 2 (diary recordings). The household survey data were first entered into SPSS and the diary entries were entered into Excel with their household code. All the data in the Excel files were then transferred to the SPSS files matching their corresponding household's code. Linking the data between these two studies enables the researcher to explore the income and expenditures analysis under more socio-demography that could not be explored by Study 1 and Study 2 on their own. The relationship between the independent and dependent variables were tested statistically through SPSS software in this quantitative analysis.

The income and expenditure of RRHs were critically analysed under more social demographic characteristics, which were formed and presented after linking the data from Study 1 and Study 2. This section presents the method followed by the results, discussions, and its wider implications.

6.1 Methods

All the codes of the participants who completed the diary were matched with the codes of the household survey. Data from the diary study (Excel file) were then exported and merged into the Survey Study (SPSS file) creating new variables column of incomes and expenditures to their corresponding codes. Firstly, I linked all monthly total income/expenditure categories from the diary to the survey data to create a linkage between the two studies. After careful consideration, I summed all monthly totals to yearly totals which enabled me to analyse income/expenditure under various social demographic characters of the RRHs. After merging data from the two studies into one single large SPSS file, all income/expenditure information corresponding to their matched code of survey data were thoroughly checked and clarified. Any data that could perhaps be wrongly entered or a discrepancy was checked by going back to the hard copy of both diaries and surveys. Merging data from two studies allowed the creation of more relationships between the variables finding significance. All yearly income and expenditure in various areas were the dependent variables and the socio-demographic characteristics such as occupation, education and economic status of the participants were the independent variables. This unique linking method allowed the researcher to combine all interesting social demographic variables of the household survey with income and expenditures variables of the financial diary creating relationships and finding the significance between them. This method allowed the researcher to achieve the main aims/objectives of the study related to the income and expenditure analysis of RRHs.

6.1.1 Study Sample

The sampling size and techniques for this study are the same to household survey and diary study. However, only the participants who completed the one-year diary recordings and household survey were included in this study. Data from the 283 participants who completed both the diary and survey were linked and analysed in the below section.

6.1.2 Analysis

Using the SPSS, one-way ANOVA statistical tests were carried out comparing the means of various independent groups to determine if there were any significant differences between the corresponding population means. The level of statistical significance was set to 0.05 and less than that. The data were analysed in SPSS using analyse, compare means & proportions and One-Way ANOVA tab.

Data were cleaned, recorded, merged, and analysed using SPSS v.26. Demographic information of the participants and their households' income and expenditure information was merged into SPSS before analysis. Tables were created comparing the means between dependent variables and social demographic factors using One-Way ANOVA tools in SPSS. This analysis tool helped to find the significance of household incomes among various groups along with its statistics descriptive of households' incomes, such as mean, confidence interval (CI) for mean at 95% and its least and most values. The tables were formed to analyse the incomes of RRHs under different characteristics such as economic, education, occupation, duration, destination and received remittance. A details summary of each table is presented below. The following tables also contain the mean value, 95% confidence interval value, and minimum and maximum value of the incomes of sample RRHs in Nepali Rupees (NRs.), where values are converted into thousands to minimise the large numbers which makes them clear and concise to read.

Initially, all daily expenditures and income amounted to the monthly figure to analyse the income/expenditure of RRHs. With careful consideration and close monitoring of monthly information with the supervisory team, the income and expenditure amounts were converted to yearly figures in the SPSS, which were then finally analysed under various social demographic profiles of the households. Due to time limitations for the programme of research and a larger volume of data, the study did not incorporate a monthly income/expenditure analysis and thus recommended further research in this area. Also, the yearly income and expenditure amount unexpectedly turns to higher figures which in turn are denoted in "K" values that equal one thousand. Before the main analysis, group or individual variables were tested using SPSS running crosstab, checking frequencies, and creating a pie chart to find the relationship between the variables. Lastly, creating and presenting the data after the merge of two sets of data enables us to study households more rigorously which was presented later in the results Section (6.2).

6.2 Results

This section presents the findings from the merging of data from Study 1 (household survey) and Study 2 (diary recording). Income and expenditure analysis of RRHs under various socio-demographical characters that were unable to be found through singular study or on their own are analysed in this chapter. More social and demographic profiles of the RRHs were drawn from the household's survey (Study 1) and merged with their corresponding incomes and expenditures recorded in the daily recorded diary (Study 2) which were presented in this section.

6.2.1 Summary of Income Analysis of Sample RRHs

The summary of the income analysis under different characteristics of RRHs is presented in this chapter. Incomes from domestic remittance were found in fewer number of participants where 35 RRHs out of 283 RRHs only recorded incomes from domestic remittance.

6.2.1.1 *Income Analysis by Economic Profile of RRHs.*

Table 24 below, summarises the incomes from different categories under the economic status of sample RRHs. From the table of income analysis of RRHs under their economic profiles, we can see those incomes from international remittances are significantly higher in rich households' groups (NRs.925.96K) than in poor (NRs.511.20K) and middle-class households' groups (NRs.624.73K). Similarly, incomes from others or miscellaneous are significantly higher in rich households' groups (NRs.176.42K) than in poor (NRs.45.39K) and middle-class households' groups (NRs. 93.92K).

There is no significance in incomes from the farm, wages, livestock, rental, and domestic remittance causing only a smaller number of households to have unexpected incomes from these sources. As in the results, most households in Nepal had average incomes from the farm, wages, rental, and domestic remittance unless they had business prospects.

Table 24 Income Analysis by Economic Profile of the RRHs, n= 283, amount in NRs. K (000)

Yearly Income	Household Profiles	N	P Value*	Mean	95% CI
Farm	Poor	89	0.324	90.4	75.4 - 105.5
	Middleclass	150		98.9	84.3- 113.5
	Rich	44		117.0	72.9 - 161.0
Livestock	Poor	89	0.077	63.4	49.5 - 77.2
	Middleclass	150		48.5	38.3 - 58.8
	Rich	44		39.3	22.8 - 55.7
Wages	Poor	89	0.096	55.0	40.0 - 70.0
	Middleclass	150		65.3	51.1 - 79.4
	Rich	44		89.6	56.4 - 122.9
Rental	Poor	89	0.575	34.7	8.3 - 61.2
	Middleclass	150		36.8	26.4 - 47.2
	Rich	44		51.3	28.3 - 74.3
International Remittance	Poor	89	< 0.001	511.2	461.7 - 560.7
	Middleclass	150		624.7	569.8 - 679.6
	Rich	44		925.9	787.0 - 1064.8
Domestic Remittance	Poor	89	0.600	3.7	0.6 - 6.8
	Middleclass	150		10.5	0.0 - 23.2
	Rich	44		13.5	0.0 - 27.3
Business/ Others	Poor	89	< 0.00	45.3	28.3 - 62.4
	Middleclass	150		93.9	71.9 - 115.8
	Rich	44		176.4	108.1 - 244.6
Sum of All	Poor	89	< 0.001	803.9	725.5 - 882.3
	Middleclass	150		978.5	899.1 - 1058.0
	Rich	44		1413.2	1197.0 - 1629.5

*Statistical Test: one-way Anova

6.2.1.2 Income Analysis by Education of Household Head

Table 25 below summarises the incomes from different categories under the education profiles of the head of the sample RRHs. Farm incomes can be seen as higher within the households where HH's head education is between 0-5 years yielding yearly NRs. 115.39K and HH's head with an education of more than 6 years yields NRs. 78.18K. In terms of international remittance, it also shows significance and the participants who had received education for between 0-5 years have less income i.e., 595.39K and more than 6 years have 687.75K. Meanwhile, other variables such as rentals, wages, and livestock do not have significance on education.

Table 25 Income Analysis of RRHs by Education of Household Head, n= 283, amount in NRs. K (000)

Yearly Income	Education	N	P Value*	Mean	95% Confidence Interval for Mean
Farm	0-5 Years	159	0.001	115.3	99.1 - 131.6
	> 6 Years	124		78.1	63.8 - 92.4
Livestock	0-5 Years	159	0.191	56.1	46.4 - 65.8
	> 6 Years	124		46.2	34.7 - 57.7
	Total	283		51.8	44.4 - 59.2
Wages	0-5 Years	159	0.554	63.1	50.7 - 75.5
	> 6 Years	124		69.3	52.2 - 86.4
Rental	0-5 Years	159	0.430	34.7	19.1 - 50.33
	> 6 Years	124		43.2	29.88 - 56.5
International Remittance	0-5 Years	159	0.031	595.3	543.74 - 647.0
	> 6 Years	124		687.7	618.9 - 756.5
Domestic Remittance	0-5 Years	159	0.228	5.0	1.03 - 9.0
	> 6 Years	124		13.8	0.00 - 29.1
Business/ Others	0-5 Years	159	0.239	82.4	60.14 - 104.7
	> 6 Years	124		103.0	76.4 - 129.7
Sum of All	0-5 Years	159	0.166	952.2	866.8 - 1037.6
	> 6 Years	124		1041.2	948.4 - 1134.1
*Statistical Test: one-way Anova					

6.2.1.3 Income Analysis by Occupation of Household Head

Table 26 summarises the incomes from different categories under the occupation profiles of the head of sample RRHs. Table 26 reflects various incomes of RRHs under the main occupation of the head of the households. Household incomes are shown under various occupations such as agriculture, business, service, miscellaneous and unemployed. The income from different sources such as farms, livestock, wages, and others are significant. The mean income from the farm where the household head's main occupation is agriculture yields the highest i.e., NRs.125.45K and the lowest can be seen where the main occupation is business i.e., NRs. 26.64K. The income of the households other than receiving earnings from domestic jobs and those earnings from rental income are significantly higher. Income from the farm (NRs. 125.45K) and livestock (NRs.60.70K) are significantly higher in the households whose head's main occupation is agriculture rather than business and others. Similarly, incomes from wages are found significantly higher (NRs.141.19K) in household groups that contain services or jobs as the main occupation of the HH head. Average incomes from international remittances (NRs.768.93K) and others (NRs.222.39K) can be seen to be higher in the households whose main occupation of the household's head is business. The analysis of yearly income across

various occupations reveals distinct patterns. As supposed to farmers engaged in agriculture demonstrate a noteworthy difference in yearly income compared to other occupations, supported by a statistically significant p-value of < 0.001 Similarly, wage earners, particularly those involved in the service sector, exhibit a significant disparity in yearly income, as evidenced by a p-value of 0.001 within the Service category. Additionally, individuals in the "Business/Others" category, primarily associated with business, showcase a substantial difference in yearly income, particularly in the Business/Others category, with a p-value of < 0.001. These findings emphasise the economic diversity among occupations and underscore the impact of different professional spheres on annual income levels.

Table 26 Income Analysis of RRHs by Occupation of the Household Head, n= 283, amount in NRs. K (000)

Yearly Income	Occupation	N	P Value*	Mean	95% CI
Farm	Agriculture	191	< 0.001	125.4	111.6 - 139.2
	Business	41		26.6	12.08 - 41.2
	Service	17		57.3	16.5- 98.0
	Miscellaneous	18		45.1	17.89 - 72.3
	Unemployed	16		75.1	24.6 - 125.5
Livestock	Agriculture	191	0.010	60.7	51.1 - 70.3
	Business	41		26.5	12.7 - 40.4
	Service	17		38.1	6.01 - 70.2
	Miscellaneous	18		30.7	9.0 - 52.5
	Unemployed	16		48.3	20.92 - 75.7
Wages	Agriculture	191	0.001	67.7	55.5 - 80.0
	Business	41		49.2	23.4 - 74.9
	Service	17		141.1	76.0 - 206.3
	Miscellaneous	18		37.1	13.3- 60.9
	Unemployed	16		37.6	15.1 - 60.2
Rental	Agriculture	191	0.488	33.9	20.2 - 47.6
	Business	41		40.5	14.2 - 66.8
	Service	17		34.5	15.2 - 53.8
	Miscellaneous	18		71.2	24.8 - 117.7
	Unemployed	16		54.1	24.8 - 83.5
International Remittance	Agriculture	191	0.038	593.4	545.9 - 640.8
	Business	41		768.9	642.2 - 895.6
	Service	17		744.1	555.2 - 932.9
	Miscellaneous	18		672.1	412.9 - 931.4
	Unemployed	16		645.8	532.5 - 759.1
Domestic Remittance	Agriculture	191	0.873	9.2	0.0 - 19.2
	Business	41		2.8	0.0 - 8.5
	Service	17		21.8	0.0 - 53.0
	Miscellaneous	18		6.1	0.0 - 16.8
	Unemployed	16		9.7	0.0 - 22.8
Business/ Others	Agriculture	191	< 0.001	70.3	51.9 - 88.7
	Business	41		222.3	158.8 - 285.9
	Service	17		66.6	10.8 - 122.4
	Miscellaneous	18		77.0	27.8 - 126.1
	Unemployed	16		51.1	26.3 - 75.9
Sum of All	Agriculture	191	0.305	960.6	882.9 - 1038.2
	Business	41		1137.1	960.5 - 1313.6
	Service	17		1103.5	853.5 - 1353.5
	Miscellaneous	18		939.5	647.1 - 1231.8
	Unemployed	16		922.1	771.1 - 1073.1

*Statistical Test: one-way Anova

6.2.1.4 Income Analysis by Duration of Migration

Table 27 summarises the incomes from different categories under the duration of a year spent by the migrants abroad. According to the data presented in the table, the length of stay in the foreign job market does not have a significant effect on other sources of income besides international remittance. Those families whose members are working abroad for less than two years received NRs.565K per annum on average, whereas those who are in foreign employment for 3-5 years received NRs.653.99K per annum on average, which is 13.5% higher. The difference between the total revenue sent by the employee who is living abroad for more than 5 years is not significantly higher. Workers who stayed for 6-10 years send just about 7% more remittances than those who are staying for 3-5 years. The remittance from the employee who is living abroad as a migrant worker for 11 years and above suggests that they send about 8.5% more remittance than those who are living for 6-10 years.

However, the total households from the sample whose family member have been a migrant worker for more than 11 years, do not have any income from the domestic remittance. The income of the household from other sectors such as livestock, farming, daily wages, and rent from the property is not significantly affected by the length of foreign employment.

Table 27 Income Analysis of RRHs by Duration of Migration, n= 283, amount in NRs. K (000)

Yearly Income	Duration of Migration	N	P Value*	Mean	95%CI
Farm	Below 2 Years	100	0.277	87.14	73.01 - 101.26
	2-5 Years	115		103.40	86.03 - 120.78
	Above 5 Years	68		109.39	78.97 - 139.81
	Total	283		99.09	87.87 - 110.31
Livestock	Below 2 Years	100	0.872	52.80	42.22 - 63.38
	2-5 Years	115		49.51	37.89 - 61.14
	Above 5 Years	68		54.23	35.77 - 72.69
	Total	283		51.81	44.42 - 59.2
Wages	Below 2 Years	100	0.272	61.37	46.26 - 76.49
	2-5 Years	115		75.65	58 - 93.3
	Above 5 Years	68		55.91	34.98 - 76.83
	Total	283		65.86	55.68 - 76.04
Rental	Below 2 Years	100	0.673	44.60	19.31 - 69.88
	2-5 Years	115		33.76	24.77 - 42.75
	Above 5 Years	68		37.34	19.11 - 55.56
	Total	283		38.45	27.96 - 48.93
Inter Remittance	Below 2 Years	100	0.028	565.00	506.47 - 623.53
	2-5 Years	115		653.91	583.69 - 724.12
	Above 5 Years	68		709.57	615.08 - 804.05
	Total	283		635.86	593.94 - 677.79
Domestic Remittance	Below 2 Years	100	0.100	3.89	0 - 7.97
	2-5 Years	115		5.15	1.29 - 9.01
	Above 5 Years	68		22.54	0 - 50.93
	Total	283		8.88	1.81 - 15.95
Business/ Others	Below 2 Years	100	0.100	70.30	47.22 - 93.39
	2-5 Years	115		82.52	61.14 - 103.91
	Above 5 Years	68		137.81	87.13 - 188.48
	Total	283		91.49	74.42 - 108.56
Sum of All	Below 2 Years	100	0.009	885.07	795.57 - 974.56
	2-5 Years	115		1003.46	913 - 1093.92
	Above 5 Years	68		1126.75	961.61 - 1291.89
	Total	283		991.25	928.52 - 1053.98

*Statistical Test: one-way Anova

6.2.1.5 Income Analysis by Destination of Migrants

Table 28 summarises the incomes from the different destinations of migrants. Labour destination does not significantly affect other household income besides the international remittance income. . Examining the income variables in depth indicates that the left behind family of people working in Korea have the

highest income from farming and daily wages among all destinations. Income from wages is the highest (nearly NRs.144K) among 21 families who have sent their working-age members to Korea. This income is the lowest among the Gulf working members' families. However, family members of Gulf employees are making the lowest income. Livestock income is seen in the same ratio for all of the families except those who are sending their members to Japan who are making nearly almost half those of their counterparts. This analysis is crucial for determining whether the varying destinations of remittance recipients have an impact on other sources of income. Migrants whose destinations are Korea and Japan, are receiving higher international remittances and data shows their mean income from international remittances is high. Hence, it is important to find the patterns of all other income sources compared to their counterparts in Malaysia and the GCC countries.

The analysis of yearly income among migrants residing in Residential Rental Houses demonstrates compelling variations across different destinations, including Malaysia, Korea, Japan, and GCC countries. Wages, as a primary income source, exhibit a statistically significant difference among these destinations, as evidenced by p-values of < 0.001 . This underscores the substantial variability in income from employment, emphasising the economic nuances associated with each location for RRH occupants. Similarly, the impact of destination on yearly income extends to other sources, such as rental income and international remittances. In both cases, Malaysia, Korea, Japan, and GCC countries show significant differences with p-values of < 0.001 , suggesting that the geographic context significantly influences income patterns. Additionally, yearly income from business/others sources follows a similar trend, with substantial differences observed across the designated destinations, each yielding a p-value of < 0.001 . This comprehensive analysis sheds light on the intricate relationship between destination choices and the diverse economic landscapes experienced by migrants in RRHs, highlighting the need for nuanced policy considerations tailored to specific destination contexts.

Table 28 Income Analysis of RRHs by Destination of Migrants. n=283, amount in NRs. K (000)

Yearly Income	Destination	N	P Value*	Mean	95%CI
Farm	Malaysia	66	0.522	100.6	84.4 - 116.7
	Korea	21		128.0	71.4 - 184.5
	Japan	30		99.2	36.1 - 162.3
	GCC Countries	166		94.8	81.9 - 107.6
Livestock	Malaysia	66	0.131	55.8	40.9 - 70.6
	Korea	21		51.9	24.6 - 79.1
	Japan	30		26.1	7.79 - 44.45
	GCC Countries	166		54.9	44.73 - 65.01
Wages	Malaysia	66	< 0.001	41.5	25.64 - 57.39
	Korea	21		143.9	86.86 - 201
	Japan	30		88.5	53.38 - 123.64
	GCC Countries	166		61.6	49.01 - 74.13
Rental	Malaysia	66	< 0.001	18.0	8.65 - 27.27
	Korea	21		49.0	25.57 - 72.47
	Japan	30		101.8	19.69 - 183.96
	GCC Countries	166		33.8	24.87 - 42.73
International Remittance	Malaysia	66	< 0.001	459.1	408.58 - 509.68
	Korea	21		737.8	623.48 - 852.2
	Japan	30		1186.6	1040.06 - 1333.07
	GCC Countries	166		593.7	545.91 - 641.51
Domestic Remittance	Malaysia	66	0.674	16.7	0.0 - 44.9
	Korea	21		8.1	0.0 - 18.1
	Japan	30		9.7	0.0 - 24.1
	GCC Countries	166		5.8	1.7 - 9.7
Business/ Others	Malaysia	66	< 0.001	59.6	35.9 - 83.3
	Korea	21		96.5	48.1 - 144.9
	Japan	30		219.7	122.3 - 317.0
	GCC Countries	166		80.4	61.0 - 99.6
Sum of All	Malaysia	66	< 0.001	750.6	662.9 - 838.3
	Korea	21		1215.2	1003.8 - 1426.6
	Japan	30		1731.6	1482.9 - 1980.2
	GCC Countries	166		924.8	855.7 - 993.8

*Statistical Test: one-way Anova

6.2.1.6 Income Analysis by Yearly International Remittance Received

Table 29 summarises the incomes from different categories under the yearly receipt of international remittance by the sample RRHs. The data does not support the assumption that the amount of international remittance may significantly influence income from different sources of revenue. This analysis is based on the relationship between the yearly international remittance received and other income categories of the RRHs. Yearly income from international remittance itself is an independent variable and falls under the households' income category. The researcher examined this to discover whether higher or lower remittances received by the RRHs had any significance with the rest of the households' incomes or not. Such as, whether higher or lower remittance received had been invested in business or property and yielded higher incomes from business, rents, and others or not.

Among all categories of international remittance income i.e., 600K and less, 601K-1400K, and 1401K and above, besides the income from the domestic remittances, 13 households who are earning more than 1401K per year are generating the highest revenue from all categories viz. income from farming, livestock, wages, and rent.

One hundred and sixty households who are receiving NRs. 600K or fewer remittances are making NRs. 87.38K from farming whereas 13 households who make more than Nrs.1401K or more are earning more than 72% than that of those 160 families. This huge gap could be the reason for holding more arable land from rich families than the poor. The livestock income is not significantly variable though the highest earning group is making slightly higher than 20 percent more than those of the lowest earning group under this category. Rental income is also significantly remarkable between the highest and lowest remitting families. The 13 highest remitting families are making more than 5 times (NRs. 113.99 K) than those 160 families (NRs. 22.05K) whose annual remittance income is less than NRs. 600K. Interestingly, domestic remittances are highest among the lowest-remitting families and the lowest among the highest-remitting families. For both rental income and business/other sources, there is a statistically significant difference in yearly income when the yearly international remittance is less than NRs. 600K compared to the other income brackets.

Table 29 Income Analysis of RRHs by Yearly International Remittance Received, n=283, amount in NRs. K (000)

Yearly Income	Yearly International. Remittance.	N	P Value*	Mean	95% CI
Farm	< 600	160	0.022	87.3	77.5 - 97.2
	601-1400	110		110.0	89.7 - 130.4
	1401 <	13		150.4	12.4 - 288.3
Livestock	< 600	160	0.479	47.8	39.7 - 55.9
	601-1400	110		56.8	43.3 - 70.3
	1401 <	13		58.4	0 - 122.1
Wages	< 600	160	0.009	52.0	41.8 - 62.2
	601-1400	110		83.9	63.8 - 103.9
	1401 <	13		83.6	14.0 - 153.1
Rental	< 600	160	< 0.001	22.0	16.3 - 27.7
	601-1400	110		53.3	29.9 - 76.8
	1401 <	13		113.9	29.9 - 198.0
Domestic Remittance	< 600	160	0.991	9.3	0.0 - 20.96
	601-1400	110		8.4	1.7 - 15.0
	1401 <	13		7.7	0.0 - 24.4
Business/ Others	< 600	160	< 0.001	57.9	45.8 - 70.0
	601-1400	110		109.5	80.8 - 138.1
	1401 <	13		352.2	142.1 - 562.3
Sum of All	< 600	160	< 0.001	670.5	638.3 - 702.8
	601-1400	110		1283.7	1208.3 - 1359.2
	1401 <	13		2462.6	2166.4 - 2758.9

*Statistical Test: one-way Anova

6.2.2 Summary of Expenditure Analysis of Sample RRHs

Analysis of Remittance Receiving Household and Expenses has been done in previous studies by various scholars to discover the economic impacts of remittance income. Studies on the remittance-receiving households with their expenditures analysis based on household characters are very rarely found. In this study, the dependent variables on expenditure categories such as food and non-food items are critically analysed with the non-independent variables like households' characteristics such as gender, age, and education. The software SPSS one-way ANOVA was used to analyse and find the various patterns of the expenditures. The tables are presented under different social characteristics of households with similar expenditure headings. This has helped the researcher to test the expenditures through various socio-demographic characteristics of the sample RRHS. All tables contain significance(p), mean, confidence level at 95% and minimum and maximum value of the yearly expenses of sample RRHs in Nepalese Rupees (NRs.). All values in the tables are converted into thousands to minimise the large value which is difficult to present and read over the tables.

6.2.2.1 Expenditure Analysis by Economic Profiles of RRHs.

Table 30 summarises the expenditure categories under the economic status of RRHs. The expenditure on the following categories such as food, clothes, education, festivals, and business/others were highly significant. Through One-way ANOVA, analysis of expenditures by economic status shows that total spending on clothes by poorer households was significantly higher than other economic classes. In terms of expenditure, most expenses were spent on business/others of which rich households had 743.88K spending. In terms of other expenditure, food was the other significant topic on which rich households again had higher spending i.e., 119.35K.

Table 30 Expenditure Analysis by Economic Profiles of the RRHs, n= 283, amount in NRs. K (000)

Expenditure Category	Households Profile	N	P value*	Mean	95% CI
Food	Poor	89	0.002	84.7	75.0 - 94.4
	Middleclass	150		107.1	96.9 - 117.3
	Rich	44		119.3	101.2 - 137.4
Clothes	Poor	89	0.037	45.1	35.2 - 55.0
	Middleclass	150		33.1	29.2 - 37.1
	Rich	44		38.6	28.9 - 49.1
Education	Poor	89	0.056	41.7	28.5 - 54.9
	Middleclass	150		33.9	28.3 - 39.5
	Rich	44		53.6	36.3 - 70.9
Health	Poor	89	0.122	34.4	25.6 - 43.3
	Middleclass	150		25.8	21.3 - 30.3
	Rich	44		26.2	18.7 - 33.6
Farming	Poor	89	0.878	57.2	44.8 - 69.6
	Middleclass	150		54.0	46.7 - 61.4
	Rich	44		57.3	38.7 - 76.0
Durables	Poor	89	0.002	130.2	101.4 - 159.1
	Middleclass	150		78.6	61.4 - 95.8
	Rich	44		76.5	57.2 - 95.8
Business/ Others	Poor	89	0.023	534.1	449.9 - 618.3
	Middleclass	150		713.1	616.9 - 809.2
	Rich	44		743.8	588.6 - 899.0
Festivals	Poor	89	0.002	92.0	82.0 - 102.1
	Middleclass	150		90.4	79.2 - 101.6
	Rich	44		133.2	100.5 - 165.9
Utilities/ Others	Poor	89	0.017	42.0	32.7 - 51.2
	Middleclass	150		48.3	43.5 - 53.1
	Rich	44		60.9	49.8 - 72.0
Sum of All	Poor	89	0.101	1061.7	945.4 - 1178.1
	Middleclass	44		1184.6	1071.0 - 1298.3
	Rich	150		1309.7	1124.8 - 1494.7

*Statistical Test: one-way Anova

6.2.2.2 Expenditure Analysis by Education of Household Head

The following table summarises the expenditures in different categories under the education of the head of RRHs. Table 31 shows that a households-head who is more educated tends to spend more on education than the least educated HH head. Remittance had contributed to household education level. Several studies suggested the same idea while comparing educational expenditures between remittance-receiving and not-receiving households. In addition, in this specific study, after analysing through available information, clearly demonstrates that the Household Head and their educational background contribute a significant level of spending on quality education for their family members. Interestingly, the data on the expenses on health provides a different perspective than that of education. A highly educated household spends less on health than the household head who has no education.

From the study data, it is evident that the household head who has never been to any educational institution has higher savings and business/others expenses than those having five or ten years of formal education and having gained academic qualifications.

The table below also reveals some interesting facts. Respondents having up to 5 years of formal education have different priority sectors to spending than those having more than six years of education. Spending on the business comes under the highest priority whereas expenditure on health had the least primacy for both groups. Less-educated household heads spend 4% more (673.84K) in business/others than those more educated (645.94K). Both groups spend significantly higher amounts on food, festivals, and durable goods than on health, education, farming, and utilities. Out of total annual spending (1191.48K), the household head who has less than five years of education spends nearly 2.5% (29.88K) on health whereas their counterparts spend less than 2.4% (26.96K) of their total yearly expenses (1132.15K).

Table 31 Expenditure Analysis by Education of Household Head, n= 283, Amount in NRs. K (000).

Yearly Total Expenditure	Education	N	P Value*	Mean	95% CI
Food	0-5 Years	159	0.116	106.8	97.4-116.3
	6 Years and Above	124		95.7	85.-105.85
Clothes	0-5 Years	159	0.347	39.5	34.2 - 44.7
	6 Years and Above	124		35.5	29.1- 42.0
Education	0-5 Years	159	0.018	33.3	27.6-39.1
	6 Years and Above	124		47.2	36.5-58.0
Health	0-5 Years	159	0.458	29.8	24.9-34.8
	6 Years and Above	124		26.9	20.9-33.0
Farming	0-5 Years	159	0.115	59.9	52.5-67.3
	6 Years and Above	124		50.0	39.7-60.3
Durables	0-5 Years	159	0.522	98.4	81.7-115.
	6 Years and Above	124		89.6	67.6-111.6
Business/ Others	0-5 Years	159	0.663	673.8	584.9-762.7
	6 Years and Above	124		645.9	559.1-732.7
Festivals	0-5 Years	159	0.763	98.7	87.3-110.1
	6 Years and Above	124		96.1	83.2-108.9
Utilities/ Others	0-5 Years	159	0.165	50.9	45.5-56.3
	6 Years and Above	124		44.0	38.1-51.6
Sum of All	0-5 Years	159	0.446	1191.4	1086.0-1296.8
	6 Years and Above	124		1132.1	1022.4-1241.8
*Statistical Test: one-way Anova					

6.2.2.3 Expenditure Analysis by Occupation of RRH Head

The following Table 32 summarises the expenditures in different categories under the occupation of the head of RRHs. The expenditure category has been analysed against the occupation of the head of the household using one-way ANOVA to ensure significance and find the relations between occupation and expenditures as in table 32. After close examination, it concludes that there is a higher probability of differences in business/others, utilities, farming, and educational expenses. Looking after the utilities, households running a business (NRs 60.28K). and others including students (NRs.78.99K) spend the highest in utilities among other occupations. Those who have permanent or temporary jobs spend a significant amount (NRs.132.58K) on food. Others such as student household heads follow the jobholders in food expenses i.e., NRs.117.86K. The students who lead their families spend more on clothes and garments. The same phenomenon applies to health and education categories, buying durable goods and paying for the utilities. The household head involved in farming tends to spend more (NRS. 70.96K) on agriculture, growing food and vegetables. The same issue repeats in the case of a

businessperson who is leading the family and spends more (NRs.848.72K) in business/others than on rest categories. The expenses to celebrate festivals are significantly higher (NRs.118.10K) among the families whose leader is unemployed.

Table 32 Expenditure Analysis by Occupation of Household Head, n= 283, amount in NRs. K (000)

Yearly Total Expense	Occupation	N	P Value*	Mean	95% CI
Food	Agriculture	191	0.065	95.9	88.2 - 03.5
	Business	41		105.9	91.0 - 120.7
	Service	17		132.5	80.1 - 184.8
	Others	18		117.9	82.4 - 153.3
	Unemployed	16		114.7	78.5 - 150.7
Clothes	Agriculture	191	0.127	37.1	32.7 - 41.5
	Business	41		32.3	24.1 - 40.4
	Service	17		36.4	24.8 - 47.9
	Others	18		58.0	20.46 - 95.45
	Unemployed	16		38.6	17.3 - 59.8
Education	Agriculture	191	< 0.001	33.8	28.7 - 38.8
	Business	41		30.2	20.1 - 40.2
	Service	17		49.0	14.5 - 83.4
	Others	18		96.8	38.2 - 155.3
	Unemployed	16		56.3	36.1 - 76.4
Health	Agriculture	191	0.160	29.5	24.50 - 34.59
	Business	41		21.3	17.53 - 25.07
	Service	17		25.6	17.11 - 34.03
	Others	18		43.4	18.9 - 67.9
	Unemployed	16		22.6	11.8 - 33.4
Farming	Agriculture	191	< 0.001	71.0	64.1 - 77.8
	Business	41		26.1	5.9 - 46.1
	Service	17		19.9	5.4 - 34.3
	Others	18		22.5	9.2 - 35.7
	Unemployed	16		22.9	9.1 - 36.6
Durables	Agriculture	191	0.184	93.9	78.7 - 109.0
	Business	41		95.8	48.9 - 142.5
	Service	17		73.1	39.3 - 106.7
	Others	18		149.4	66.3 - 232.4
	Unemployed	16		60.1	33.7 - 86.4
Business/others	Agriculture	191	0.035	662.2	587.4 - 736.9
	Business	41		848.7	661.5 - 1035.8
	Service	17		457.3	264.10 - 650.57
	Others	18		612.8	304.6 - 920.8
	Unemployed	16		446.8	232.3 - 661.2

Yearly Total Expense	Occupation	N	P Value*	Mean	95% CI
	Total	283		661.6	599.1 - 724.0
Festivals	Agriculture	191	0.793	95.5	87.3 - 103.7
	Business	41		99.7	68.7 - 130.6
	Service	17		90.9	61.4 - 120.2
	Others	18		102.7	68.2 - 137.1
	Unemployed	16		118.1	38.9 - 197.2
Utilities/Others	Agriculture	191	< 0.001	42.6	38.6 - 46.5
	Business	41		60.3	45.4 - 75.1
	Service	17		49.2	33.6 - 64.8
	Others	18		79.0	43.8 - 114.1
	Unemployed	16		50.2	38.7 - 61.7
Sum of All	Agriculture	191	0.125	1161.6	1072.7 - 1250.3
	Business	41		1320.2	1101.1 - 1539.1
	Service	17		933.9	677.0 - 1190.6
	Others	18		1282.3	837.0 - 1727.5
	Unemployed	16		930.3	616.5 - 1244.0
*Statistical Test: one-way Anova					

6.2.2.4 Expenditure Analysis by Duration of Migration

The following Table 33 summarises the expenditures in different categories under the various durations of migration. The duration of migration also shapes the size of expenditure in different sectors. If someone is in foreign employment for a long time, their way of living, planning and expenditure priority differs from new entrants. Many of the employees are obliged to pay back their loan and pay more for the family necessities and education of the children or siblings. After a few years of continuous effort, the modes of expenditure segregate, and their dependent family becomes more independent and needs very little help. The expenditure analysis shows significance in farming and utilities. In farming, the average spending is more on the participants for 2-5 years whereas in utilities the spending is more on participants who have been migrants for more than 5 years. Meanwhile, the highest mean spending is observed in business/others followed by food and the lowest is observed in health and education.

Table 33 Expenditure Analysis of RRHs by Duration of Migration, n= 283, amount in NRs. K (000)

Yearly Total Expenses	Duration of Migration	N	P Value*	Mean	95%CI
Food	Below 2 Years	100	0.778	100.9	87.7 - 114.0
	2-5 Years	115		104.8	94.3 - 115.3
	Above 5 Years	68		98.8	86.3 - 111.1
Clothes	Below 2 Years	100	0.684	39.1	32.0 - 46.0
	2-5 Years	115		38.6	31.8 - 45.3
	Above 5 Years	68		34.6	26.9 - 42.2
Education	Below 2 Years	100	0.190	32.5	25.3 - 39.7
	2-5 Years	115		42.0	31.7 - 52.1
	Above 5 Years	68		45.5	32.5 - 58.4
Health	Below 2 Years	100	0.674	30.7	23.5 - 37.8
	2-5 Years	115		28.2	21.9 - 34.3
	Above 5 Years	68		26.2	19.9 - 32.4
Farming	Below 2 Years	100	0.029	56.8	47.2 - 66.3
	2-5 Years	115		62.8	51.5 - 74.1
	Above 5 Years	68		41.6	32.1 - 51.1
Durables	Below 2 Years	100	0.857	89.8	71.1 - 108.5
	2-5 Years	115		95.8	72.9 - 118.6
	Above 5 Years	68		99.4	69.1 - 129.7
Business/ Others	Below 2 Years	100	0.033	558.8	466.02 - 651.55
	2-5 Years	115		687.1	586.7 - 787.58
	Above 5 Years	68		769.7	627.6 - 911.7
Festivals	Below 2 Years	100	0.213	88.6	79.9 - 97.3
	2-5 Years	115		106.0	88.8 - 123.2
	Above 5 Years	68		96.5	80.6 - 112.4
Utilities/ Others	Below 2 Years	100	0.004	39.8	34.6 - 44.8
	2-5 Years	115		50.0	43.9 - 55.9
	Above 5 Years	68		58.1	45.9 - 70.2
Sum of All	Below 2 Years	100	0.041	1036.9	927.9 - 1145.9
	2-5 Years	115		1215.3	1089.9 - 1340.5
	Above 5 Years	68		1270.3	1098.8 - 1441.8

*Statistical Test: one-way Anova

6.2.2.5 Expenditure Analysis by Destination of Migrants

The following Table 34 summarises the expenditures in different categories under the various destinations of the migrants. Migrants' destination country also affects their way of expenditure. Table 34 shows the relationship between the destination countries' economic status, the minimum payment per hour, job availability, working conditions etc. The working conditions, job security, and the indoor

and outdoor working environment can also determine the happiness and job satisfaction of the employee. Job retention is significantly higher among companies and employees have more job satisfaction in such companies. The table shows that among the employees in Malaysia, Korea, Japan and GCC Countries, those in Japan and Korea lead in all types of expenditure. The reason might be job security, working environment and conditions, and established rights and responsibilities of employers and employees in those countries. The families of the employees from Korea spend more on business/others than their counterparts. The farming budget of Malaysian job holders is higher than all other employees.

Table 34 Expenditure Analysis of RRHs by Destination of Migration, n= 283, amount in NRs. K (000)

Yearly Total Expenditure	Destination	N	P Value*	Mean	95% CI
Food	Malaysia	66	0.046	101.6	87.65 - 115.6
	Korea	21		102.1	69.0 - 135.3
	Japan	30		130.0	102.5 - 157.6
	GCC Countries	166		97.0	88.7 - 105.3
Clothes	Malaysia	66	0.942	39.5	31.7 - 47.2
	Korea	21		40.37	24.6 - 56.0
	Japan	30		37.2	29.4 - 45.0
	GCC Countries	166		36.8	31.0 - 42.7
Education	Malaysia	66	0.808	35.3	26.1 - 44.5
	Korea	21		43.7	23.8 - 63.6
	Japan	30		44.7	23.6 - 65.8
	GCC Countries	166		39.6	31.5 - 47.6
Health	Malaysia	66	0.863	29.7	22.0 - 37.4
	Korea	21		22.9	14.5 - 31.3
	Japan	30		29.8	20.7 - 38.8
	GCC Countries	166		28.6	23.1 - 34.1
Farming	Malaysia	66	0.405	63.2	53.0 - 73.3
	Korea	21		56.3	31.9 - 80.7
	Japan	30		61.8	30.0 - 93.6
	GCC Countries	166		51.3	43.8 - 58.7
Durables	Malaysia	66	0.105	74.9	55.8 - 94.0
	Korea	21		107.8	44.3 - 171.3
	Japan	30		135.6	75.6 - 195.5
	GCC Countries	166		93.2	76.0 - 110.4
Business/Others	Malaysia	66	0.012	528.2	424.4 - 631.9
	Korea	21		866.6	590.7 - 1142.5
	Japan	30		848.3	601.7 - 1094.9
	GCC Countries	166		654.96	574.3 - 735.5
Festivals	Malaysia	66	0.008	85.9	73.5 - 98.3
	Korea	21		107.5	76.3 - 138.6
	Japan	30		137.5	90.7 - 184.4
	GCC Countries	166		93.7	83.7 - 103.7
Utilities	Malaysia	66	0.089	44.6	37.7 - 51.5
	Korea	21		55.6	39.1 - 72.0
	Japan	30		62.2	46.5 - 78.0
	GCC Countries	166		46.3	40.5 - 52.0
Sum of all	Malaysia	66	0.002	1003.2	885.2 - 1121.1
	Korea	21		1403.1	1038.6 - 1767.7
	Japan	30		1487.5	1204.6 - 1770.3
	GCC Countries	166		1141.7	1043.2 - 1240.1

*Statistical Test: one-way Anova

6.2.2.6 Expenditure Analysis by Yearly International Remittance Received

The following Table 35 summarises the expenditures in different categories under amounts of receipt of the International Remittance received by RRHs. The table presents the mixed spending behaviours of the family with variation in income. Households were classified into three groups based on the amount they received as remittance throughout the year from international migration. On expenditure in food, the family receiving more than NRs 1400K in a year spent significantly more than the other two groups having less income. Those earning between NRs 600K- and NRs 1400K tended to spend more on modern and fancy clothes. Although, garments and clothes received almost the same priority among the groups. The amount spent on education, health, farming, business/others, festivals, durable goods, and utilities shows the RHHs receiving the highest amount spent more than others.

Table 35 Expenditure Analysis of RRHs by Yearly Remittance Received, n= 283, amount in NRs. K (000)

Yearly Expenditure	Yearly International Remittance Received Group (Value in NRs 1000)	N	P Value*	Mean	95% CI
Food	< 600	160	< 0.001	90.5	82.3 - 98.7
	601-1400	110		114.1	102.0 - 126.2
	1401 <	13		140.1	105.0 - 175.1
Clothes	< 600	160	0.251	34.9	30.2 - 39.6
	601-1400	110		42.0	34.2 - 49.9
	1401 <	13		36.5	23.4 - 49.5
Education	< 600	160	0.001	31.0	26.0 - 36.1
	601-1400	110		47.8	35.9 - 59.8
	1401 <	13		71.5	33.7 - 109.4
Health	< 600	160	0.098	26.7	22.0 - 31.4
	601-1400	110		29.9	23.1 - 35.2
	1401 <	13		46.9	11.6 - 82.1
Farming	< 600	160	0.424	54.0	47.0 - 61.0
	601-1400	110		55.7	44.4 - 67.0
	1401 <	13		73.9	29.1 - 118.7
Durables	< 600	160	0.005	75.1	59.9 - 90.3
	601-1400	110		119.6	94.2 - 145.0
	1401 <	13		121.3	77.5 - 165.0
Business/ Others	< 600	160	< 0.001	465.1	399.0 - 531.3
	601-1400	110		860.3	764.9 - 955.7
	1401 <	13		1397.5	952.8 - 1842.3
Festivals	< 600	160	< 0.001	85.1	75.8 - 94.4
	601-1400	110		102.7	91.9 - 113.5
	1401 <	13		207.1	99.6 - 314.6
Utilities/Others	< 600	160	< 0.001	40.2	36.4 - 44.1
	601-1400	110		56.4	48.4 - 64.5
	1401 <	13		78.0	41.0 - 115.1
Sum of All	< 600	160	< 0.001	902.9	824.8 - 981.1
	601-1400	110		1428.1	1313.4 - 1542.9
	1401 <	13		2173.1	1719.8 - 2626.4

*Statistical Test: one-way Anova

6.3 Discussion

The collected data from household surveys and diary recordings enabled the researcher to analyse the patterns of expenditures on behalf of the more social characteristics of the sample RRHs using prospective information. This study was also one of the first to address expenditure analysis of RRHs under their social demographic information using prospective data. This study illustrates that most shares of remittances were used in savings/investments and paying loans/debts followed by household consumption, festivals, and durables products. This also agrees with the previous empirical findings of Acharya and Thapa (2017), Bohra-Mishra (2013), and Adams Jr and Cuecuecha (2010). Further, income and expenditures analysis under social-demographic characteristics of the sample RRHs which was not covered by previous studies on migration and remittance are discussed in this chapter.

6.3.1 Incomes Analysis

Besides the cases of some developed countries, international migrant workers have a higher probability of earning more than in domestic jobs (Smith and Floro, 2020). On the other hand, not all migrants can afford foreign markets because of the costs for travel, visas, and job-searches (Agunias, 2013). Those who cannot manage the start-up expenses, usually go to the bigger cities in the domestic employment market.

The situation in our research area was not vastly different from the other areas within Nepal. The economic affordability of the people did not only depend on their financial capability but also on their social network and existing contacts which ultimately helped them to be informed and facilitated their emigration. Going for a foreign job, meant support for their family, friends, communities and countries (Adams, 2005; Thieme and Wyss, 2005; Wagle, 2012). Some domestic employment pays the same amount as an international job. Nonetheless, due to the higher monetary value of international jobs, the amount of income earned in foreign countries was perceived to be more valuable. In a scenario where two different working situations earn the same amount of money the value of money from foreign employment had higher prestige (Arokkiaraj, Kaushik and Rajan, 2021). This is another reason why international labour migration was more popular.

Under the economic profiles of the households, incomes of the richer households were significantly higher from international remittance and farming than other economic classes like middle-class and poor households. Alternatively, the poor families earned more from livestock than the two other types. Different countries had different rates of labour wages, such as Qatar, Dubai, Japan, and Korea could provide higher wages than Saudi Arabia and Malaysia (Mishra and Kunwar, 2020). Rich households who hold more property and land could afford to send their family member to richer countries that could offer higher wages. They might have a higher cost of migration too which poorer and middle-class households rarely could afford (Baniya et al., 2023). Similarly, other miscellaneous incomes included incomes from business, shares, commission, and interest along with pension and savings. This showed that rich households earned significantly higher amounts from other various sources of income than other groups of households because they had more potential to run and earn from business, savings, and investments. Other groups of households spent a high amount on food, durables and daily consumption and rarely saved their incomes which in return invested in land property and business.

While analysing incomes under the level of education of the household head, the study found that incomes from international remittance were highest in the well-educated household head. Similar was the case of the study conducted in the Philippines where education was the prime factor for better international remittances. The educated individuals who worked as nurses and other health professionals had better incomes (Rodriguez, 1996). In the same way, earnings from the farm were higher in the least educated households. It showed that the household head who had higher education sent their family members to higher-pay countries. Those who were less educated might not have an idea or could not afford to send their family to those countries and send them to lower-income countries

like GCC (Sharma et al., 2014). On the contrary, Incomes from international remittance can be seen as significantly higher ($P=0.031$) among the households whose education levels were higher than 5 Years. On average, most of the heads of households whose education levels were higher can be seen earning higher (NRs. 687.75K) from international remittances for which a major cause could be selecting a better destination for their migrants. Because of their better education background, HH's head preferred jobs that had higher wages and a secure future for the migrants though the initial cost was higher, such as Dubai, Qatar, Korea and Japan paid far better wages than Malaysia and Saudi Arabia (Mishra and Kunwar, 2020). Alternatively, RRHs with less educated HHs' average income from international remittance was quite fewer than higher educated HH heads. Less-educated HH heads though preferred better destinations for their migrants due to the higher cost of sending their migrants they could have preferred less attractive destinations such as Malaysia and Saudi Arabia. Household wealth profiles and their budget while sending migrants abroad also played a key role in selecting better destinations.

The occupational profiles of the household also followed the same trend. Incomes from agriculture and livestock were significantly higher in the families whose leaders relied on agriculture to run their families. Alternatively, where the head of the family's main occupation was business showed that incomes from international remittances and others were significantly higher than other household groups. The household head who is engaged in the business or service sector, sending their family to countries with higher wages like Japan, Korea, Dubai, and Qatar can afford higher up-front costs to get to that destination and be able to earn higher international remittances. Similar was the pattern shown in the Indian subcontinent. The well-off families destination for employment in countries such as Japan and Korea rather than GCC countries (De Haas et al., 2019). Production of early seasonal and off-seasonal vegetables with modern technology like the poly-house tunnel was yielding higher agricultural income to the family based on farming. Dhading was regarded as the vegetable pocket (Pathak, 2019) to the big cities like Kathmandu, Pokhara, Narayanghat and Butwal. It also helps to minimise the import of fresh vegetables from neighbouring countries (Pandey and Shakya, 2016; Subedi, 2018). The price of poultry and livestock was ever-increasing globally (Steinfeld, Wassenaar and Jutzi, 2006; Rust, 2019). The cost of production was increasing rapidly due to the cost of grains and other supplies but the farmers who were involved in poultry and livestock production managing their food from the local resources were making good profit (Alders, 2004; Dumont et al., 2013). Household heads whose primary profession was agriculture were making the highest income from farming and livestock production than those who were doing this job besides their primary profession.

The families who sent their family members to Japan were already from rich households as the preliminary costs like agency fees, passport, airfare, and visa were higher which was almost beyond the affordability of poor households. Wealthy households were found to secure better paying destinations and more secure employment for their family members than other middle-class and poor-class households, equally entry costs were also higher to bear for the poorest (Seddon, Gurung and Adhikari, 1998). Also, to be eligible to migrate to Japan, the candidates should be at least a high school graduate depending on the type of job. People from poor families may not have that kind of academic qualification. Based on all the mentioned situations it was practical to assume that only rich people

could afford to go to work in Japan. This was why the left behind (30) families of Japan-based foreign employment had higher income from rent and less revenue from livestock and farming. However, the question remained on whether they added new property after they got employment in Japan or if it was their existing property that was generating revenue from rent.

Only around 13% of sample RRHs had internal migration who sent both domestic and international remittances. Also, this indicated that most migrants preferred abroad rather than in-country jobs to secure their future.

6.3.2 Expenditure Analysis

Analysis of expenditures by economic status showed that total spending on clothes by poorer households was significantly higher than other economic classes. Households with high economic status spend a bigger amount on business, festivals utilities and others than the middle class and poorer HH.

Education analysis gave the facts that highly educated households tended to spend more on education than the least educative HH head. The reason might be the social psychology that educated people tend to invest in educational careers of their family members. Therefore, they tended to send their children to private schools where the quality of education is better compared to the public (Acharya and Leon-Gonzalez, 2019). Due to parents' greater willingness to pay for their children's education, private schools typically provide higher-quality instruction. This makes it possible for private schools to offer greater instructional resources and hire teachers of higher quality. Private education has become less expensive due to declining family sizes and rising earnings, which has raised the investment per student. Private schools are preferred by parents worldwide due to their outstanding academic standards, smaller class sizes, English-medium education, higher quality education, and social networking opportunities (Kapri, Ghimire and Dulal, 2023).

The family running their own business spent more on utilities, like gas and electricity, telephone bills etc. than the family that ran the business in their own house and did not pay separately for the utilities for their business. Others who did not have their business had fewer expenses on utilities. The region-based analysis also showed the same findings. Households located in urban areas spent more on food, education, and utilities than those located in rural areas (Khanal, Banskota and Giri, 2017) .

Remittance-based income highlighted the expenditure higher in the families who received a bigger volume of international remittance. This was a common human attitude that those who earned more spent. Destination-based analysis showed that migrants whose destination countries were Korea and Japan tended to spend higher in all categories of expenditures than other migrants from other destinations (Bhandari, 2016; Acharya and Thapa, 2017).

The expenses to celebrate festivals were significantly highest among the families whose leader was unemployed. Such behaviour did not give a positive message about the use of remittance. The study conducted by Nepal and Henning (2013) also shows a similar pattern, poorer families tend to spend on food, festivals and other utilities rather than on education and health.

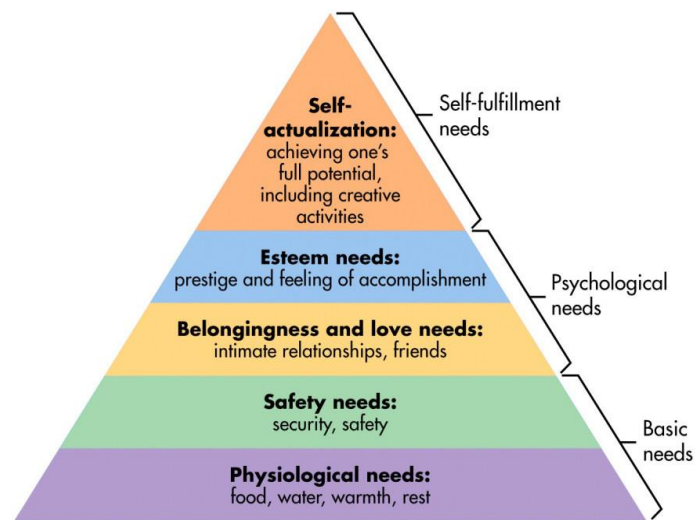
Buying new clothes and other household goods during the festival season was more common in poor families. This phenomenon created the same types of economic burden for all categories of households to a different extent. After receiving remittance for decades, poor households had progressed to middle-class families.

The physical needs of both affluent and economically disadvantaged individuals, drawing from Abraham Maslow's Need Theory. According to Maslow's theory, individuals address safety and security concerns once their physical needs are fulfilled. The five-tier model of human needs, illustrated in Figure 9 below, emphasises that the failure to fulfil deficiency needs hinders individuals from becoming motivated to pursue growth needs. Analysing data on Residential Rental Houses reveals a prioritisation of spending on physiological needs, including food, water, warmth, and rest. These basic needs are essential for everyone to sustain their physical well-being.

Aligning with Maslow's Need Theory, once basic needs are met, safety and security needs emerge, paralleling the experiences of migrant families. For instance, migrants invest in building houses for protection against natural disasters, seek quality health and education, and purchase land for agricultural endeavours, ensuring a stable income. Social needs come to the forefront as members of RRHs, having fulfilled their basic and safety needs, aspire to gain recognition in society and establish social trust. Leaders of RRHs even extend financial support to society members, fostering new friendships and promoting a sense of belonging.

Following social needs, the quest for self-esteem, encompassing glory, status, fame, recognition, reputation, and dignity, gradually emerges among RRH members. This encourages them to invest in businesses for the sake of fame and recognition, ultimately leading to the fulfilment of the highest hierarchy of needs known as self-actualisation. At this stage, RRH members, realising their full potential, engage in creative activities such as implementing new techniques in agriculture and business, drawing inspiration from migrant communities. The paragraph presents a cohesive narrative, illustrating the application of Maslow's Need Theory in the context of RRHs and migrant families, emphasising the progressive fulfilment of diverse needs.

Figure 9 Maslow's Theory of Need Pyramids



Source: McLeod (2007)

The leader of the family with less than five years of formal education spent nearly the same amount as their counterparts who went to school for six or more years. Both groups were spending nearly the same amount on business despite their academic qualification. Higher education was higher the economic awareness. This was the general perception about education regarding the business initiative and in our research area as well. But the given table 31 revealed that the household leader having less education was spending more. So, the given fact helped us to get to the conclusion that people couldn't acquire higher educational degrees due to various reasons, but the financial and economic awareness and motives are almost the same in both geographical locations in the district.

Previous studies on remittance and education by Askarov and Doucouliagos (2020) confirm that international remittance increased education expenses by 35 to 53 per cent in many countries including South Asia. It did not have significant effects on Eastern Europe and Eastern Asia. Remittance positively contributed to the education sector of most countries. Such contribution was economically and statistically significant. Remittance is an effective contribution to education in Nepal. The money received as remittance was being used for education and the formation of human capital in the long run (Bansak, Chezum and Giri, 2015). Various other studies in Nepal found that expenditures on education, health and consumption are higher within RRHs than in non-receiving households while comparing them (Karki Nepal, 2016; Acharya and Thapa, 2017). Alternatively, a study on the effects of the Remittance and migration process on child education found that children of less educated and informed parents value the importance of education than educated parents preventing school dropouts and investing in quality education. Overall remittance and migration process resulted in increased child enrolment in a private school which adversely affected enrolment of children in a public school in rural areas. Even deprived families were likely to invest in quality education due to remittance (Acharya and Leon-Gonzalez, 2014).

This chapter concluded that most of the labour migrants preferred abroad for higher incomes which secure their family and relatives financially. However, due to the higher up-front cost that the poorest families cannot afford ended with less income from international remittance than other economic categories of RRHs. Along with that, Income analysis under socio-demographic characters of RRHs also reflected that higher educative household head tends to send and prefer better jobs with higher wages for the migrants. Also, RRHs whose main occupations are business succeed in receiving more remittance than another occupational groups such as agriculture and service.

Similarly, expenditure analysis under households' characters surprisingly revealed that poor households spend more on clothes, durables and even healthcare than other economic categories of RRHs. Meanwhile, rich households were found to spend higher amounts on festivals, business/others, and utilities. Also, educational-wise, the least educated households' heads were found to spend more on quality education and held better savings than their counterparts' groups. Occupational wise, students and other professions were found to spend more on education, whereas agricultural households' heads spent more on farming. When it came to the quantity of remittances received, it was discovered that households with higher amounts spent a disproportionate amount on everyday expenses, education, durable goods, business/other expenses, and even utilities compared to those with lower amounts. It concluded that in the presence of a better amount of remittance, households can enhance their livelihoods by spending various sectors of households' expenditures.

Chapter 7: Impacts of Remittance on Livelihood and Investment Sector (Study 4)

This chapter presents findings from 16 semi-structured interviews with the heads of the remittance-receiving households from the two different study areas, Tripurasundari Rural Municipality and Dhunibesi Municipality of Dhading District. The programme of research was designed to incorporate and analyse the data using mixed methods where expenditure details of RRHs were collected through household surveys (Study 1), diary recordings (Study 2) and the integration of these two studies (Study 3). The main objective of Study 4 is to understand and explore the households' expenditures, their contributions in achieving their objectives, the impacts of remittance on livelihoods and the use of remittance on investments. Semi-structured interviews were selected instead of other qualitative methods such as focus group discussions because the topics were sensitive and related to financial information. Precaution was taken to minimise the distress caused by interviews on such a sensitive topic (Attached consent form in Appendix G also signposts the participant to an appropriate resources). The data collection method and results derived from the thematic analysis are discussed below.

This programme of research primarily relies on financial data from homes that was gathered through survey questionnaires and diaries reflecting household incomes and expenses. Subsequently, this qualitative study aimed to gain insight into the dynamics of income and expenditures among the RRHs. Following preliminary findings from quantitative analysis, which included expenditures on food, durables, health, education, and investments, the qualitative approach is deemed to yield richer, more insightful, and meaningful phenomenological information about expenditures and their consequences, complementing the inferences drawn from the quantitative approach.

7.1 Methods

Qualitative research helps the researcher to come to know the significant views, opinions and perceptions of individuals throughout the research process (Patton, 2014). The qualitative method allows researchers to analyse individual behaviours and attitudes towards a particular issue and interpret participants' attitudes and perceptions into comprehensive descriptions to derive conclusions from a research (Saunders, Lewis and Thornhill, 2019). This kind of research approach helps to broaden a narrow human mindset and understand how people think about a particular subject. Focus groups discussions, experiments conducted through observation, and semi structured interviews are a few of the frequently used methods in qualitative research. With the aid of such qualitative research techniques, the richness of the data that is important can be gathered (Trochim, Donnelly and Arora, 2016).

Among various approaches, a generic qualitative research approach has been adopted for this study. Qualitative studies typically concentrate on topics, and explore opinions and real-world experiences, rather than participants' particular responses in binary forms. To augment the real world experience, qualitative studies are often complemented by a mix of other methods such as quantitative surveys, and observations (Merriam and Grenier, 2019). Qualitative methodologies alone can have limitations such as not adequately addressing the research emphasis (e.g. magnitude required for a nationwide study), including broader scale of population on the topic, that are generalisable (Bellamy et al., 2016). In this study, I focused on real-world events based on participants' opinions and perspectives, specifically on the effects of migration and remittance on livelihood and business. Despite my prior knowledge regarding migration, remittance, expenditures, and livelihood, I aimed to provide a description from the participants' viewpoint. Furthermore, the major objective of the research was to understand and examine the expenditure patterns of RRHs which required mixed-methods methodology, doing quantitative analyses followed by a qualitative chapter to provide further insights into the research issue.

The qualitative research methods were guided by the study topic, allowing researchers to include several methodologies to create research designs that align with their pragmatic philosophy. I did not base my research on theoretical issues but instead utilised practical methods, like diary surveys and interviews, to address the research challenge. I used mixed methodologies to validate their applicability to the study's context (Cooper and Endacott, 2007). I am aware of ethical considerations, necessary resources, study timeframe, and logistical difficulties that may arise during the investigation. Rigour was ensured by attaining the level of saturation, conducting semi-structured interviews, observations and finally applying triangulation approaches. However, this approach also generated considerable debate regarding its validity and credibility due to the limited literature supporting its effective utilisation (Merriam, 1998; Cooper and Endacott, 2007; Bellamy et al., 2016).

Based on a generic approach, sixteen semi-structured interviews were conducted to collect the qualitative information for this mixed-method study. The use of additional sampling methods and procedures, as well as data collection and analysis methods, is briefly explained below.

7.1.1 Data Sampling and Recruitment

Sampling in a qualitative study is not as straightforward as in quantitative methods (Coyne, 1997; Pope and Mays, 2020). However, the sample size depends upon the purpose and aims of the study. In this study, a purposive sampling method for a semi-structured interview was used. The recruitment process in this study used purposive sampling using the following inclusion and exclusion criteria. Inclusion criteria for this sample was households containing labour migrant who migrated abroad for at least one year (excluding migration to India). There are no official documents required to cross the borders of India from Nepal due to free movement between two countries, so therefore no official records register migration flows. Alternatively, households containing migrants who recently migrated abroad for less

than one year and households containing migrants who migrate to India came under the study's exclusion criteria. Participants were informed through the information sheet to ensure participants were personally approached by the researcher during the interview with questionnaires that contained migration history which ensured that specific inclusion criteria were met. This sampling approach enabled me to determine participants according to the predefined conditions and aims of the study (Luborsky and Rubinstein, 1995). Similarly, Bowling (2009) asserted that this approach is a convenient method for recruiting participants. Thus, selected participants can actively participate in the interview when identified purposefully. Moreover, Guest, Bunce and Johnson (2006) defined that purposive samples are the most regularly used form of sampling and their size usually relies on the concept of 'saturation' or the point at which no new information or themes have emerged from the data. Therefore, qualitative research has a small sample size based on data saturation, where no further information is obtained (Patton, 2014).

Quantitative Data such as expenditures on food, health, and business provided a general idea of the aspects of livelihoods on how households are spending. Purposive sampling allows the use of personal judgment, enabling the researcher to select the best cases to answer research questions and meet objectives. Findings from the initial data collection can guide the researcher in extending their sample to subsequent cases (Saunders, Lewis and Thornhill, 2019). Because the participants were drawn from the same study area and communities, the researcher had pre-established acquaintances, facilitating the approach and selection of participants for interviews. Selection criteria were based on diversity, with efforts made to enrol individuals from varied backgrounds, including diverse genders, destinations of migrants, and economic statuses. This approach aimed to gather a broad range of perspectives and experiences from the research participants. Some participants were not included from the pool of quantitative study participants; instead, they were selected from the study site due to their distinct characteristics, such as having different destinations compared to those surveyed in the quantitative study. These participants brought unique perspectives to the research due to their varied backgrounds and experiences. This also minimised the potential chances for participants to feel distressed and be particularly targeted with similar questions. Although the inclusion and exclusion criteria for participating in the survey and interviews were the same, the participants were not a subset sample from the households' survey.

Semi-structured interviews were carried out to understand more about the expenditure patterns of the participants from the same community. Further details of all sixteen interviewees are included in Table 36 below and the interview schedule is attached in Appendix H.

7.1.2 Brief Overview of Participants.

Table 36 below shows the demographic information about the 16 participants who participated in the research. Half of the participants were from Tripurasundari, and the other half were from Dhunibesi. Most of the participants (10 out of 16) were female, and half were under the age of 40. Meanwhile,

agriculture (n=8) was the primary occupation of most of the participants, with some working their businesses (n=3), jobs (n=3), and as housewives (n=2). Most of the participants had nuclear families (n=12), and the remaining had extended families. Only two participants had studied a degree or higher and the rest had only studied either grade 12 or below.

Table 36 Interview Participants

ID	Gender	Location	Age Group	Education	Occupation	Wealth profiles	Family
P1	Female	Tripurasundari	21-30	Year 11-12	Agriculture	Middle Class	Nuclear
P2	Male	Tripurasundari	51-70	Year 1-5	Agriculture	Poor	Nuclear
P3	Female	Tripurasundari	51-70	None	Housewife	Rich	Extended
P4	Female	Tripurasundari	21-30	Year 11-12	Business	Middle Class	Nuclear
P5	Male	Tripurasundari	51-70	Year 1-5	Agriculture	Poor	Nuclear
P6	Female	Tripurasundari	41-50	Year 1-5	Agriculture	Middle Class	Extended
P7	Female	Tripurasundari	21-30	Degree	job	Middle Class	Extended
P8	Female	Dhunibesi	21-30	Year 6-10	Agriculture	Middle Class	Nuclear
P9	Male	Dhunibesi	51-70	Year 1-5	job	Middle Class	Nuclear
P10	Female	Dhunibesi	41-50	Year 1-5	Agriculture	Rich	Nuclear
P11	Male	Dhunibesi	31-40	Degree	job	Middle Class	Extended
P12	Female	Dhunibesi	21-30	Year 1-5	Business	Middle Class	Nuclear
P13	Male	Dhunibesi	41-50	Year 6-10	Business	Poor	Nuclear
P14	Male	Dhunibesi	51-70	Year 1-5	Agriculture	Poor	Nuclear
P15	Female	Dhunibesi	31-40	Year 1-5	Agriculture	Middle Class	Nuclear
P16	Female	Tripurasundari	21-30	Year 6-10	Housewife	Rich	Nuclear

7.1.3 Data Collection and Analysis

Results from the household survey, which provided socio-demographic characteristics of the RRHs, along with income and expenditure recordings over a few months in the diary, inform the basis for questions and interview schedules.

The interview schedule and guide were developed and informed by the emerging findings from studies 1 and 2. Pilot tests of the study guidelines were conducted after drafting the guidelines. To have a realistic mock interview, the interviews were scheduled with the Nepali students of LJMU. This helped to finalise the guidelines and understand the pattern of guidelines and sequence of the questions. Modification like start the interview with basic questions rather than with main questions relative to study aims and objective were changed and categorised after this pilot test.

Interview topics were guided by a few broad topics where the researcher encouraged study participants to perform more actively in determining the flow of discussion (Tolley, 2016). The researcher had set the interview schedule (Appendix H) which allowed to rely on the subject area following the reliable method of the main question, follow-up questions and probes (Patton, 2014). The one-to-one semi-structured interviews was conducted face to face in early July 2019 by the researcher. The interview time and venue were confirmed by the follow-up communication (social media) between the researcher and the participants. The interviews were conducted in a convenient and secure place (such as the respondent's house, or a viable public place such as a school or health centre) as agreed by both parties.

A separate written informed consent form was obtained, and each interview was recorded digitally with the permission of the participant. The participants were pre-informed via telephone about the nature of participations. During the interviews, details about the study were explained verbally, and each interview participant was supplied with an information sheet about their participation in the interview translated into their native language. Participants were assured that their information would be solely for academic purposes only and that their names and details would not be published in any reports, thesis, or publications. All the recorded data and information were dealt with in a highly confidential manner (securely stored on a password-protected computer kept anonymously and coded with numbers and not participant names). Participants were assured that, once the project ends, data would be disposed of after 5 years according to the university's regulations. Most of the interviews lasted for 30-40 minutes and were conducted in the native Nepalese language. All audio-recorded interviews were then transcribed and translated by the PI ready for analysis, the details of which are described below.

The data were analysed thematically, where main themes were described in detail and supported by the participants' views and dialogues, where necessary, followed by the codes and subcodes.

A step-by-step guide on data analysis was followed based on the guidelines outlined by Braun and Clarke (2013) Thematic Analysis(TA) because it is a proven strategy in health and wellness research. It enables advanced analysis that is easily accessible to non-academics, practitioners, and policymakers (Braun and Clarke, 2013; Braun and Clarke, 2014). Thematic Analysis is a very flexible method of identifying, analysing and interpreting patterns of meaning within qualitative data. The flexible approach made it easy to triangulate findings across qualitative research, especially since the chosen triangulation methodology incorporates theme convergence (Braun, Clarke and Weate, 2016).

Step one - Familiarising with the data.

All 16 interviews were conducted by the researcher and prior knowledge of data were initiated. However, in this stage it is vital to immerse oneself in the data to the extent that the researcher becomes familiar with depth and breadth of the content. Active way of reading and re-reading the data searching for meaning and the patterns is idealistic in this stage. The interviews were listened by the researcher to help me understand and become familiar with the data in first instance. The recorded interviews were first transcribed into Nepali and then translated into English. Some English transcripts were back

translated into Nepali for quality purposes which were checked by the English lecturer at Kathmandu University, who is native speaker of Nepali in order to maintain reliability and accuracy (Pitchforth and van Teijlingen, 2005). After several re-readings, notes were made, and the key information aligned to the specific research question was extracted. All data related to impacts of remittance on livelihood and the productive sector were identified during this process. Relevant data was identified using a deductive (top-down) thematic approach where my analysis was driven by the research question (Braun and Clarke, 2013) During the first steps of qualitative analysis the data that formed patterns and meaning around the most relevant research questions were identified through active reading. In the subsequent listening and reading of the translated interviews, the codes were generated and jotted down to prepare the essential themes. All sixteen interviews' translations were then uploaded to the qualitative data analysis computer software, NVivo Version12 (QSR International, 2021) after the completion of the reading process. Three deductive themes 1) Positive consequences of migration and remittance on livelihood, 2) Negative Consequences of migration and remittance and 3) Exploration of uses of remittance on business and investments were developed from the first step of familiarising with the interviews' data.

Step two - Generating initial codes.

Ideas to generate codes were initiated after familiarisation and identification of the relevant data was completed. As the data were read several times, each unit of data that was relevant or interesting to the research question was coded to reduce lots of data into small chunks of meaning. Notes were made manually on potential codes and patterns based on three broad themes. Those notes were thoroughly reviewed to create a list of codes for each broad theme. All respective data were coded systematically to these codes using NVivo software. Open coding processes were used where codes were developed and modified while working throughout the coding process.

Step three - Search for themes.

A theme is a pattern which captures something interesting and significant about the data or research question. All the codes from the theme were categorised into groups using a mind map to create the themes and sub-themes. The codes were initially separated into positive and negative themes under the two broad themes (livelihoods impacts and productive uses of remittance). It helped to understand the nature of the themes and sub-themes available to categorise later. Furthermore, it also helped to explore their patterns so that they could be included under a theme. For example, all the codes related to the positive attitudes of participants regarding the impacts of remittance on livelihoods have been identified and organised under one common theme. All codes that were related to contributing to better health, better education and better housing were themed and named as positive consequences of migration and remittance. Codes were created after all themes and sub-themes in NVivo and data were recategorised. Most codes were associated with one theme, and some were associated with more than one theme which were categorised under miscellaneous theme at this stage.

Step four - Review themes.

At this stage, the preliminary themes that the researcher had created were reviewed, amended, and developed into something meaningful and more sensible for the research. All data relevant to the themes were re-checked from the individual transcripts for cross-checks. The themes and codes were checked to ensure the data made sense during the coding and analysis of the themes. Similarly, the codes and themes were also reviewed to check for duplication of the themes. Furthermore, the themes created in the first stage were narrowed down to a limited number of themes during this stage. For example, I had created two different sub-themes such as women and empowerment as well as women and autonomy, which, while being reviewed, were categorised under the one sub-theme 'Women Empowerment'. Also, the themes of 'Before Migration' and 'After Migration' were rephrased, changed, and merged to one main theme 'Positive Consequences of Migration and Remittance on Livelihood'.

Step five - Defining themes.

The themes were determined and defined after the coding and thematic synthesis. Great care was taken to ensure that each theme conveyed the story which reflected the research study objective. In this study, under the main three themes, sub-themes were employed to provide structure and hierarchy with each main theme. A thematic map (see Figure 10) for interviews' transcripts was created for two main objectives to present the most coherent and logical structure for the narrative.

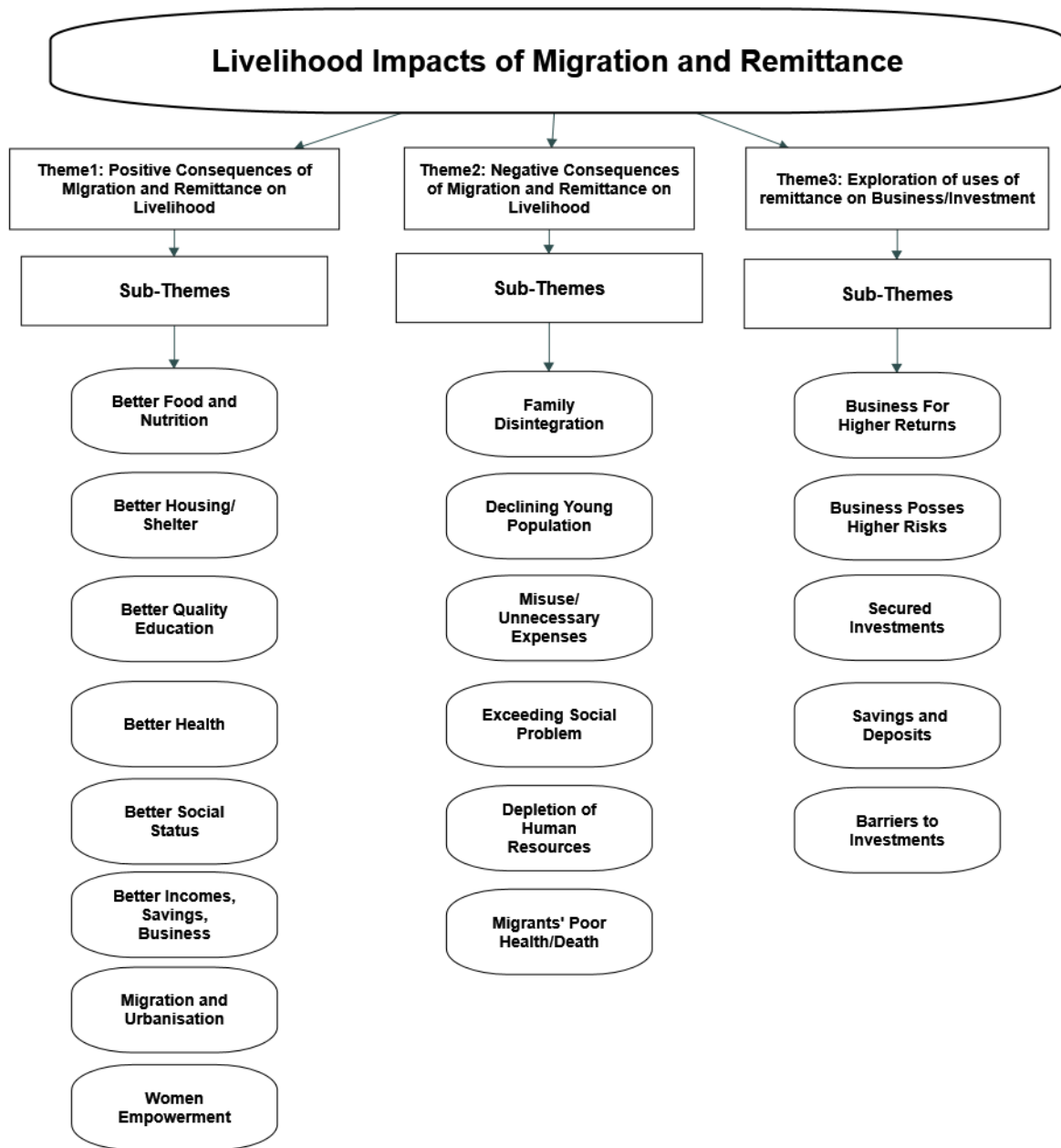
Step six - Writing Up.

This was the final stage of the thematic analysis which presents the results (7.2). It involves synthesising the gathered data, interpretations, and insights into a coherent and comprehensive narrative. It also involves in analysing narratively and addressing the study objective of identifying the roles of remittance in enhancing the livelihoods of RRHs and exploring the uses of remittance in business/investments by RRHs. During this phase, the information is shared in a synthesised manner to portray the data to a wider audience. This typically includes drafting a research report or manuscript that adheres to established conventions of academic writing and research dissemination. Quotes are labelled using the numeric code for the interviewee (for example, *P1* for participant 1). The writing-up process entails detailing the research methodology, presenting the analysed data, discussing key themes or patterns identified, and offering interpretations and conclusions based on the findings.

7.1.4 Transcription and Translation Process

The transcribing of interview recordings is the first step of qualitative data analysis where the audio recordings are transcribed into written notes (Bailey, 2008). Each interview was recorded in the digital audio recorder in the Nepali language and was given a unique code. The collected audio data was then transcribed textually into Nepali first and then translated into English by the principal investigator. At the beginning of the analysis, the interview begins with the transcription along with a short description of the setting and then basic information about the interviewee based on the original audio-recorded interview. (McLellan et al., 2003). The Nepali version of the transcripts was translated into English and some English transcripts were back translated into Nepali for quality purposes. The process of transcription is an important tool for analysing qualitative data through which researchers can become well acquainted with interview data and the integrity of transcriptions and translations safeguards the validity of interview-based research (Clark et al., 2017). The translations were cross-verified by the Nepali-speaking English lecturer at LJMU, who is a native speaker of Nepali for reliability and accuracy (Pitchforth and van Teijlingen, 2005). If any disagreement arose from the translated text, detailed and intensive discussions were made among the researchers for appropriate translation (Oliver, Serovich and Mason, 2005; Bailey, 2008). Subsequently, final Nepali transcripts and English translations were sent back to one of the participants to get feedback and to ensure a quality check. The following figure 10 explains the thematic map from the data transcriptions of sixteen interviews.

Figure 10 Thematic Map



7.2 Results

The structure of this chapter is organised using a series of sub-themes that systematically explores the diverse roles and impacts of remittances on the livelihoods of remittance-receiving households (RRHs). It begins with an overview of the general roles played by remittances in enhancing livelihoods. The subsequent sections delve into specific aspects, discussing the positive influence of migration and remittance on the overall livelihoods of RRHs. This encompasses improvements in daily consumption, housing conditions, and support in rebuilding homes affected by natural disasters. The chapter further explores how remittance facilitates better and quality education, contributes to the physical well-being of households and fosters a more comfortable lifestyle.

The discussion extends to the employment sector, highlighting the role of remittance in providing less strenuous job opportunities, ultimately contributing to an easier life for RRHs. Social implications are examined, focusing on the benefits of securing and regaining social status, as well as the empowerment and autonomy of women within remittance-receiving households. Financial aspects, including better incomes, savings, and investments, are explored to understand how remittance leads to improved financial statuses.

The chapter also addresses the broader impacts of migration and remittances on urbanisation, shaping the growth and development of urban areas. To provide a comprehensive perspective, the chapter concludes by acknowledging and discussing the social drawbacks and disadvantages associated with migration and remittance for both households and society at large.

7.2.1 Theme 1: Positive Consequences of Migration and Remittance on Livelihood

Thematic analysis from 16 RRHs' heads revealed that migration and remittance had supported the families in all aspects of their lives including daily consumption, good shelter, quality education, and quality health. RRHs' Heads also revealed that their social status has been uplifted in society and community after they had labour migrants in their households. Migration and remittance gradually made their lives better by providing for their basic needs and by regaining social values in society.

The majority of the households' heads explained their family conditions in the interviews as low standard before they had foreign employment. They explained their difficult situations and the disappointment in society when there was a lack of regular income sources. Some of the participants shared that they did not have money to pay for health care resulting in the death of their near ones. Furthermore, some participants did not have their farmlands which resulted in them being unemployed. Employment opportunities were limited and more so in remote places, which persuaded youth to seek foreign employment and favoured labour migration. They did not have enough opportunity to have access to a healthcare system, or a good education system and they even struggled for good food and shelter too. They expressed a feeling of disappointment when neighbours and society did not trust them to borrow

money when they needed it in emergencies. These indicated that most of the RRHs went through various difficult situations in the absence of remittance.

According to my experience, in the past, we were living a very hard life in our joint family. As I know, after I married there was not enough money at all to cover the household expenses. We didn't have much money. Of course! money is the main thing, so our living standards were not as good as now, we couldn't afford good food, private healthcare, good clothes and many more things.

(P4, Female, Business, Tripurasundari)

Some respondents highlighted more extreme form of poverty in rural areas where people worked in someone else's land to produce agricultural products in return for a minimal proportion of produce or sometimes minimal wages.

There were lacks and inadequate in most things. We are financially poor and do not have enough land to do agriculture too. We had to work hard on someone's land for certain wages. We do not own our house either. We used to have many issues such as sometimes not well enough food for all family members, not having regular jobs and not owning farms and cattle. We had to depend on other lands and property for our essentials.

(P8, Female. Agriculture, Dhunibesi)

The miserable experiences of household heads before migration and remittance were largely related to the lack of a reliable income source, and insufficient housing and accommodation, which were not enough for entire families. The families did not have sufficient money to spend on their personal choices, education, and good health. Most of the households reasons for migration were unemployment and a lack of reliable income sources.

Once remittances became a reliable income source, a majority of households confirmed that they supported primarily basic needs such as food and shelter. Gradually, households also experienced support for quality education, i.e., private schools and quality health care from private hospitals. This had enhanced their quality of life. In addition, RRHs were poor and due to their unreliable incomes, they were not trusted for personal lending or banking loans. Gradually, with improving financial conditions from the remittance, they earned the trust and recognition in society and started getting trust from neighbours and the community.

Finding jobs was the hardest part before. As my husband did not have a proper job, he could not bring money home. Neither he nor I could be a good support for our family. As my husband is working now and we have a stable income, we can afford a good education for our children and better health care, and we are getting better.

(P7, Female, Job, Tripurasundari)

Some respondents explained the complete dependence on remittance money for education, healthcare and daily expenditure.

There are children and elderly in our house who cannot work, and remittance helps with everyone's daily expenditures. Children are studying and I studied bachelor's too all from his income. It is better to say our all-expenditure is dependent on remittance, mainly daily expenses, education, healthcare, etc.

(P12, Female, Business, Dhunibesi)

Participants explained that migration and remittances not only provided them with food, clothing and shelter but also supported households to gain social trust and respect in the society. Remittance had enhanced their livelihoods contributing to daily consumption, better shelter, quality education and better healthcare. It made households and family members' lives easier and more comfortable by abstaining them from their physically challenging jobs, such as carrying heavy loads on their backs to sell their agricultural products, working on farms and fields for long hours, etc. Instead, they started saving money and investing in land and properties as soon as their basic needs were satisfied.

It has helped us to lift our social standards and social prestige. Back then if we needed money no one would have lent us money because they would think about how they would pay us back. Because of foreign employment, they will lend us money easily. It has helped us uplift our social prestige and more people believe in us nowadays and give us some respect too.

(P6, Female, Agriculture, Tripurasundari)

Respondents also highlighted the increased trust from creditors and banks, referring to both financial capability and personal qualities such as loyalty and hard work.

Creditors and banks trust us now because we are capable to return their money. I began to know more lending people than earlier who trusted me as well. Not only due to that people also believed in me because I am loyal, work hard and earn too.

(P15, Female, Agriculture, Dhunibesi)

Under the themes of "Positive consequences of Migration and Remittance on Livelihood", eight sub-themes were created based on the information the participants gave about different parts of their lives.

Better Food and Nutrition.

Participants also expressed that they were struggling to buy enough food and clothes when they did not have support from remittances. They hardly got a chance to have a diet of their own choice, instead, they mostly relied on their grown cereals and vegetables. They even had difficulty in feeding and raising

their children in the absence of remittance. Participants in the presence of remittance income expressed that they would not need to work as hard now, at least to fulfil their daily consumption.

Yes! In all aspects, including livelihood and well-being. In the past, we had to struggle for good food and clothes, and to raise the kids as I wanted. There were no good income sources and there weren't any people to help me as well.

(P3, Female, Housewife, Tripurasundari)

One of the participants explained how remittance uplifted the living standards among community members referring to the purchasing capacity for good food, clothes and houses.

I have seen living standards being increased because they are spending their remittance on good food, clothes, and shelter.

(P9, Male, Job, Dhunibesi,)

Better Housing and Shelter.

After receiving regular remittances, all participants shared that they would be constructing a better house. Most of the participants also expressed their first motives for building the new house as soon as they repay their loans and start saving some money. Most of the participants' houses were destroyed during the 2015 earthquakes and they further added that their savings were used in the construction of their last house. Only a few used loans from banks to rebuild their house. Building a better house was a priority for all family members. Migrating to earn money was thus associated with improving one's lifestyle.

We want them to live better lives than us and I don't want them to live the life of what we have to live. So, we plan to buy land and build the house. We were able to give them this nice house which was not possible if my husband was here.

(P16, Female, Housewife, Tripurasundari)

A respondent who runs a small business explains how remittances have made it feasible to build restrooms so that it has broken their dependence to someone else's restrooms. The respondent expressed a significant relief after infrastructural changes were made because of the remittance.

It's almost been 2 years since we moved here. We used to go to someone's house for the restroom and it did not feel good. Therefore, he sends the money to build a restroom. It was kind of hard to fulfil the basic needs of a family back then. But things are better now as we have more access to these things, and we can afford them.

(P4, Female, Business, Tripurasundari)

The remittances have drastically changed the market of the property and real estate business. The market is booming as people are migrating to cities once they have a substantial amount of money from the regular income of remittances. This has surged the cost of housing as there are always potential customers in the market. Similarly, RRHs in Dhading improved their livelihoods by repairing and rebuilding the new houses.

Better Quality Education

Participants also mentioned that they were struggling to afford quality education for their children until they had a regular income source. RRHs can now afford private schools instead of government-funded schools, which provide a higher quality education in Nepal.

Yes, it has helped my children to get a quality education, my son studies at a private boarding school. I want my children to get the best higher education possible so that they can have a bright future.

(P12, Female, Business, Dhunibesi)

A respondent underscored a value of remittance in supporting the education of children—a much valued attribute in Nepalese society. The support of remittance in higher education has deeper meanings in safeguarding and securing the future.

It gives families a lot of help with their education. Both the brother and sister of the family are studying at the bachelor's level and remittance facilitates their further study. However, education would have been difficult due to the high cost. We couldn't provide without remittance because the monthly fees had risen NRs. 1200-1500.

(P7, Female, Job, Tripurasundari)

Remittances play a crucial role in enhancing education within families. One respondent mentions how it enables a child to attend a private boarding school for quality education, while another highlights its assistance in educating younger children. The third response emphasises the financial relief provided by remittances, allowing siblings to pursue bachelor's degrees despite rising educational costs. Overall, these testimonials underscore the significant impact of remittances in overcoming financial barriers and facilitating educational opportunities.

Better Health.

Households' heads express that their lives were miserable, and they had to work very hard physically to save money for daily consumption. Once they had migrants who worked abroad and sent remittances regularly, they no longer had to work hard for their daily consumption. Additionally, remittances assisted

families in accessing private health care, and some of the participants even relied on their remittances to cover the cost of their regular treatments.

But this year, our small baby has shown some pneumonia symptoms, so we took him to the capital, Kathmandu and it cost us NRs 50,000- 60,000. We assumed pneumonia because he had no previous illness. Yes, without remittance, it would have been extremely difficult.

(P3, Female, Housewife, Tripurasundari)

Cost of health care had significant impact on their expenses. A treatment cost of woman who had persistent cough and asthma was only possible because of the remittance. In addition, hygiene and sanitation of the family was dependent on remittance.

Yes, of course! Mother had been sick for a few years, and she had a persistent cough and asthma that she had not completely recovered as well. We have already spent a significant amount of money, such as NRs 800,000 to stabilise the health and buy the medications. To be truthful in this matter, we used to live in a kind of rural area, and we didn't even have a toilet in our house, which was very bad for our health and hygiene until he went abroad.

(P4, Female, Business, Tripurasundari)

The living conditions of most of the participants have changed for the better. During the interviews, participants mentioned that they have better food facilities and a better supply of water at home and that their living conditions have improved.

I do not have to work hard like before. It has been a lot easier after receiving remittances to buy things for home and family. We had to walk for like an hour or so since it was uphill for drinking water only. We have drinking water directly into our home now. We made a toilet after we had money and we brought drinking water a bit close to our home once we started getting remittance.

(P2, Male, Agriculture, Tripurasundari)

A respondent explained how remittance not only helped the immediate family members but the overall living conditions of the households. The remittance support has helped the family members to adopt agricultural works without having to worry about the outcomes.

Yes, that had improved my living conditions too. They are earning and living happily there, and I also don't need to think about their living expenses and careers. I am also happy here doing my little agriculture. Also, it makes my life easier too.

(P14, Male, Agriculture, Dhunibesi)

Better Social Status

Many participants shared that before receiving remittance income, they faced a lack of trust from society, especially when it came to securing loans. The transformation occurred as remittance money started flowing in, leading to newfound trust and confidence from both close neighbours and financial institutions. This positive shift in perception was attributed to having migrant family members, regardless of the amount they earned. In essence, remittances and migration not only bolstered economic strength within households but also fostered a sense of social security and recognition, emphasising the broader socio-economic impact of remittance income.

Indeed, having money or not having money can have a very big impact on life, and the viewpoint of society also changes accordingly. I struggled a lot to gather some money to send him (my son) abroad, and nobody even lent us money. Soon after he went abroad, whether he earned it or not, shops and neighbours started giving us some credit too. Now they trust us because he is abroad.

(P4, Female, Business, Tripurasundari)

A respondent explained how remittance uplifted their standing and respect in the community, the trust and confidence associated with it. The community members, peers and neighbours started supporting their needs and burrows needed to advance their living conditions. The second quote concentrates more on the overall effect of foreign work on raising social standards and reputation.

It has helped us to lift our social standards and social prestige. Back then, if we needed money, no one would have lent it to us because they would think about how we would pay them back. Because of foreign employment, now they lend us money easily. It has helped us improve our social standing and more people now believe in us and respect us.

(P6, Female, Agriculture, Tripurasundari)

Better Incomes, Savings, and Business.

Participants highlighted significant improvements in both economic and social profiles following the migration of household members for work. With the clearing of debts and loans, households began saving their income. Notably, some households have ventured into investments, particularly in businesses like poultry and agriculture. A prevalent aspiration among participants is to invest in land and property, considered secure with better returns compared to other business ventures. This collective shift towards savings and investment indicates a positive economic trajectory, reflecting the multifaceted impact of remittance income on enhancing financial stability and fostering aspirations for future prosperity within these households.

Well, I might not be able to talk about everyone, but it has surely helped us come out of poverty and has increased our living standards. There are also events involving

investments in real estate, business, and transportation, which let us reap a slow but steady interest. As today's society is dictated by money and in the absence of income sources nobody even lends or helps us but after my husband went abroad and worked, things have changed as well as our lives too.

(P4, Female, Business, Tripurasundari)

A respondent explained how the volume of income had major impact on their living condition. Even when the husband was working hard with the Nepalese job, he was not able to maintain the expenses, but once he started having the foreign employment, the economic dynamics changed leading to an improved economic condition.

For example, when my husband was here, we used to work hard but still, we were in financial trouble. Even when I worked hard, we had zero savings, but now that he is in foreign employment, we have everything, and we have some savings for the future too.

(P12, Female, Business, Dhunibesi)

Migration and Urbanisations.

Most of the families were satisfied with their locations. People preferred to settle themselves close to a good school and access to a hospital, transportation, and other amenities. This desire for improved services reflects a broader trend where families, with enhanced financial stability, prioritise access to facilities and services that might be lacking in their rural settlements. This shift underlines the dynamic relationship between economic progress and the pursuit of an improved quality of life for these families. Due to this reason, they start shifting their family to urbanising villages or cities. Soon, the area becomes densely populated to the point where the private sector sees more business opportunities. Commercial banks extend their branches, and private education schools and hospitals emerge in that locality. The local government invest more money to develop the amenities like roads and drinking water in such settlements. As a result, international migration is indirectly contributing to urbanisation.

From another perspective, affluent households are looking for more opportunities to expand their businesses or send their children to highly recognised private schools or colleges. This phenomenon encourages them to migrate to big metro cities like Chitwan, Pokhara or Kathmandu.

This is a new residential area. Still, I think in Khausi (Village in Dhading) there were more facilities than here the water was easy to get, and it was a better society to live in.

(P2, Male, Agriculture, Tripurasundari)

A respondent explained the value of building roads and investing in clean drinking water supplies in rural areas so that the rural population are content with the infrastructure which can ultimately reduce the population pressure in urban cities.

This is true, when they have money, will start looking for lots of facilities. I think we should make roads and have fresh drinking water available due to which we won't travel to urban areas.

(P9, Male, Job, Dhunibesi)

A substantial income serves as a motivating factor for individuals to seek and access more facilities, a common aspiration shared by people universally. This trend is particularly notable in urban areas, which typically offer more amenities than rural villages. Those with the financial means often choose to migrate from rural areas to nearby towns or cities in pursuit of an enhanced quality of life for their families. This migration pattern contributes to an escalating demand for resources and services in both large and small cities, presenting a challenge not only in developed but also in developing countries. The increasing pressure on urban centres underscores the complex interplay between economic opportunities, aspirations for a better life, and the strain on existing urban infrastructure.

Women's Empowerment

Along with social recognition, remittance-receiving households explained that the tradition of male superiority and autonomy had also decreased after migration. Most of the males who migrated for work left their spouses and families at home. In the absence of a male, females had to perform all household activities and even participated in decision-making processes. Furthermore, women had to take responsibility and participate in outdoor businesses; for example, they had to go to the tax office, council office, and children's school regularly which made them more independent and autonomous in society all of which are positive changes. These responsibilities not only contribute to a more equitable distribution of roles but also empower women by fostering independence and autonomy in society. This change signifies a positive evolution in gender dynamics within these remittance-receiving households, demonstrating how economic shifts can lead to broader societal transformations, especially in challenging traditional gender norms.

You can learn a lot of new things, and it will bring about good changes in you. It makes some changes when you start going out instead of only staying a whole day at home and doing only household work. I have to go to different places as a substitute for him. So, I have lots of responsibility right now and I have to handle the home too. So yes, it reduces inferiority by making women more responsible and independent in the absence of their husbands.

(P1 Female, Agriculture, Tripurasundari)

In following quotes, first interprets the changes as constructive steps towards women's empowerment challenging traditional gender roles, whereas the second quote recognises the advantages of autonomy and responsibilities but raises concerns towards viewing them as burdens.

I think these changes are good as they are a step towards women's empowerment and change in society. As an NGO worker, I am kind of used to my work and responsibilities, but society isn't. This also helps to stop the old traditional way of thinking that "a man is only mainly responsible for his home."

(P4 Female, Business, Tripurasundari)

It is a good thing to have responsibilities and autonomy. However, we should not take those responsibilities as a burden or boast about them. In the absence of our husbands, we must take over their duties and responsibilities. However, we should know our place and limits. It is good if you utilise it in the right ways.

(P8 Female. Agriculture, Dhunibesi)

Women were taking on more responsibility and becoming independent to compensate for the absence of their husbands due to migration. In this way, migration is indirectly supporting and encouraging women's empowerment. Women's involvement was taken more seriously in the family's decision-making process. The family jointly made decisions about investments or building a house. Many participants said genuine consultation occurred between the employees and their spouses for significant investments. In some families, the father or the eldest member makes decisions. They were still practising the traditional method of decision-making in a male-dominated society. Many families were excluding female members from the decision process.

We consult with each other, and he makes decisions as per our joint agreement, we jointly decide.

(P10, Female, Agriculture, Dhunibesi)

A respondent suggested a value of joint decision making, so that there are no obligations towards the agreement.

I think we should jointly decide it. Nobody forces us to do it, it's in our family's joint agreement.

(P2, Male, Agriculture, Tripurasundari)

Aside from a few exceptions, employment-oriented out-migration gave women more power. Their active participation in decision-making affected their family and financial activities. People in the society, on the other hand, were keeping a close eye on their social involvement. Traditional people also keep an

eye on whether those women are involved in an extra-official relationship while their husbands are away in foreign employment.

7.2.2 Theme 2: Negative Consequences of Migration and Remittance

In addition to the positive impacts and consequences, migration and remittance have brought about some negative consequences, outlined below. Migration and remittance have altered the social and economic dynamics of families in various ways. The remittance-driven economy has led to market changes and consequences, contributing to a shortage of labour and skilled manpower in the country, and resulting in a depletion of human resources. The younger population often aspires to seek foreign employment for labour or better job opportunities abroad, leading to a scarcity of labourers in the national market and the need for factories to recruit from neighbouring countries.

Moreover, due to the prevalent culture of migration at a young age, some communities have a population consisting mainly of vulnerable age groups, such as children and the elderly. Additionally, there is a growing concern among individuals regarding the heightened risks of contracting diseases from their migrant spouses, including but not limited to HIV, AIDS, Hepatitis B, and Hepatitis C. This emphasises the need for increased awareness and healthcare measures in the context of migration, highlighting the importance of addressing health-related challenges associated with the movement of individuals between regions.

I heard that while working abroad they might get communicable diseases, they might get in an accident with machinery objects and even lose their life. Due to unawareness and accidents, they even died in foreign countries.

(P2, Male, Agriculture, Tripurasundari)

A respondent offers a specific example of a neighbour's son who came back from a foreign country with a different wife, but also has transmitted HIV to his previous wife (daughter in law of the Thakale).

Our neighbour (Thakale) Thakale's son got married and had 2 kids and he went abroad; he brought another wife when he came back from abroad. Now Thakale's daughter-in-law is also HIV Positive.

(P3, Female, Housewife, Tripurasundari)

Along with these themes, sub-themes of the common negative consequences of migration and remittance are highlighted below.

Family Disintegration

Along with the increasing labour migration and remittances received in Nepal, the family situation has changed; for example, divorce rates are increasing. Long-distance relations between husband and wife

for a longer period have created gaps in their relationship. Most of the interviewed participants described similar situations; 11 out of 16 participants agreed that, as a result of migration, relationship barriers were higher than ever.

I have known a husband who has sent remittances frequently for the past 8 years. When he returned home, he discovered that he had nothing at all. His wife had left him, and his hard-earned money was also gone. She was making a fool out of him. From my point of view, I think his wife didn't see any future with him so, she left him. Migrating is like a culture now, every house has someone with foreign employment, and both husband and wife should think and realise that it's all for their better future.

(P11, Male, Job, Dhunibesi)

Similarly, some of the foreign employer when they returned back, they found their wives eloped with someone else, and that did not occur long before their arrival.

My brother-in-law went to Malaysia for employment, and he had a wife and a son of about two years. He was returning home in June and his wife had married and eloped with someone else in May, just before 1 month of his arrival. Such cases can be heard among many people in the villages.

(P8, Female. Agriculture, Dhunibesi)

Decreasing Young Population

The growing trend of young people leaving the community soon after finishing high school or college in places where youth are rarely seen means that most of the people living in such communities are children and elderly people.

I witnessed one of my friends bring their parents to the airport, saying that he would take them along with him after selling all their land and property. At last, he flew alone leaving his parents at the airport.

(P11, Male, Job, Dhunibesi)

Foreign employment has also disrupted the family integrity. The foreign employment of the most able youth member has left the elderly father and mother with uncertain future, sometimes with daughter-in-laws who do not have equal sense of responsibility and family bonding.

Yes, elderly people are very helpless without their younger sons, who have been looking after them for food and shelter. When they left, their daughters-in-law may or may not have looked after them as their son used to do.

(P14, Male, Agriculture, Dhunibesi)

Misuse/unnecessary Expenses

Remittances generally assist households in improving their standard of living. When households were relieved of the burden of loan repayment and daily consumption, they began spending remittances on unnecessary jewellery and foreign products rather than investing in productive businesses or savings.

I found many families were spending them unnecessarily too. Most RRHs were found spending unnecessarily during the festivals and weddings.

(P12 Female, Business, Dhunibesi)

Respondents also explain how community members have been allured to unnecessary products and goods to fulfil their growing material desire. And such desires to buy foreign products out proportionated the local products.

Well, people are becoming more fascinated by foreign goods and have more interest in buying and collecting them, mostly those promoted by advertisements. So, they want to consume foreign products rather than local ones.

(P7 Female, Job, Tripurasundari)

Rising Social Problem

According to most of the participants, in addition to increasing remittances and societal well-being, migration and remittance have introduced some social problems. People used to work hard for their basic needs in the absence of remittances in the past. Most of them were involved in agriculture and farming. However, most households nowadays include at least one migrant worker who earns and sends remittances for the household's consumption. It has resulted in idleness among many people and left their cultivable land barren.

Moreover, due to their higher incomes, they often spend unnecessarily on their bad habits, such as excessive alcohol consumption, which has various direct and indirect impacts on the community, schools, workplaces, and healthcare system. Household members in their origin country who received remittance regularly could not manage it properly and keep it securely. As a consequence, they stopped working, ended up being less active and some started spending regularly on alcohol, which in the long term negatively affects the social environment by various means.

People and their working culture have been changed. Compared to people who used to work hard for their living in the past, now nobody does like that and even they have stopped raising cattle now whereas every household used to have some cattle in the past.

(P12 Female, Business, Dhunibesi)

Some respondents expressed grave concerns about failed migration. Failed migration had a massive toll on finances, ultimately affecting mental health and forcing some to resort to drinking alcohol.

Oh, it might be Kumal's son, who came back even without staying for a year. I think they spent like NRs 150,000- NRs 200,000(Approx. £900-£1200) to go there, but now he is returning with nothing. This is very depressing and creates mental pressure. Some are drinking alcohol excessively and not saving their remittance like we saved your money for land and a house, whereas some migrants become victims of bad habits and cannot send any money to them, and family members suffer more than before due to that.

(P4 Female, Business, Tripurasundari)

Depletion of Human Resources

Although remittances were going to the origin countries, there was always a shortage of labour and skilled workers. Many migrate abroad, leaving cultivable land barren and unused due to manpower scarcity. Consequently, agricultural productivity declines, exacerbating the dependency on foreign employment. While some earn well abroad, the trend highlights domestic labour reluctance. Despite concerns for Nepal's future with youth emigration, reliance on remittances remains crucial for survival amid the nation's challenges.

Our agricultural land has become barren and infertile because of the lack of manpower. As we do not have the manpower to work on our land, the land has lost its fertility, and it has become useless. Most of the people are moving abroad even if they earn less than what they could have earned if they had stayed here.

(P14, Male, Agriculture, Dhunibesi)

Although few respondents criticised youth leaving for employment abroad some other respondents could not deny the benefits as it offered advantages in both short and long terms including for their living.

I know why they are going for foreign employment. They are too lazy to work in our country here. I have known many people who come to our village and earn more than NRS 30,000 per month. When our youth are going for foreign employment, workers from other countries are getting the opportunity to work here.

(P5 Male, Agriculture, Tripurasundari)

Although I don't know about the financial situation of Nepal, this situation of youths going abroad doesn't seem to be very good for our country's future. But we will struggle to survive if we do not receive the remittance, given the current state of the nation. Without remittances, it would be very difficult for us to survive.

(P10 Female, Agriculture, Dhunibesi)

Increasing Migrants' Poor Health/ Death

From the beginning of the labour migration process, migrant workers faced a variety of challenges from the early phase of recruitment. Migrant workers had experienced a high level of exploitation due to contract substitution, with misinformation on working and living conditions. In addition, they were overcharged for services provided, and abused by the recruitment agency. Some migrants even complained of physical and sexual abuse.

I came to know that migrants worked too hard there in very hot weather, became very tired and had to use a fan and cooler during the night when they slept. Some of them were even found dead in the morning. So, I think this is because of an imbalance in the body between heat and cold, which I also heard from others. Also, some die due to insufficient training to operate the machinery, leading to accidents.

(P10 Female, Agriculture, Dhunibesi)

Some respondents have explained the hardships of working in foreign countries, where they are unable to sleep properly and may suffer from health and happiness issues, including contracting diseases such as HIV.

It's very hard and difficult in a foreign country. He is unable to go to sleep on time. He tells me about his difficulties. I always tell him to come back, nothing is bigger than his happiness and health. I have heard of other harsh cases, my neighbour's daughter-in-law also got HIV.

(P6 Female, Agriculture, Tripurasundari)

7.2.3 Theme 3: Explorations on Uses of Remittance in Business and Investments

The thematic map has been created to understand and explore the uses of remittance in various sectors (Figure 9). It shows that most of the remittance sources have been used for basic needs in the first instance, which helps RRHs to enhance their livelihoods. Once they had stable conditions where there were fewer debts and secure lives (basic food and shelter), they began to save their incomes and loan them to the nearest banks or finance agencies at a certain interest rate. Some also lend personally to their friends and close relatives for higher interest. Gradually, at a certain point when they feel that they have enough savings, they start to invest in property and assets, which are regarded as the most reliable and secure investments in a country like Nepal. It maximises returns on their investments, doesn't require any professional skills and is relatively hassle-free. Therefore, this has been becoming the first choice of investment within the RRHs.

Some of the RRHs had business skills and could start investing in small enterprises such as local tea shops, cafes, poultry farms, husbandries, etc. Most participants felt that investing in business poses a higher risk and less profit which equally carries positive and negative consequences. Five sub-themes related to the use of remittances in business and investment were created to explore the theme in detail.

Business for Higher Returns

The migrant workers who are economically more stable were planning to invest in the productive sector, such as in starting a business. All the workers thought that if they financed a small business, it would help them in the future. However, most do not have sufficient savings to start such ventures. If they could get any support from government agencies or banks, they would prefer to resign from their foreign job to come back home and start their own business. Real estate business such as buying some land, building, or buying a house is their primary targeted investment. In addition, they want to run a small-scale business like an agriculture-based farm or an animal farm, which they assume can provide a slow but steady income.

My son already built the house here so he can return and do some small business here too. Now his foreign experience might make him strong and courageous too so he might have built the confidence to do some business. Our family members agreed to invest in some businesses for the future.

(P10 Female, Agriculture, Dhunibesi)

A respondent highlighted a successful business venture by returnees who established buffalo farms with the assistance of government agricultural organisations.

There are 2-3 groups of returnees like that who went to Qatar and now some of them are saying that they want to do business here. Government agriculture organisations have helped to create this farm and they have opened this buffalo farm they all went for foreign employment and once they came back forever, they started doing this and they were doing good business out of it.

(P2 Male, Agriculture, Tripurasundari)

A respondent highlighted the reluctance of migrant workers to start their own businesses and suggested that the government could provide incentives and risk protection mechanism to encourage investment.

I can observe a hesitation to start a business among the migrant workers. If the local provincial or federal government shows up with attractive incentive packages and risk management strategies, the returned migrant workers would be ready to invest and create employment.

(P9, Male, Job, Dhunibesi)

Business Poses Higher Risks

Investment in the productive sector depends on education, knowledge, experience, and the capacity to bear the risks this brings. The migrant workers and their families were hesitant to take the risk of starting a business. They did not want to lose their saving on the investment. It seemed very common among the youths in Dhading. Furthermore, there are risks of bad debt.

In rural areas, selling goods on credit is still common. They do it by word-of-mouth, without any recovery provision. There is a very high probability of bad debt on credit sales in village areas. Due to this reason, no one was easily motivated to start a small business. On the other side of this, people were comparing the competitive advantages. If they put their money in general savings in financial institutions such as a cooperative, the money would yield a higher return than the business investment. Cooperatives were paying higher levels of interest to their members on their savings.

As people have easy lives, they lack interest in business and investment and have a comfortable life. Some participants shared that if they can run their kitchen without trouble and get the daily supplies comfortably, they are satisfied and have no more motivation to do anything for income generation.

Based on the conversations with the respondents, people were not motivated to start their own business. They saw a lot of risks in terms of bad debt in investment and they preferred saving money in bank accounts over business investments.

Yes, in business you have to give credit for example if someone comes and asks for Rs 1000 product you have to give them and you won't know when he is going to return that money. The business might go on credit, but if you keep money in finance, you get some interest and you can take out money whenever you want. It is safer than in business.

(P2 Male, Agriculture, Tripurasundari)

A respondent also explained how people are generally uninterested in investing in business—a fundamental entity dependent on trust and goodwill.

Moreover, all their hard work, their blood and sweat will be ruined. So, because of these issues, the passion and dedication in people have decreased so, they might not want to invest their income in the business which is a risk too.

(P7 Female, Job, Tripurasundari)

Another reason behind people's less interest in business and investment is the easiness of running a substantial life. Some respondents say if they can run their kitchen without trouble and get the daily supplies comfortably, they are satisfied and have no more motivation to do anything in income generation.

As people are working here and earning some money to sustain themselves. In addition, they also have remittances and some savings. They don't want to work hard as they have everything needed in their lives. Most people do not want to take a headache when they have sufficient funds and progress themselves in the past.

(P16, Female, Housewife, Tripurasundari)

Some respondents also attributed the poor investment culture to the hierarchical culture in which youth members are not allowed to make independent decisions and are expected to consult their elders. Such cultural and familial restrictions in Nepal discourage risk-taking and pursuing new business ventures.

In Nepal, the youths are not allowed to take risks in doing different businesses. They have to listen to their older people from their house. Doing different businesses and investments is not a culture here.

(P14, Male, Agriculture, Dhunibesi)

Other people identified the uneducated household head as the barrier to investment. As per the Nepali social and family system, the eldest person in the family takes charge of running the house and making decisions and youths go to work and earn money. The parents, sometimes grandparents too, manage the home and take care of all financial activities including saving, deposits, investment, and lending. When the family leader is less educated and lacks adequate knowledge of investment, the family sees more risks in starting a new venture than putting money in a savings account.

I think my son who is abroad can think but how can we think of running a productive firm? We are happy with our daily consumption and once it is fulfilled, we don't need more and don't have the knowledge to invest in a productive field. Due to this, many had not invested in the business.

(P10 Female, Agriculture, Dhunibesi)

Based on the following conversation with the respondents, we can generalise that the people are not motivated to start their businesses. They see a lot of risk of bad debt in investment. Still, they do not see any comparative benefits behind investment besides putting money in a savings account.

Secure investments

Migrant workers and their families put all their money into buying fixed assets such as residential land plots and buildings. They barely thought about investing in productive sectors like business and industry. According to their understanding, those sectors had more risks and uncertainty. Foreign employees were buying more and more land with their savings as real estate prices rose steadily but gradually. Because of the high market value in several places, residents from Tripurasundari travelled to Chitwan (about 130 kilometres away) to purchase a residential plot or agricultural land. People felt more secure investing in land and buildings than in business because of the higher yields in the real estate sector and the higher increase in the monetary value of the land.

Yes Definitely, It helps. My son earned a few monies and invested in property, adding some land. I think he wants higher profit from property and it's again secure than business. People are scared of bearing loss and uncertainty market. Less risk higher returns in lands and property but in business, there is no guarantee of any profit.

(P14, Male, Agriculture, Dhunibesi)

A respondent highlighted the specific achievement of buying land as their primary investment, noting the lack of cash savings and the profitability of land investments.

The investment in land and property is secure and the increased price as profit margins is good too. We have not saved any cash. We bought 9/10 ropanis lands (i.e. 1ropani =508.74 square meters) nearby here that's all we achieved.

(P8, Female. Agriculture, Dhunibesi)

Savings and Deposits

For most households, putting their money in a savings account at the bank was the easiest and most hassle-free. They perceived it as the safest way to keep their money safe and the simplest way to get it back when needed. If the banks and other financial institutions are not available in their local residential area, they lend their money to the neighbours or other investors. From this venture, they could get more interest than from the banks. Some people accumulate paper bills at home for future purposes like buying property.

Nowadays, most of the people are saving in the bank rather than doing business and investments. Some might also save their income for future purposes and buy the property.

(P1 Female, Agriculture, Tripurasundari)

A respondent highlighted the lower risk associated with bank deposits as compared for the business investments, indicating the preference for bank savings due to their security and monthly interest.

I think the money will be safer and more secure as savings in a bank rather than in a business, which may face significant risk of loss. I am willing to put my money into anything that will make me money. If I keep money at NCC Bank (a commercial bank), I will get monthly interest too.

(P15, Female, Agriculture, Dhunibesi)

Lending money to individuals is illegal in Nepal, and such transactions are frequently carried out informally without the involvement of the formal financial sector. Such an initiative can lead to total loss or suffering by becoming a bad debt if the receiver is dishonest and bankrupt.

Saving money in a bank account at a low interest rate is becoming the most reliable source of savings money among the RRHs. They also participate in monetary transactions outside of financial institutions. Such behaviours are more harmful to economic development, financial management and the distribution of resources.

Barrier to Investments

The respondents among the deprived families explained their saving and investment behaviours. The have-not families use the remittance to run their family by buying primary consumptions such as food, commodities, and some durable goods. Afterwards, their pockets become empty leaving nothing to save. They have very little or non-fertile land. Therefore, they need to spend remittance money to buy food and vegetables.

Most of the income is spent on household expenses. You must look after your family and money is used there at first instance, so most of the family spend remittance for their household consumptions.

(P7, Female, Job, Tripurasundari)

A respondent explained that after basic needs were met, families started saving and investing remittances in business or land, suggesting that remittances are used appropriately for long-term benefits.

it is seen that once your family has their basic need fulfilled then they start to save money and take some debt from their relatives or friends and invest it in business or buy land. I think remittance is being used appropriately in most households. When people used to work here, they used to earn for the daily expenses.

(P11, Male, Job, Dhunibesi)

Foreign employment is helping poor households to have a better life than before by allowing them to obtain good food, clothes, and better housing. It left very little or nothing to invest in a business or other financial activities. Workers from the low economic group often have good education and skills. Low academic status and low skill mostly challenge them to get highly paid jobs in a foreign country. Their minimal income does not allow them substantial savings to invest in the business. To mitigate the issues, governments and non-governmental agencies are helping the people to do some vocational training before going to foreign employment.

7.3 Discussion

This section presents the overall discussion highlighting the roles of remittance on livelihoods and the uses of remittance on investments which were explained below in detail.

7.3.1 Roles of Remittance in Enhancing Livelihood (Positive consequences)

Migration and remittances are issues of renewed interest for scholars, worldwide associations, strategy creators, and countries. Global migration is not a new phenomenon in Nepal; it has been happening for quite some time. Remittances are becoming the most direct, immediate, and significant contribution to people's livelihoods. Since the 1970s, Nepal has seen a massive out-migration of untalented and semi-talented workers to Southeast Asian and Middle Eastern countries, and this trend is still ongoing. The contribution of migration and remittances to the financial improvement of the nation and the diminishing of destitution has been recognised by the public authority of Nepal and worldwide associations (CBS, 2004; Lokshin, Bontch-Osmolovski and Glinskaya, 2010).

Remittance benefits are not limited to recipient households but have a broader impact on the receiving society as remittances are spent, generating consumer demand and jobs for local workers. The impacts of remittance on livelihoods have been studied by several scholars (Adams, 1991; Taylor, 1999; Adams Jr and Page, 2005; Nepal Rastra Bank, 2012; Nepal and Henning, 2013; Valatheeswaran, 2015; Jaquet et al., 2016) and critically analysed through the use of various methods, theories, and prospective information. Migration and remittances are becoming major parts of the Sustainable Development Goals (SDG), where SDG Indicator 10.7 aims to describe the current migration policy and how it changes over time according to the country. SDG target 10.7 also demands countries facilitate the migration process more safely, regularly, and responsibly by implementing well-managed migration policies. In addition, SDG Target 8 further indicates that money held by remittance-receiving families and migrants' savings in host countries can improve available financial resources for the general economy, and it can be maximised by associating with financial and entrepreneurial organisations. Remittances can help achieve the overall goals of sustainable development targets, such as poverty reduction and healthy food promotion, as well as quality education and healthcare.

According to IOM, \$ 714 billion in international remittances have been transferred globally by migrants and the diaspora to their origin countries, and they are rapidly becoming the largest share of GDP in most developing countries, surpassing direct foreign exchange and aid (International Organisation for Migration, 2021). Nepal is one of the top remittance-receiving countries as a share of GDP. Migration and remittances are becoming key indicators for Nepal; they impact individuals' lives, social lives, and the economies of the country. Furthermore, the role of remittances in building resilience has been evident through the financial upliftment. The study finds the importance of remittances in building

resilience to natural disasters such as earthquakes, floods, and other natural disasters (Sijapati et al., 2015).

This study also shows the role of remittances in improving people's lives. Rural residents can afford a better way of life, including housing, health care, and education. Literature and scholars who study the relationship between remittances and household consumption have found significantly higher relative food security due to the direct impact on the economy of the remittance-receiving country (Zarate-Hoyos, 2004; Nepal Rastra Bank, 2012; Sijapati and Limbu, 2012; Bhandari and Chaudhary, 2016). However, fewer studies suggest that remittances are not sufficient to avoid food insecurity in some regions and that other livelihood developments are required in those regions (Atuoye et al., 2017).

Around 1500 Nepali workers migrate every day for better opportunities, and most of them are young educated human resources. Skilled manpower from Nepal is leaving due to a lack of resources and a proper, secure future, causing the depletion of human resources. This study has found evidence that the Nepalese are moving abroad for job opportunities. There are insufficient human resources to work in the farmland and agriculture sectors, and there are even fewer elderly family members. The government educate their people but cannot provide enough secure job opportunities and so professionals and youth leave the country and invest their skills in developed countries, such as with the migration of health workers and nurses (Thapa and Shrestha, 2017). Although remittances were sent to the origin countries, there is always a shortage of labour and skilled workers.

The two fundamental discoveries that emerge from the relationship between remittances and use designs are that remittances have a decisive impact on food and well-being consumption but have no impact on its constructive use. This outcome demonstrates that remittance payments impact family consumption behaviour by offering extra monetary help to meet their everyday requirements. Many remittances were utilised by their families to purchase land and develop or redesign houses. The outcomes additionally suggest that remittances do not affect business possession (Nepal and Henning, 2013).

As the number of migrants and remittances in our society has grown, so have some of the negative consequences. According to the Nepal Government Report, most of the incidences and disabilities reported are due to workplace accidents, followed by disease, traffic accidents, and physical violence. Altogether, 5892 migrant workers' deaths have been recorded in the FEPB (Foreign Employment Promotion Board) from 2008/09 to 2016/17, of which 36.56% died in Malaysia (Government of Nepal, 2018). Since the Qatar World Cup 2022 was awarded, more than 6,500 migrant workers have died, mostly in India and Nepal (The Guardian, 2021). Many pieces of evidence show that families are separated because family members of many households are staying away from their homes. Many studies have reported that family disintegration is one of the major problems found in migrant households (United Nations, 2008).

7.3.2 Uses of Remittance in Business/Investments.

Remittances can benefit the economy through a variety of channels, including savings, investment, growth, consumption, and income distribution. These inflows can also help to maintain stability by lowering the likelihood of current account reversals. Remittances from migrants are the most direct, immediate, and far-reaching benefit to migrants and their home countries. They give developing countries a more stable way to make money than foreign direct investment, official development assistance, and other private flows.

Analysis has pointed towards the fact that remittances are being spent rather than invested, that they are improving consumption as opposed to providing for the future through investments. Although Massey and Parrado (1994) report examining Mexico indicated that one more country with a high extent of work travellers, a sum of \$ 23 billion was transmitted back through the authorised channel in 2013, each \$ 1 in migration dollars spent added to a sum of \$ 2.90 back to the Gross National Product (Taylor et al., 1996; World Bank, 2016). This research of programme also had similar findings showing the use of remittances for the consumption of household materials, healthcare, education, and so on. Migration, remittance, and investment indicators are showing that this is similar in Nepal but not to the same extraordinary degree as in Mexico. A big part of Nepal's all-out charge income is removed from the utilisation charge, for the most part from imported utilisation merchandise that is owned and largely consumed by the family receiving a remittance. Between 2000/01 and 2010/11, the absolute charge gathered increased from 8% to 13% of GDP (Sapkota, 2013).

Achieving food security has turned into a basic improvement issue. It is even more so for Nepal, a nation confronting serious social and financial issues. Recently, Nepal has seen an increase in work-related temporary migration of individuals to distant nations to ensure food security. Tuladhar, Sapkota and Adhikari (2014) investigated the various effects of transnational labour movements on food security and food sovereignty in worker-sending countries. In this manner, they draw on the new knowledge acquired from contextual analyses completed in villages addressing two topographical locales of Nepal: - Tarai (plains) and the hills. Results show perplexing and inconsistent impacts of the transnational work movement. They further contend that this type of migration has prompted better food security on a short-term basis through remittances and that such movement has incited rural employment opportunities. Simultaneously, it has caused disintegration in the food system by harming local agricultural production, increasing reliance on food imports, and undermining needy individuals' access to food. As opposed to considering food security and food sway as opposing systems, another study by Sunam and Adhikari (2016) recommended that joining the two ideas offered a richer and more extensive understanding of the effects of migration on rural individuals' access to food.

With expanding patterns and volumes, a reasonable shift in work-related migration is found to be rapidly increasing. Gulf nations and Malaysia have the most noteworthy volume. Most outgoing labour migrants in Nepal seek foreign employment, mostly India as a transient gateway. One-fifth of the total migrants have travelled to another country from India. In the absence of data and an uninformed, uneducated,

and unskilled labour force, a few of them are cheated by manpower companies and local 'trusted' agents. The research undertaken for this study presumes that most migrants have neither the essential degree of training nor the essential degree of education. Practically many young people appear to be leaving their school-level study due to the whim of travelling to another country for work with companions and neighbours. Joblessness, a scarcity of arable land, and fewer farming-related job opportunities are all important factors driving migration. In a similar manner, a higher payment rate, show-up impacts (an inclination that if someone has been abroad, others need to follow his/her ways), and the presence of companions or family members in the targeted country with no need for technical/occupational skills or advanced education are other significant elements related to the destination. Most remittances are spent on non-productive activities such as house construction, purchasing ornaments and jewellery for family use, purchasing housing plots, purchasing liquor, and other personal reasons. Other than agrarian areas, there are no choices for contributing and reinvesting the money received as remittance. There are no small or cottage industries, assembling businesses, or manufacturing industries as well. In addition, the extent of the savings is exceptionally low.

People seem uninterested in investing in productive areas because of the high risks and lower returns than in other sectors. To mitigate these issues, the government should have a specific program to attract remittance investment to boost the national economy. Investment-friendly policies, tax subsidies, market accessibility, insurance, etc., can increase business investment. Pant (2011) also highlights the role of government and non-governmental institutions in increasing investment and the development of entrepreneurship.

A study in Nepal examines the contributions of remittances and labour migration to starting and expanding business activities. Using the variable probit model, the study discovered and suggested that households with migrants have significant and positive effects on business start-ups. However, there was only a 7% greater probability that the families that keep migrants would own a business in Nepal. Still, a higher percentage of remittances (around 80%) have been used for daily consumption purposes. Those households whose economic conditions were easy tend to invest in business activities. Alternatively, when Nepali labour migrants acquire new sets of skills, advanced technology, and know-how, they bring a positive vibe to the country, which aids in the long-term growth of business activities (Adhikari, 2017).

Most of the remittance had been widely used in daily consumption, such as building a new house or renovating the old one. Due to the 2015 earthquake, people were living in poor and harsh conditions. Respondents mentioned that the remittance money was most effective during the pandemic and natural disaster periods. Most families said that without remittance incomes, it could be almost impossible to rebuild the house destroyed by the earthquakes. Investment in businesses can make them independent by providing a regular source of income. However, it has higher risks due to the lack of credit insurance and government support if they suffer losses.

Remittance provides an opportunity to invest in several ways, such as in property and business; however, there is a risk associated with investing in a long-term business. After the devastating

earthquakes in 2015, most remittance money was used to either rebuild or renovate houses. Although the government also gave NRs. 300,000 to build a house for those families whose house was demolished or unsafe to live in through the National Reconstruction Authority (Khadka and Jiang, 2019). This amount is very negligible in comparison to the total costs. Some families invested more in buying land than in businesses. The price of land and housing plots is ever-increasing globally. Since business investments are riskier and require more knowledge and skills, spending on farmland or a housing plot is easier for migrant workers (Taylor, 1999). Such ventures have become more popular in recent years, especially after COVID-19, primarily spending on consumption and housing lands (Chaudhary, 2020a). These investments yield quick profits and more profit than in other sectors, although they are not considered productive income.

Overall, the use of remittances was found more in the purchase of land than in investment in Nepal. As uncertainty was prevalent in Nepal due to political stability and the complexity of the business sector, the remittances were used for risk-free businesses.

7.4 Summary

Nepal has seen a massive out-migration of unskilled workers to Southeast Asian and Middle Eastern countries. Remittance benefits were not limited to recipient households but had a broader impact on the receiving society as remittances were spent, generating consumer demand and jobs for local workers. The study found the importance of remittances in building resilience to natural disasters such as earthquakes, rain shocks, and floods. Rural residents can afford a better way of life, including housing, health care, and education. Around 1500 Nepali workers migrate every day for better opportunities, and most are youth and educated human resources (Thapa and Shrestha, 2017). The government has educated people but cannot provide secure job opportunities where professionals and youth leave the country and invest their skills.

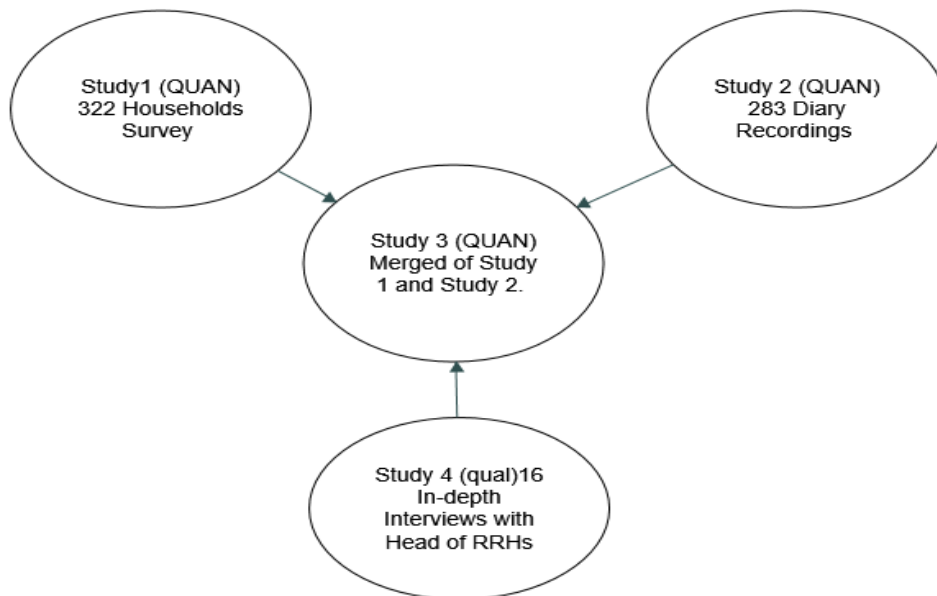
However, the usage of remittances was not as productive as expected because remittance money was spent on house construction, jewellery for family use, purchase of land and other personal reasons. After the devastating earthquakes in 2015, most of remittance money was used either to either rebuild or renovate houses. Such investments yielded quick profits and more profit than in other sectors, although these are not considered productive income.

Chapter 8: Discussion

This section gives details on the triangulation conducted from the different methods applied in the study. The chapter particularly delves into the objectives set for prospective expenditure and their cost-headings, analysis of the expenditure, impacts on remittances and uses of it. Aligning with the objective of the study, I decided to follow the mixed method approach of research and utilise data triangulation techniques in interpreting the findings. Triangulation is a methodological approach that contributes to the validity of research results when multiple methods, sources, theories, and/or investigators are employed. Much of the literature dealing with qualitative modes of investigation within the health and social sciences cites the importance of triangulation (Erzberger and Prein, 1997; Flick, 2015).

Triangulation in mixed methods research here refers to the integration of data from various methods. It entails the process of using multiple methods, data sources, or perspectives to gain a more comprehensive understanding of a research problem. Data were collected and analysed separately using quantitative and qualitative methods, to produce two sets of findings. The findings were later combined to complement each other as a process of data integration (O’Cathain, Murphy and Nicholl, 2010). When combining the findings from these two approaches, data were compared together for validation. The justification was carried out based on the narrative discussion of data from these two main sources (Fetters, Curry and Creswell, 2013). The research was undertaken using a mixed methods sequential design in three stages. Four individual studies were conducted, with priority given to the quantitative stages (see Figure 11).

Figure 11 Sequential Mixed Method



8.1 Reasons for Triangulation

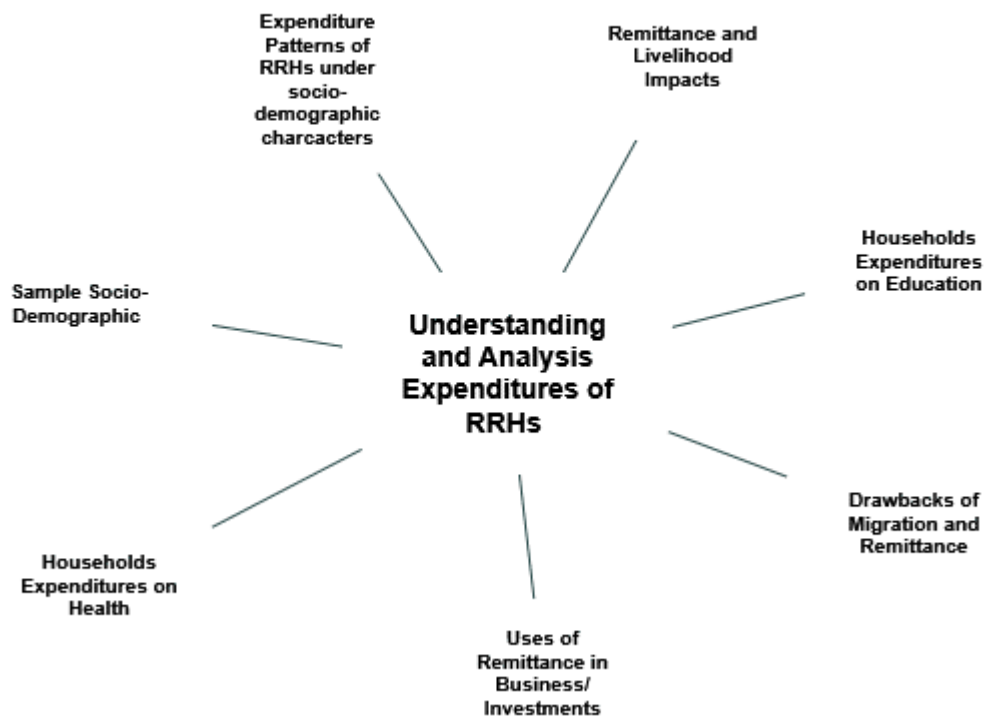
Triangulation can help researchers choose relevant data collection methods, minimise uncertainty and reduce bias, minimising personal affections on the research findings. One of the major elements to consider in triangulation is the importance of the research question that needs to be clearly articulated. In addition, the research question should not be confounded by the methodology adopted and that the methods are chosen in accordance with their relevance to the topic (Cohen and Manion, 1989; Ticehurst and Veal, 2000)

Triangulating the findings based on each of the objectives set for chapters in my thesis, I discuss the implications of my findings. The main aim of my PhD research was to understand and analyse the income and expenditure patterns of international remittances-receiving families in Nepal. This study analyses the expenditure patterns of RRHs in Dhading, Nepal, highlighting socio-demographic characters using prospective data collection methods.

8.2 Research Findings

All the findings from the individual studies were appreciated, and then they were analysed. Following this, the major findings and themes were compiled into a table in order to commence an initial visual comparison across all the research (see Appendix K for more information). Both quantitative and qualitative data were interweaved with the research questions, which served as the essential notions that provided the foundation for the research. This method not only provided a framework for selecting findings, which is a process that may be particularly problematic in the setting of Mixed Methods Research (MMR), but it also made it easier to investigate findings that may have conflicted with one another throughout four studies. In addition to this, it acknowledged the mixed methods design of the research, which included modifications in the quantity of data as well as the focus of the data. The process of weaving resulted in the emergence of six overarching themes, which encompassed both quantitative and qualitative data that were pertinent to study topics (see Figure 12). It was via the process of focusing each research objective as a central notion that these themes were produced. The summary of findings from different studies based on the overall research objectives of this thesis are summarised in Appendix K. The details of the research findings on the base of emerging themes are discussed below.

Figure 12 Overreaching themes in the programme of research



Socio-Demographic characteristics of participants

Most households in the research area had a majority of male individuals who were married, ventured overseas as workers, remitted funds to their households, and acted as a primary means of revenue. The preferred destinations for work were Gulf Cooperation Countries (GCC) countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and UAE), followed by Malaysia (Malla and Rosenbaum, 2017). The respondents in this study had mostly agriculture as their occupation and very little formal education (0-5 years). This reflects the scenario for rural households, where agriculture is the main source of income and specifically, people with minimal education are often involved in such occupations. Despite receiving remittances, their livelihoods were not fully sustainable by the remitted money, instead they relied mostly on farming. Apart from a few lands for growing food crops, most people considered their property to be their home. Although the awareness regarding Water, sanitation and hygiene (WASH) has increased, many households did not have toilet in their house. Nonetheless, this was gradually improving. This reflected a developing scenario in Nepal where open defaecation zones are declining gradually. Such a campaign has been implemented nationwide and is likely to improve the water and sanitation situation over the forthcoming years and decades (Mishra et al., 2017).

Expenditure Patterns of RRHs under socio-demographic characters

By triangulating income and expenditure patterns based on social demographic factors from Study 1, Study 2, Study 3, and Study 4, it is possible to establish how migration and remittances affect Nepali household finances. Women were more dependent on household remittances, while males (those who have not migrated for work) were generating the earnings through, for example, agricultural works and wages (Maharjan, Bauer and Knerr, 2012) . This demonstrates the impact of gender on migration and household income patterns. Nuclear families earned less because of limited sources compared to extended families who could have multiple sources owing to their number and thus opportunities. This implied that family support networks were vital in increasing the household income (Acharya and Thapa, 2017)

International migrant workers, especially from wealthy families, earned more, boosting household finances (Shrestha, 2017a) . This implied that the socio-economically better families had an economic and opportunistic advantage in migrating to higher income countries or with better jobs. As household leaders often attempted and preferred to send family members to high income countries, education levels of the family had an impact on choosing which country and jobs to target that ultimately affected the migration patterns (Wagle, 2012). Entrepreneurship boosted household income because these business owners multiplied the income from remittances more so than farmers do.

Wealthier households spent more on festivals, luxury items, and utilities, whereas poorer households bought absolute necessity items such as clothing and food. Households from various socioeconomic groups were found to have different consuming patterns (Gurung, 2011). Higher remittance-receiving

households spent more on education, healthcare, and business, ultimately improving their living standards. These families also used remittances for long-term investments rather than consumption to maximise economic rewards (Bhandari and Chaudhary, 2016; Paudel, 2022). Lack of credit insurance and government support was found to limit long-term investment.

Rural households benefitted from remittances in food, healthcare, and education (Acharya and Thapa, 2017; Khatri, 2017). While migration in general was found to boost the economy, labour migration was found to negatively affect the human resources' infrastructure, family relationship and bonding, thus required remedies. Government policies and assistance schemes must boost productive sector investment and reduce long-term investment risks to maximise remittance's economic benefits (Pant, 2011; Kunwer, 2019; Mishra, Kondratjeva and Shively, 2022). Understanding how socio-demographics, income, expenditure, migration, and remittances affect Nepali households help population and government to tailor strategies including navigating the opportunities and challenges.

Remittance and livelihood Impacts

Prior to migration and remittance, RRHs were struggling to meet their essential needs, such as food, reliable shelter, and clothes. They often faced major problems when family members had health problems. They were underprivileged in terms of good healthcare and good education. This reflects Nepal's health and education scenario, in which risk pooling or its effectiveness is lacking. Although national health insurance was recently implemented, it suffers from both quality and coverage deficiencies (Mishra et al., 2015). Nonetheless, health insurance has already offered optimism and hopes for the RRHs and is likely to gain momentum in the forthcoming years and decades.

RRHs also expressed the poor level of trust in the quality of public education in Nepal that naturally encouraged them to send children to private and boarding school, which are much more expensive. Again, lack of risk pooling affected their expenditure on education. In addition, for the pursuit of education, families migrated to urban areas, and that strained their budget, and perpetuated the obligation for foreign employment. Rural to urban migration is a major problem in Nepal and reflects the overall trend in South Asia (McCatty, 2004; Acharya and Leon-Gonzalez, 2014; Adhikari, Pokharel and Mishra, 2019).

Households Expenditures on Education

Remittances helped supplement and maximised economic status in households where HHs were involved in business, as opposed to those who were solely dependent on remittances. Similarly, remittances varied according to the countries to which they were sent; for example, those who went to South Korea for work had a significantly greater impact on the economy than those who went to the Gulf countries (Stalker, 2000; Kapiszewski, 2007). The majority of job opportunities were available in Gulf countries, which reflects the nationwide trend of young males leaving mostly for these Gulf countries as opposed to those who were able to find work in East Asian or Western countries. Remote

and rural households who hosted educated family members were likely to have remittance invested in education or in more creative options such as small businesses that have the potential to increase or give rise to meaningful utilisation of the remittance (Martinez, Cummings and Vaaler, 2015).

Households Expenditures on Health

Although potable water supplies in rural areas have improved significantly over the years, one-third of RRHs still relied on other sources of water, such as natural spring water, wells, and rivers. The expenses on non-food items were proportionally higher than in food items, which included clothing, education and health. Expenses on health posed a major burden because of the poor uptake of insurance. Without national health insurance, expenses on health have been recognised as the major burden for the population in Nepal (Adhikari, Mishra and Schwarz, 2022). Although remittance helped bear the cost of health care, remittance alone was not enough to promote the overall economic status. In addition, there are instances of foreign employed person's accidents, deaths, and morbidities that have long-term impacts and continue to cripple the young population of Nepal (Afsar, 2003; Nath and Mamun, 2010; Adhikari, Mishra and Schwarz, 2022).

Uses of Remittance in Business/Investments

RRHs also suffer from a lack of financial credibility, i.e., they receive minimal support and loans from their neighbours and social circles that cyclically affects their likelihood to invest in businesses and income. Remittance has been a great source of hope for poor households as it has provided food, shelter, and most importantly, immediate cash to support their livelihood. Remittance also helped them gain social acceptance, trust and has sometimes enabled them to climb the social ladder of prestige, credibility, and confidence (Pasa and Bishwokarma, 2020). The benefits of remittance have been shown to be consistent in previous studies, including those from India, Bangladesh, and Pakistan (Rahman, 2009; Jawaid and Raza, 2016).

Drawbacks of Migration and Remittance

Remittance was not always beneficial, as it inevitably could dissociate a family member physically and emotionally and thus have a pervasive mental effect (Wagle and Devkota, 2018). Foreign employment has been found to have deprived the family of their presence during difficult times, such as illness and deaths and it is likely to have an impact on psychosocial wellbeing of an individual working abroad (Mak, Zimmerman and Roberts, 2021). The tangible impacts of remittance are also huge, such as the depletion of human resources in rural regions. Rural regions in Nepal are now deprived of qualified and capable human resources leaving an older and more vulnerable population behind. Remittance has been found to be misused both financially and in other ways such as through poor investments and because the foreign employed person is unaware of where and how to invest, remote investment may

have become counterproductive (for example, the remitted money has been mis-invested with poor return of the interest when lent to relatives). The investment aspect of the remittance does not look very optimistic. As indicated by the research objectives of this study, its scope was to identify whether the money was being invested or not. The research found that due to the lack of security, government protection, and specific regulations to promote small investment, investment was going on non-productive areas such as housing and real estate or buying some land. It was widely accepted that investment in those sectors did not assist the economy in absorbing the new labour force that society produced each year by creating new jobs (Johnston, 1987). The study also observed that investment was placed on unnecessary items such as luxury materials that included motorbikes, smartphones, and jewellery items, which were not being used to increase income or create jobs. Rather, investing in imported goods increased the trade deficit and balance of payment (BOP). In relation to this, the study found that remittance was indirectly helping to enhance trade deficit and BOP. In such circumstances, the government should take action for better mobilisation of remittance through facilitating and encouraging the recipients to invest in productive sectors.

In summarise, remittance has brought a positive impact on the lives of the people in many instances such as WASH, ability to spend, nutrition levels of family members, education, purchase power and better housing. The study found that the WASH sector has improved among RRHs, and this could have been contributed to by various factors including better purchasing power from remittances in addition to various awareness campaigns conducted by the government. WASH sector in Nepal has improved gradually over the years.

Regarding standard of living, the statistics from the research area showed that remittance money was being spent on education, health, food, for housing, buying property and durable goods as well as for saving and investment. Following the employment opportunity, these were indicators of a high standard of living that aided the employee in achieving a longer life expectancy. The qualitative data from the interviews supported the findings from quantitative studies and highlighted that the respondents potentially achieved a better quality of life and happiness through both tangible and intangible effects of remittance on their lives.

The expenditure data showed that people were conscious of saving for the future and investing after managing their necessities. However, the qualitative data highlighted that savings were often not properly utilised; although some people made savings in their bank account making some interest, others lent their money to the local businessmen at a minimal or null profit turnover or just keep them with them in their homes.

Remittances were found to substantially help the housing problems of the recipient families. After the devastating earthquakes in Nepal in 2015, the families invested a significant proportion of money in reconstructing their houses (Bothara et al., 2016). The reconstruction authority, namely the 'National Reconstruction Authority (NEA) 2015' established to facilitate, regulate, and monitor reconstruction after the catastrophic earthquake also supported the families who lost their houses during the devastation. Although the NEA supported and promoted rebuilding the tranche system, ineffective distribution halted

most of the post-quake re-construction (Adhikari, Pokharel and Mishra, 2019). This may have further pushed families towards foreign employment.

8.3 Summary

I analysed the quantitative and qualitative data collected from the purposefully selected households in Tripurasundari and Dhunibesi of Dhading district, Nepal and triangulated the findings to test their validity. The triangulation of all four study findings showed consistency, and complimented and strengthened the findings. In addition, such a mix of methods allowed me to explain the findings in more depth. Findings from the diary method and interview method have shown inter-relationships with quality of life, saving, investment, and standard of living. I discovered that remittances not only helped people improve their standard of living, but also served as a source of saving and investment for the future. Nonetheless, remittances or foreign employment had major drawbacks such as contributing to depletion in the productive workforce in Nepal, disintegrating families (physically and emotionally) and mis-investing in areas and sectors that are unproductive. While remittance was being used for health and education, this also indicates that Nepal needs to have a risk pooling system in place so that if these two basic aspects of life are secured, remittance could also be invested in more productive areas such as businesses.

Chapter 9: Conclusion and Limitations

This chapter presents the conclusions derived from mixed methods used in this programme of research that utilised both quantitative and qualitative approaches to data collection. The research was contextualised for the public health discipline and thus recommendations are forged to inform future policy, practice and recommendations related to Nepal's increasing economic migration trend. This chapter also presents the limitations of the research felt during different phase while conducting the research followed by the recommendations formulated from this research and personal reflection.

9.1 Conclusions

Expenditure priorities based on the social and economic status of RRHs were found to be significantly different. The social and economic status of RRHs fell into different clusters and their average spending behaviour in certain areas was also found to be different. An example of this is average spending on clothes and durable goods which was found to be significantly higher in poorer households than classified rich and middle-class households. I noticed that poorer households did not have equal property and land as rich and middle-class households, but they had similar household incomes where they tended to spend too much on luxury goods such as clothes and durable items. Also, most of the households that received remittances were lacking reliable income sources within the country which indirectly promoted labour migration. Alternatively, the programme of research on socio-economic characters of RRHs concluded that income from remittance still needs to improve the living standard of poor household's groups and rural areas where they were likely to have poor hygiene and sanitation. Rural migrants are mostly married, rural migrants have lower education level. Poor households were found to have equal purchasing power on clothes and durables and rural RRHs were likely to do business and work rather than being idle and unemployed. However, remittance was deemed to still be the prime engine for developments at household, social and national level by grassroot poor and rural RRHs possess poorer hygiene and sanitation, lower education level, lower health promotions. Despite these other relative conclusions derived from this programme of research are highlighted in below paragraph.

Remittance was helping people to achieve a quality of life in terms of consumption and distribution.

This programme of research has found that most remittance-receiving households spent their income on daily consumption. All quantitative analyses showed that households spent mostly on their daily food and clothes. Similarly, thematic analysis from sixteen participants expressed their problems and

suffering before remittance incomes, they needed to work very hard for their daily consumption. Gradually, after having reliable incomes through remittance, they did not need to work hard at least for their food and clothes. They regularly ate nutritious foods such as meat and poultry products. Participants shared their experiences about changes in their quality of life as their regular incomes were being supported by the remittances.

Major parts of remittance were used to maintain daily expenses in many families.

Most of the RRHs belonged to middle-class and poorer families who were struggling for food and shelter. Only a few of them were from rich families that owned lands and property but did not have a regular source of income to maintain their daily expenses. Therefore, most families shared that they used remittances firstly to maintain their daily expenses such as food, gas, and electricity. Due to family size in Nepal and the dependence on remittance from a family member working abroad, the money received through remittance was just about right to cover household expenses. Saving from the remittance is not being injected into the national economy to create more jobs. Most of the remittance money was being used for daily consumption. Remittance was able to change the livelihood of the families by providing most of the required facilities a Nepali family would generally aspire to.

Remittance is directly affecting the property market.

Due to higher risks in business and other investments, most of the RRHs preferred to invest in the real estate market. Remittance money was the main reason behind continuously increasing land and property prices thereby pushing investment towards non-productive items. Investments in land and property were deemed more secure and profitable than other businesses. It was the easiest process that did not require business skills. Therefore, most of the RRHS showed interest in building a new house for the family as soon as they paid their loans, they first purchased lands and then built the house gradually. These activities affected the real estate market of Nepal.

The government initiative is necessary to increase and support local entrepreneurs.

Some of the participants revealed that support from government bodies to initiate business for RRHS was very essential to encourage investments in productive areas. RRHs who wished to run a business felt a higher risk of loss if their investments were not insured. There was no business insurance for small and medium enterprises and linked with a higher risk of loss. Businesses could not seem to thrive without selling products on credit in local areas. All risks related to credit were at the owner's risk. If government bodies had implemented any reliable policies for credit control, business insurance would prefer to invest rather than deposit their funds at banks for minimum interest.

Remittance adds fancy clothes with the luxury watch and expensive cell phones:

Expenditure analysis and interview themes showed that a large sum of RRHs was spent on luxurious products and fancy clothes—non-productive items in terms of business. Even poorer households spent

higher amounts on temporary goods such as expensive mobile phones when they did not have further liabilities of paying loans, receiving steady incomes and regular savings.

Poor households were spending more on food and clothes.

The spending behaviour of poorer RRHs showed that they spent significant portions of their incomes on basic foods and clothes. They barely saved money for long-term business and investments. The educational expenditure of poor households was close to that of rich households. Poor families' expenditure on education seemed closer to rich households. Government schools of Nepal and those in the research areas were believed to have fewer qualities in comparison to private boarding schools. As soon as poorer families had sufficient funds, they tended to admit their children to the nearest private boarding school to obtain quality education although these were quite expensive.

Remittance promoting internal migration.

Most of the RRHs showed interest in relocating their house to relatively urban areas where there were more facilities in the form of transportation, schools, and hospitals. As a result, remittance was promoting internal migration where out of sixteen participants most showed interest in moving to a location closer to transportation, hospital and school when they are financially sound.

Social issues and depletion of human resources associated with remittance.

The migration of a significant number of youths soon after they complete high school education, also recognised as the labour drain or brain drain, was found to be a major problem and echoes Nepal's ongoing trend of labour migration. Highly skilled labourers such as electrical engineers and even plumbers were not easily available when they were required in the study villages, and more broadly resonates with the current context of Nepal. Because of this relative deficit of skilled labourers, a high number of skilled labour migrants from India was found to be widespread in Nepal. In most of the rural areas where migration was intense, communities started experiencing a rise in the number of elderly creating an ageing population. As a result, elderly people were lacking essential care and support, and some explained that there was often not even a single younger person to take care of dead bodies requiring cremation.

Changes in women's empowerments and autonomy.

Due to higher male migration, women had more responsibilities including job prospects. Women were responsible for household work and other essential administration work such as that involved in school meetings, attending community and social work, paying taxes, and renewing essential documents from the nearest municipalities. In addition, women's participation in household decision-making has also increased. Most interview participants expressed the view that major decisions were made jointly between the migrants abroad and left behind families, often through virtual meetings using social media.

In summary, this programme of research has been able to create insights and understands about the expenditure patterns of RRHs in relation to the social demographic information provided. In addition,

the use of diary recordings to gather financial information minimised the chance of recall-bias and enhanced the analyse of the incomes and expenditure of RRHs based upon prospective information. The results indicate a complex relationship between remittance, socioeconomic variables, and challenges experienced by RRHs in Nepal, indicating the need for specific policies and support to maximise benefits and tackle related drawbacks.

9.2 Strengths and Limitations of the Research

The main strength of this research is that it is the first programme of research in Nepal which has used a diary method to gather income/expenses data of RRHs and details of expenditure patterns related to the social and demographic variables of the RRHs taking part. The strength of evidence depends on the precision of data measurement using a reliable tool that produces consistent results. Information bias is a potential risk that might result in errors in observation or the classification of data. This bias was reduced by testing and evaluating the questionnaire and its contents in advance. Another crucial requirement is to generate consistent, trustworthy, accurate, and accurate information. A pilot study was undertaken to assess the instrument's consistency, reliability, and validity in collecting accurate data.

The findings of the research are based on two municipalities in Nepal which had experienced high migration and had a mix of social and cultural elements within their populations that resembled the overall picture of Dhading district. Thus, the results of the programme of research could provide an adequate foundation for additional research. However, it is essential to acknowledge that the conclusions drawn, and the results obtained might not accurately represent all of Nepal or other regions. This is because the rate of international migration and other socio-cultural variations of a population may differ from one place to another.

This impact of remittance study was limited to expenditures/incomes and livelihood of RRHs. Diaries were provided to collect financial information from the households. Due to income tax and other government tax on property, participants might have concealed the information related to their incomes and property. In addition, the culture of "Ansa Banda" where financial property and debt is equally divided at the time of separation from family could have hindered correct disclosure of all financial data. This issue was mitigated with the support of local qualified volunteers who were able to gain the trust of community people. Attempts were made to adequately convince respondents that the information provided was only for research purposes and would be kept confidential.

The remittance term commonly refers to goods and money sent by the migrants to their families and relatives in their origin countries. However, this programme of research was solely limited to money sent by the migrants to their origin country. In addition, this research largely focused on health expenditures and healthy lifestyles limited to physical health. Therefore, opinions regarding mental health in RRHs was not adequately accounted for in this study. The research was limited to the RRHs

which had international migrants for more than 1 year and received remittance frequently. Although India was the most convenient and top destination for Nepalese labour migration, due to free movements between the countries, work permits were not required and information about the labour that migrated to India were not recorded and limited to other major destination as describe in inclusion criteria.

The research was limited to RRHs' incomes and expenditure analysis in relation to their socio-demographic characteristics using prospective data. Therefore, this study could not compare the incomes and expenditure of RRHs with non-RRHs. However, this research achieved and addressed its objectives of analysing expenditure patterns of RRHs socio-demographically which has rarely been done in the past studies. This research was conducted from LJMU, UK while research areas were in Nepal. During the research period, the researcher had to travel abroad frequently to collect data from the sample participants which consumed more time and effort while conducting research. Due to limited time and resources RRHs wealth index were categorised into three economic groups. Further research was sought extending the economic index to more categories. However, the main aims of the research were analysing expenditures based on the household characteristics which were reflected in this study.

Due to the 2015 earthquakes, many RRHs' houses were severely damaged particularly in Tripurasundari and were still under construction until the middle of 2018 when the data was collected, and households were not settled well. Therefore, the priority of most of the RRHs was building or renovating the house from remittance incomes. Government funds were insufficient too. This natural disaster may have restricted the use of remittance in business and investment. It may have distorted the regular expenditure as well. So, the findings of the study could also have been affected by the post-earthquake situations as well.

Lastly, the study was fully self-funded and took place in a limited time frame, was influenced by limited resources for survey and interviews; these might have compromised the scope of the study. However, it was able to provide important insights into the patterns of income and expenditure in RRHs. It is expected that the present study can inform further research and more collaborative work with the involvement of relevant partners and stakeholders such as the International Organisation for Migration (IOM) and the Department of International Development (DFID) with the intention of working towards better understanding of the implications of remittance to the Nepalese economy and society.

9.3 Recommendations

Recommendation for RRHs:

According to the study, family members in low socioeconomic households including those that are poor tended to spend similarly due to a lack of options, and more in certain areas such as health. Poorer households, on the other hand, needed to be aware of savings and business strategies. For example,

they may invest in microbusinesses instead of making low-interest bank deposits. In contrast, they spent less on business and investments. This provides some insight on how households handle their money over time and in various financial circumstances. In addition, gender-wise female household heads were found to spend more on fancy expensive items, and less on education and business than their counterparts. Therefore, female household heads should be encouraged to spend less on durables such as TV, Sofas, and mobile phones which could subsequently multiply their savings, flourishing business, and enhance quality education.

Family Relationship: Good relationships with family members and peers were always viewed as being essential. Good relationships tend to create the sort of environment where it is possible to obtain more autonomy because of mutual trust, thereby redressing stress. Husband-wife relationships need to have regular communication. Therefore, migrants should be encouraged to be in regular communication with their wives and take these opportunities to update their situation including encouraging migrants to make repeated visits home. Communication could easily be maintained using social media for free using for example Viber, Messenger, and WhatsApp.

Recommendations for policy maker

Education

A thorough analysis of spending patterns can be used as a teaching resource by instructors and students to transmit knowledge on how to manage household finances effectively in a variety of economic situations. Additional research on remittance usage can yield educational materials and insights into how migrant money affects the economies of countries. Furthermore, more research on how remittances affect immigrant households' mental health could help develop teaching materials that target both mental and financial well-being. Understanding the ways in which emergencies affect remittance usage and expenditure habits may inform stakeholders regarding disaster readiness and improve household resilience tactics.

Campaigning

Collaboration between government agencies and international organisations is essential in bringing attention to the significance of thorough research on migration and remittance utilisation. This assistance with collaborative research projects may contribute to a better comprehension of the effects of migration on communities and economies. Furthermore, encouraging the use of digital data collection technology can improve data quality and expedite research procedures, which will help policymakers and researchers alike by delivering accurate and timely information. Additionally, promoting policies that help small companies and independent proprietors—such as those pertaining to credit management and business insurance—can boost the nation's economy, increase employment prospects, and advance prosperity and progress all around the world.

Policy and law

In addition to promoting savings and remittance investments, the government should put policies in place to lower costs associated with international money transfers by releasing a specialised app. Despite these measures, household heads that receive remittances still do not know about government programmes and find it difficult to navigate complex administrative processes. Encouraging investment in government-managed businesses like infrastructure, telecom, and banking can improve financial security and support the country's economy. In addition, it is essential to promote local entrepreneurship by means of programmes that deal with credit management and business insurance in order to promote economic expansion and employment generation. Furthermore, it is essential to ensure that children from migrant households, especially those from disadvantaged backgrounds, have access to education by means of collaborations with academic institutions and scholarship initiatives. Researching internal migration is essential to educating decision-makers.

Recommendations for future research

Building upon the methodology and findings of the present study, there are various areas that can be explored in the future. Monthly income and expenses, for instance, could be studied to see whether individuals spend more money during festivals or receive more money from remittances at periods of the year. The ideas for future work emerge from examining the monthly income/spending data in several ways, such as time series data or by comparing the data throughout the year (i.e., does income surpass expenditure for certain months and not for others).

Further studies could employ more sophisticated instruments, in place of the diary method, to record RRHs' spending trends. There needs to be more analysis undertaken on income and category expenses, which could include debt repayment, investment management, and expenditure in healthcare and education. Future research should focus on more detailed evaluation of the uses of remittance in various types of businesses and investments. Larger-scale analysis of incomes and expenses, such as cross-sectional studies conducted across the country using appropriate sampling techniques, can be done in the future to provide more generalisable and nationally representative results for the dynamics of migration and remittances in the future.

9.4 Personal Reflection

Before commencing this programme of research, I had limited experience on data collection and data analysis through my past studies. I have had tremendous opportunities to nurture my research skills throughout my PhD journey that took several years. Throughout this time, I have successfully worked on my Research Proposal, Ethics Application, and MPhil to PhD transfer report along with several presentations in Nepal and UK. Along with my academic journey, I simultaneously progressed in my part-time work as a supervisor from a colleague position. I also extended my responsibility being a father from one child to two children.

I had a deep interest in pursuing my PhD in this international subject area which was initiated from my master's degree in international business (2016). I used to work in a money transfer office facilitated by Money Gram, Western Union, Ria etc where every day more than fifty Nepalese customers walked in to remit their savings to their country of origin, Nepal. I saw that large amounts of money from different countries reach Nepal as remittance and it is playing major role in receiving households, society and the entire nation contributing to almost a quarter of GDP. My profound interest found its impetus there to explore the impacts of remittance on the livelihood of Nepalese people which went on to shape my PhD and the findings and insights it has generated.

As we all know, behind every failure there is reason to succeed. After several extensions and a whole range of obstructions my programme of research found its way back towards its destination. I clearly understand the differences between mixed-method research and multi-methods research. Starting with my research proposal, I added writing and presenting skills along with my research skills. Because of being an international student, I also had to enhance my communication skills. I had frequent classes which addressed my communication and presentation skills during this journey. I also had the opportunity to teach a small group of students through LJMU 3I's training and to volunteer in the training session of SPSS for the beginners.

Gathering prospective data from abroad was another barrier, and I had to remain within my time frame to arrange my travelling abroad. As a self-funded student, constrained resources and time were other big barriers. However, I am from same country (Nepal) and share the same language and culture as my study' participant and this made it a lot easier for me to conduct the research in context. I fully understand the significance and effects of social, political, and cultural distinctions that must be considered when conducting research, particularly in today's interconnected world. In addition, the role of community and local intelligence played a vital role in the research area, particularly as this made it easier to find eligible volunteers, good food and accommodation during my research. Another challenge was travelling to Tripurasundari Municipality, rural areas of Dhading District. I had to cross several rivers and hills to reach the exact location where our vehicle got stuck for hours and hours on the muddy, slippery roads. Despite the hot weather, friendly people and local food were unforgettable.

During the COVID-19 pandemic, where I had finished collecting data challenges like translating mass diary data and entering them into an Excel spreadsheet and managing data for analysis were difficult without a face-to-face meeting with my DOS. I will always admire my supervisory team for their kind cooperation, even helping me in translating and entering my data despite their busy schedule during COVID-19. This personally encouraged me to further my PhD journey with patience and determination. I had very limited knowledge of NVivo, SPSS and even Excel spreadsheets before commencing my PhD. There are so many functions tabs and run buttons which I gradually learned to use while analysing and presenting quantitative and qualitative data. Frequent classes provided by LJMU library skills workshops built additional skills in using software in my research. In addition, I learned the entire process of gathering raw information, data processing, data analysis and data presentation essential while doing research. I am very confident that the skills I learned in using this software will help me perform pertinent analysis in my undertakings beyond this PhD.

I also had an opportunity to undertake research ethics training which built on my research skills following all ethical aspects from gathering information following standard security and confidentiality. In addition to learning the supportive skills required for the research, I also gained deeper knowledge in understanding quantitative method, qualitative method and mixed method research while doing this programme of research. Ethical Consideration while doing research especially if it is on a sensitive subject area is another skill that I developed through this research programme.

Differently, I prefer conducting research on RRHs, focusing and prioritising mental and physical wellness by providing diary. I saw that the poor RRHs in rural and urban both areas were still lacking fundamental necessities for their livelihoods, such as proper hygiene and sanitation, access to quality education and quality healthcare. Consequently, this require further in-depth research which I would love to do by utilising my research experiences and being the part of this RRHs community. These specific challenges evident in poor RRHs can hopefully be overcome by utilising remittance effectively. In addition, such research findings will support the RRHs and community indirectly by informing government organisations, public health institutes, migration organisations, policymakers, and researchers. In the subsequent journey of my research, I would like to utilise the research skills that I achieved from this journey. I look forward to pursuing an academic or a research-based career in a related field in the future.

References

Abramson, J.H. and Abramson, Z.H. (1999) *Survey methods in community medicine: epidemiological research, programme evaluation, clinical trials*. 5th ed. Edinburgh: Churchill Livingstone.

Acharya, C.P. and Leon-Gonzalez, R. (2014) How do Migration and Remittances Affect Human Capital Investment? The Effects of Relaxing Information and Liquidity Constraints. *The Journal of Development Studies*, 50 (3), 444-460.

Acharya, C.P. and Leon-Gonzalez, R. (2019) The quest for quality education: international remittances and rural-urban migration in Nepal. *Migration and Development*, 8 (2), 119-154.

Acharya, S. and Thapa, S. (2017) Remittances and Household Expenditure in Nepal: Evidence from Cross-Section Data. *Economies*, 5 (2), 16.

Acosta, P., Calderon, C., Fajnzylber, P. and Lopez, H. (2008) What is the impact of international remittances on poverty and inequality in Latin America? *World Development*, 36 (1), 89-114.

Adams Jr, R.H. (1998) Remittances, investment, and rural asset accumulation in Pakistan. *Economic Development and Cultural Change*, 47 (1), 155-173.

Adams Jr, R.H. (2011) Evaluating the economic impact of international remittances on developing countries using household surveys: A literature review. *Journal of Development Studies*, 47 (6), 809-828.

Adams Jr, R.H. and Cuecuecha, A. (2010) Remittances, household expenditure and investment in Guatemala. *World Development*, 38 (11), 1626-1641.

Adams Jr, R.H. and Page, J. (2005) Do international migration and remittances reduce poverty in developing countries? *World Development*, 33 (10), 1645-1669.

Adams, R.H. (1991) The effects of international remittances on poverty, inequality, and development in rural Egypt. International Food Policy Research Institute.

Adams, R.H. (2005) Remittances, household expenditure and investment in Guatemala. [online] Available at: <https://ideas.repec.org/p/wbk/wbrwps/3532.html> [Accessed: 15/07/2017]

- Adams, R.H. and Cuecuecha, A. (2013) The Impact of Remittances on Investment and Poverty in Ghana. *World Development*, 50, 24-40.
- Adhikari, B., Mishra, S.R. and Schwarz, R. (2022) Transforming Nepal's primary health care delivery system in global health era: addressing historical and current implementation challenges. *Global Health*, 18 (1), 8.
- Adhikari, B., Pokharel, S. and Mishra, S.R. (2019) Shrinking urban Greenspace and the rise in non-communicable diseases in South Asia: an urgent need for an advocacy. *Frontiers in Sustainable Cities*, 1, 5.
- Adhikari, N. (2017) Linkage between labor migration, remittance and self employed business activities in Nepal. *International Journal of Entrepreneurship and Economic Issues*, 1 (1), 39-51.
- Adhikary, P., Keen, S. and van Teijlingen, E. (2011) Health Issues among Nepalese migrant workers in the Middle East. *Health Science Journal*, 5 (3), 169-175.
- Afsar, R. (2003) Internal Migration and the Development Nexus: the case of Bangladesh. *Regional Conference on Migration, Development and Pro-Poor Policy Choices in Asia*, Dhaka, Bangladesh, 22-24 June.
- Agunias, D.R. (2013) What we know about regulating the recruitment of migrant workers. *Policy Brief*, 6, 1-11.
- Ahmed, J., Mughal, M. and Martínez-Zarzoso, I. (2021) Sending money home: Transaction cost and remittances to developing countries. *The World Economy*, 44 (8), 2433-2459.
- Ahmed, M., Saha, J., Alamgir, M., Begum, M. and Haque, M. (2019) Household expenditure pattern of foreign remittances: An empirical study in Sylhet region of Bangladesh. *International Journal of Development and Sustainability* 8,511-531.
- Airola, J. (2007) The use of remittance income in Mexico. *International Migration Review*, 41 (4), 850-859.
- Akhter, N. (2012) Food and nutrition security in the ruralplains of Nepal: Impact of the globalfood price crisis. Doctor of Philosophy thesis, University College London.
- Alaszewski, A. (2006) *Using diaries for social research*. London: Sage.

Alders, R.G. (2004) *Poultry for Profit and Pleasure*. United Nation: Agricultural Support Systems Division, Food and Agriculture Organization.

Amuedo-Dorantes, C. and Pozo, S. (2004) Workers' remittances and the real exchange rate: a paradox of gifts. *World Development*, 32 (8), 1407-1417.

Anetor, F.O. (2019) Remittance and economic growth nexus in Nigeria: does financial sector development play a critical role? *International Journal of Management, Economics and Social Sciences (IJMESS)*, 8 (2), 116-135.

Ari, Y.O. (2020) The impact of remittances on economic growth in developing countries: empirical evidence from Turkey. *8th International Conference on Culture and Civilization*, Trabzon, Turkey, 21-22 August.

Arokkiaraj, H., Kaushik, A. and Rajan, S.I. (2021) Effects of International Male Migration on Wives Left Behind in Rural Tamil Nadu. *Indian Journal of Gender Studies*, 28 (2), 228-247.

Aryal, G.R. (2022) The Role of Remittance on Socio-Economic Progress in Nepal. *Journal of Population and Development*, 3 (1), 34-41.

Aryal, M. (2018) Teenager's silence after earthquake [online]

Available at: <https://www.unicef.org/nepal/stories/teenagers-silence-after-earthquake>

[Accessed: 12/06/2024]

Asis, M.M. and Feranil, A. (2020) Not for adults only: Toward a child lens in migration policies in Asia. *Journal on Migration and Human Security*, 8 (1), 68-82.

Askarov, Z. and Doucouliagos, H. (2020) A meta-analysis of the effects of remittances on household education expenditure. *World Development*, 129, 104860.

Atuoye, K.N., Kuuire, V.Z., Kangmennaang, J., Antabe, R. and Luginaah, I. (2017) Residential remittances and food security in the Upper West Region of Ghana. *International Migration*, 55 (4), 18-34.

Bade, K.J. (1980) German emigration to the United States and continental immigration to Germany in the late nineteenth and early twentieth centuries. *Central European History*, 13 (4), 348-377.

Bailey, J. (2008) First steps in qualitative data analysis: transcribing. *Family Practice*, 25 (2), 127-131.

Baines, D. (1990) The New Helots: Migrants in the International Division of Labour. *International Affairs (Royal Institute of International Affairs 1944-)*, 66 (1), 161-162.

Bakht, K., Kashif, S.A.R., Fakhar, M.S., Khan, I.A. and Abbas, G. (2023) Accelerated Particle Swarm Optimization Algorithms Coupled with Analysis of Variance for Intelligent Charging of Plug-in Hybrid Electric Vehicles. *Energies*, 16 (7), 3210.

Baniya, J., Bhattarai, S., Kharel, A., Rai, N. and Tumsa, D. (2023) Only a Few Can Afford to Go to Korea: The costs of Nepali migration to South Korea [online]

Available at: <https://www.ceslam.org/uploads/backup/eps-south-korea-research-paper-xiv.pdf>

[Accessed: 15/12/2023]

Bansak, C., Chezum, B. and Giri, A. (2015) Remittances, school quality, and household education expenditures in Nepal. *IZA Journal of Migration*, 4 (1), 16.

Barai, M.K. (2012) Development Dynamics of Remittances in Bangladesh. *Sage Open*, 2 (1), 2158244012439073.

Bartlett, R. and Milligan, C. (2015) *What is diary method?* London: Bloomsbury Academic.

Bartlett, R. and Milligan, C. (2020) *Diary method: Research methods*. London: Bloomsbury Publishing.

Bartram, D. (2015) Migration and Quality of Life in the Global Context. In: Glatzer, W., Camfield, L., Møller, V. and Rojas, M. (ed.) *Global Handbook of Quality of Life: Exploration of Well-being of Nations and Continents*. Dordrecht: Springer Netherlands. pp. 491-503.

Basu, B. and Rajan, I. (2018) Investment Expenditure Behavior of Remittance Receiving Households: An Analysis Using Reserve Bank of India Data. *Migration Letters*, 15 (3), 303-320.

BBC NEWS (2023) Nepal country profile. [online]

Available at: <https://www.bbc.co.uk/news/world-south-asia-12511455>

[Accessed: 20/12/2023]

Beauchemin, C. and González-Ferrer, A. (2011) Sampling international migrants with origin-based snowballing method: New evidence on biases and limitations. *Demographic Research*, 25, 103-134.

Bellamy, K., Ostini, R., Martini, N. and Kairuz, T. (2016) Seeking to understand: using generic qualitative research to explore access to medicines and pharmacy services among resettled refugees. *International journal of clinical pharmacy*, 38 (3), 671-675.

Bergman, M.M. (2018) The Century of Migration and the Contribution of Mixed Methods Research. *Journal of Mixed Methods Research*, 12 (4), 371-373.

Berriane, M. and De Haas, H. (2012) *African Migrations Research*. New Jersey: Africa World Press.

Bettin, G., Presbitero, A.F. and Spatafora, N.L. (2017) Remittances and vulnerability in developing countries. *The World Bank Economic Review*, 31 (1), 1-23.

Bhandari, P. (2016) Remittance received by households of Western Chitwan Valley, Nepal: Does migrant's destination make a difference? *Dhaulagiri: Journal of Sociology & Anthropology*, 10.

Bhandari, P. and Chaudhary, I. (2016) A calendar method of collecting remittance use data in a remittance dependent setting of Nepal. *Migration and Development*, 6 (2), 177-197.

Bhandari, P.B. (2013) Rural livelihood change? Household capital, community resources and livelihood transition. *Journal of Rural Studies*, 32, 126-136.

Bharadwaj, P., Khwaja, A. and Mian, A. (2008) The big march: migratory flows after the partition of India. *Economic and Political Weekly*, 39-49.

Birt, L., Scott, S., Cavers, D., Campbell, C. and Walter, F. (2016) Member checking: a tool to enhance trustworthiness or merely a nod to validation? *Qualitative Health Research*, 26 (13), 1802-1811.

Bohra-Mishra, P. (2013) Labour migration and investments by remaining households in rural Nepal. *Journal of Population Research*, 30 (2), 171-192.

Bolger, N. (2013) *Intensive longitudinal methods: an introduction to diary and experience sampling research*. New York: The Guilford Press.

Bothara, J.K., Dhakal, R., Dizhur, D. and Ingham, J. (2016) The challenges of housing reconstruction after the April 2015 Gorkha, Nepal earthquake. *Technical Journal of Nepal Engineers' Association, Special Issue on Gorkha Earthquake 2015, XLIII-EC30*, 1, 121-134.

Bowling, A. (2009) *Research methods in health investigating health and health services*. 3rd ed. Maidenhead: McGraw-Hill Open University Press.

Boyer, R. and Savageau, D. (1981) *Places Rated Almanac: A Retirement Guide*. Australia: Wiley and Sons.

- Braun, V. and Clarke, V. (2013) Successful qualitative research: a practical guide for beginners. Los Angeles: Sage.
- Braun, V. and Clarke, V. (2014) What can “thematic analysis” offer health and wellbeing researchers? *International Journal of Qualitative Studies on Health and Well-being*, 9 (1), 261-52.
- Braun, V., Clarke, V. and Weate, P. (2016) Using thematic analysis in sport and exercise research. *Routledge Handbook of Qualitative Research in Sport and Exercise*, 1, 191-205.
- Browne, K. (2005) Snowball sampling: using social networks to research non-heterosexual women. *International Journal of Social Research Methodology*, 8 (1), 47-60.
- Bruce, A.T. (2010) Reliability and Validity in Qualitative Research. 2nd ed. London: Sage.
- Bryman, A. (2016) *Social research methods*. 5th ed. Oxford: Oxford University Press.
- Budhathoki, C.B. (2019) Water Supply, Sanitation and Hygiene Situation in Nepal: A Review. *Journal of Health Promotion*, 7, 65-76.
- Castles, S. (2011) Migration, Crisis, and the Global Labour Market. *Globalizations*, 8 (3), 311-324.
- Castles, S. (2012a) Methodology and methods: Conceptual issues. In: (ed.) *African Migration Research: Innovative Methods and Methodologies*. London: Africa World Press. pp. 15-36.
- Castles, S. (2012b) Understanding the relationship between methodology and methods. In: (ed.) *Handbook of Research Methods in Migration*. Cheltenham: Edward Elgar Publishing.
- CBS. (2004) Nepal Living Standard Survey 2003/04 [online]
Available at: https://web.worldbank.org/archive/website00002/WEB/PDF/NLSS_II_.PDF
[Accessed: 17/01/2023]
- Chami, R., Ernst, E., Fullenkamp, C. and Oeking, A. (2018) Is There a Remittance Trap? *Finance & Development*, 55 (3), 44-46.
- Chami, R., Fullenkamp, C. and Jahjah, S. (2005) Are Immigrant Remittance Flows a Source of Capital for Development? *IMF Staff Papers*, 52 (1), 55-81.
- Chaudhary, A. (2020a) COVID-19, Remittance Inflow, and Economic Growth Rate in Nepal. *Tribhuvan University Journal*, 34, 69-80.

- Chaudhary, D. (2018) Agricultural policies and rural development in Nepal: An overview. *Research Nepal Journal of Development Studies*, 1 (2), 34-46.
- Chaudhary, D. (2020b) Influence of Remittances on Socio-Economic Development in Rural Nepal. *Remittances Review*, 5 (1), 83-96.
- Chaudhary, G. and Timsina, T.P. (2017) Does Remittance Receiving Households Prepared against Natural Disasters in Nepal? *Journal of Advanced Academic Research*, 4 (2), 6-17.
- Chiswick, B.R. and Miller, P.W. (2015) *Handbook of the economics of international migration*. Amsterdam, Netherlands: North-Holland.
- Choo, H. (2014) Mixed method design in and for Asian migration research. *Journal of population research (Canberra, A.C.T.)*, 31 (3), 193-195.
- Chowdhury, M.B. and Chakraborty, M. (2021) The impact of COVID-19 on the migrant workers and remittances flow to Bangladesh. *South Asian Survey*, 28 (1), 38-56.
- Clark, L., Birkhead, A.S., Fernandez, C. and Egger, M.J. (2017) A Transcription and Translation Protocol for Sensitive Cross-Cultural Team Research. *Qualitative Health Research*, 27 (12), 1751-1764.
- Clark, T., Foster, L., Sloan, L., Bryman, A. and Bryman, A. (2021) *Bryman's social research methods*. 6th ed. Oxford: Oxford University Press.
- Clement, M. (2011) Remittances and household expenditure patterns in Tajikistan: A propensity score matching analysis. *Asian Development Review*, 28 (2).
- Cohen, L. and Manion, L. (1989) *Research Methods in Education*. 3rd ed. London: Routledge.
- Cohen, R. (1988) *The New Helots: Migrants In The International Division Of Labour*. New York: Gower Publishing Company, Limited.
- Cohen, R. and Kennedy, P. (2017) *Global Sociology*. London: Bloomsbury Publishing.
- Cooper, S. and Endacott, R. (2007) Generic qualitative research: a design for qualitative research in emergency care? *Emergency Medicine Journal*, 24 (12), 816.
- Cooray, A. and Mallick, D. (2013) International business cycles and remittance flows. *The BE Journal of Macroeconomics*, 13 (1), 515-547.

Coyne, I.T. (1997) Sampling in qualitative research. Purposeful and theoretical sampling; merging or clear boundaries? *Journal of Advanced Nursing*, 26 (3), 623-630.

Creswell, J.W. (2014) *Research design: Qualitative, quantitative, and mixed methods approaches*. 4th ed. Los Angeles: Sage.

Creswell, J.W. and Creswell, J.D. (2018) *Research design: qualitative, quantitative & mixed methods approaches*. 5th ed. Los Angeles: Sage.

Creswell, J.W., Klassen, A.C., Plano Clark, V.L. and Smith, K.C. (2011) *Best practices for mixed methods research in the health sciences* [online]

Available at: <https://obssr.od.nih.gov/research-resources/mixed-methods-research>

[Accessed: 18/01/2020]

Creswell, J.W. and Plano Clark, V.L. (2018) *Designing and conducting mixed methods research*. 3rd ed. Los Angeles: Sage.

Creswell, J.W. and Poth, C.N. (2016) *Qualitative inquiry and research design: Choosing among five approaches*. Thousand Oaks: Sage.

Curry, L. and Nunez-Smith, M. (2015) *Mixed Methods in Health Sciences Research: A Practical Primer*. Thousand Oaks: Sage.

Dahal, P. (2014) The impact of remittances on economic growth in Nepal: an analysis of a significant basis of development. *Asia Pacific Journal of Public Administration*, 36 (4), 261-282.

Davis, J. and Brazil, N. (2016) Disentangling fathers' absences from household remittances in international migration: The case of educational attainment in Guatemala. *International journal of educational development*, 50, 1-11.

De Haas, H., Czaika, M., Flahaux, M.L., Mahendra, E., Natter, K., Vezzoli, S. and Villares-Varela, M. (2019) International migration: Trends, determinants, and policy effects. *Population and Development review*, 45 (4), 885-922.

De Haas, H. and Van Rooij, A. (2010) Migration as Emancipation? The Impact of Internal and International Migration on the Position of Women Left Behind in Rural Morocco. *Oxford development studies*, 38 (1), 43-62.

De Leeuw, E.D. (2005) To mix or not to mix data collection modes in surveys. *Journal of official statistics*, 21 (5), 233-255.

De Vaus, D. (2001) *Research design in social research*. London: Sage.

Dea, P.K. and Rathab, D. (2012) Impact of remittances on household income, asset and human capital: evidence from Sri Lanka. *Migration and Development*, 1 (1), 163-179.

Demurger, S. and Wang, X. (2016) Remittances and expenditure patterns of the left behinds in rural China. *China Economic Review*, 37, 177-190.

Devkota, S., Ghimire, S. and Upadhyay, M.P. (2021) What factors in Nepal account for the rural-urban discrepancy in human capital? Evidence from household survey data. *Economies*, 9 (2), 1-14.

Dhital, S.R., Chojenta, C., Evans, T.J., Acharya, T.D. and Loxton, D. (2022) Prevalence and Correlates of Water, Sanitation, and Hygiene (WASH) and Spatial Distribution of Unimproved WASH in Nepal. *International Journal of Environmental Research and Public Health*, 19 (6).

Dhunibesi Municipality. (2021) Dhunibesi Municipality Office, Khanikhola, Dhading. [online]

Available at:

<https://translate.google.co.uk/translate?hl=en&sl=ne&u=https://dhunibeshimun.gov.np/&prev=search&pto=aue>

[Accessed: 11/06/2021]

Diener, E. (1995) A value based index for measuring national quality of life. *Social Indicators Research*, 36 (2), 107-127.

District Coordination Committee Office Dhading Nepal. (2017) *Dhading, Nepal: Brief Introduction* [online]

Available at: <http://ddcdhading.gov.np/en/>

[Accessed: 09/05/2017]

Doherty, M., Leung, B., Lorenze, K. and Wilmarth, A. (2014) Understanding South Asian Labor Migration. *Workshop in International Public Affairs* [online]

Available at:

<https://citeseerx.ist.psu.edu/document?repid=rep1&type=pdf&doi=5af698dfac1e956f878d394e57c61e2b7cab73b9>

[Accessed: 20/02/2022]

Dumont, B., Fortun-Lamothe, L., Jouven, M., Thomas, M. and Tichit, M. (2013) Prospects from agroecology and industrial ecology for animal production in the 21st century. *Animal*, 7 (6), 1028-1043.

Duszczek, M. (2019) *Why do people migrate?: labour market security and migration decisions*. Bingley: Emerald Publishing Limited.

Dutt, S. (1981) Migration and Development: The Nepalese in Northeast. *Economic and Political Weekly*, 16 (24), 1053-1055.

Edwards, A.C. and Ureta, M. (2003) International migration, remittances, and schooling: evidence from El Salvador. *Journal of Development Economics*, 72 (2), 429-461.

Eggho, J., Bangake, C. and Semedo, G. (2019) Do remittances spur economic growth? Evidence from developing countries. *The Journal of International Trade & Economic Development*, 28 (4), 391-418.

Emmer, P.C. (2012) *Colonialism and migration; Indentured labour before and after slavery*. Springer Science & Business Media.

Erdem, Y. (1996) *Slavery in the Ottoman Empire and its Demise 1800-1909*. London: Palgrave Macmillan

Erzberger, C. and Prein, G. (1997) Triangulation: Validity and empirically-based hypothesis construction. *Quality and Quantity*, 31 (2), 141-154.

European Union. (2022) Results and Indicators for Development: Remittances [online]
Available at: https://capacity4dev.europa.eu/resources/results-indicators/remittances/results-indicators_en
[Accessed: 14/02/2024]

Evan, C. and Deirdre, C. (2017) Clothing the Contadini: Migration and Material Culture, 1890–1925. *Journal of American Ethnic History*, 36 (4), 5-24.

Farmer, T., Robinson, K., Elliott, S.J. and Eyles, J. (2006) Developing and Implementing a Triangulation Protocol for Qualitative Health Research. *Qualitative Health Research*, 16 (3), 377-394.

Fetters, M.D., Curry, L.A. and Creswell, J.W. (2013) Achieving integration in mixed methods designs- principles and practices. *Health Services Research*, 48 (6 Pt 2), 2134-2156.

Fetzer, J.S. (2000) Public attitudes toward immigration in the United States, France, and Germany. Cambridge: Cambridge University Press.

Fielding, N.G. and Fielding, J.L. (1986) *Linking data*. Beverly Hills: Sage

Findlay, A.M. and Li, F.L.N. (1999) Methodological Issues in Researching Migration. *The Professional Geographer*, 51 (1), 50-59.

Flick, U. (2015) *Introducing research methodology: a beginner's guide to doing a research project*. 2nd ed. London: Sage.

Flick, U. (2018) *Doing Triangulation and Mixed Methods*. London: Sage.

Forhad, M.A.R. and Alam, G.M. (2021) Remittance and education in recipient countries: an interdependence. *International Journal of Education Economics and Development*, 12 (1), 61-78.

Frankel, J. (2011) Are bilateral remittances countercyclical? *Open Economies Review*, 22, 1-16.

Gauchan, D. and Shrestha, S. (2017a) Agricultural and rural mechanisation in Nepal: status, issues and options for future. *Rural Mechanisation*, 97-118.

Gauchan, D. and Shrestha, S. (2017b) Agricultural and rural mechanisation in Nepal: status, issues and options for future. In: Mandal (ed.) *Rural Mechanisation. A Driver in Agricultural Change and Rural Development*. Dhaka, Bangladesh: Bioversity International.

Gaudel, S. (2016) Nexus between remittance inflow and human development in Nepal. *CLEAR International Journal of Research in Commerce & Management*, 7 (1), 29-33.

Ghimire, D.J., Axinn, W.G. and Bhandari, P. (2020) Social change, out-migration, and exit from farming in Nepal. *Population and environment*, 42 (3), 302-324.

Gill, P., Burnard, P., Stewart, K., Treasure, E. and Chadwick, B. (2008) Analysing and presenting qualitative data. *British Dental Journal*, 204 (8), 429-432.

Government of Nepal (2014) *Labour Migration For Employment: A Status Report for Nepal: 2013/2014* [online]

Available at: <https://asiafoundation.org/resources/pdfs/MigrationReportbyGovernmentofNepal.pdf>

[Accessed: 22/05/2017]

Government of Nepal (2015) Labour Migration for Employment: A Status Report for Nepal: 2014/2015 [online]
Available at: <https://www.ilo.org/media/427731/download>
[Accessed: 22/05/2017]

Government of Nepal. (2018) Labour Migration for Employment: A Status Report for Nepal: 2015/16-2016/17 [online]
Available at:
https://nepal.iom.int/sites/g/files/tmzbd1116/files/documents/LabourMigration_for_Employment-A_%2520StatusReport_for_Nepal_201516201617_Eng.PDF
[Accessed: 04/03/2019]

Government of Nepal. (2022) *Nepal Labour Migration Report 2022* [online]
Available at: <https://moless.gov.np/detail/post/11280>
[Accessed: 09/06/2023]

Greene, J.C., Caracelli, V.J. and Graham, W.F. (1989) Toward a conceptual framework for mixed-method evaluation designs. *Educational Evaluation and Policy Analysis*, 11 (3), 255-274.

Griffith, D.A., Morris, E.S. and Thakar, V. (2016) Spatial Autocorrelation and Qualitative Sampling: The Case of Snowball Type Sampling Designs. *Annals of the American Association of Geographers*, 106 (4), 773-787.

Grigg, D.B. (1977) E. G. Ravenstein and the "laws of migration". *Journal of Historical Geography*, 3 (1), 41-54.

Grimaldi, A.D. (2016) When the Young Men Leave: Social Implications of Migration and Remittances among the Tharu of Chitwan, Nepal. Honors project thesis, Macalester College.

Gubert, F. (2000) Migration, Remittances and Moral Hazard. Evidence from the Kayes Area (Western Mali) [online]
Available at: <http://ideas.repec.org/p/dau/papers/123456789-10871.html>
[Accessed: 12/02/2020]

Guest, G., Bunce, A. and Johnson, L. (2006) How Many Interviews Are Enough?: An Experiment with Data Saturation and Variability. *Field Methods*, 18 (1), 59-82.

Guha, P. (2013) Macroeconomic effects of international remittances: The case of developing economies. *Economic Modelling*, 33, 292-305.

- Gupta, P.S. (2002) *Imperialism and the British Labour Movement, 1914-1964*. London: The Macmillian Press.
- Gurung, G. (2004) An overview paper on overseas employment in Nepal [online]
Available at: https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-kathmandu/documents/publication/wcms_116815.pdf
[Accessed: 17/11/2023]
- Gurung, G. (2011) Large-scale Migration and Remittance in Nepal: Issues, Challenges, and Opportunities [online]
Available at: <https://www.ceslam.org/external-publication/611561115967>
[Accessed: 06/06/2019]
- Heale, R. and Twycross, A. (2015) Validity and reliability in quantitative studies. *Evidence-Based Nursing*, 18 (3), 66-67.
- Hosny, A. (2020) Remittance Concentration and Volatility: Evidence from 72 Developing Countries. *International Economic Journal*, 34 (4), 553-570.
- Housing Recovery & Reconstruction Platform. (2018) *District Profile Dhading* [online]
Available at: https://www.hrrpnepal.org/uploads/media/HrKaV37qeJz0RAQ9uiL5_2018_03_19.pdf
[Accessed: 10/03/2023]
- ICIMOD. (1997) District of Nepal: Indicators of Development [online]
Available at: <https://lib.icimod.org/record/24460/files/districts%20of%20nepal.pdf>
[Accessed: 07/06/2024]
- ILO. (2010) International labour migration: a rights-based approach [online]
Available at: https://www.ilo.org/global/publications/books/WCMS_125361/lang--en/index.htm
[Accessed: 15/06/2019]
- International Monetary Fund (2004) Two current issues facing developing countries. In: (ed.) *World Economic Outlook*. International Monetary Fund. pp. 69-107.
- International Organisation for Migration. (2009) *IOM and Remittances* [online]
Available at: https://publications.iom.int/system/files/pdf/iom_and_remittances.pdf
[Accessed: 19/12/2023]
- International Organisation for Migration. (2021) *Making Migration Work for All* [online]
Available at: <https://www.iom.int/sdgs/sdg-8-decent-work-and-economic-growth>

[Accessed: 10/12/2021]

Ivan, P.P. (2015) The economic effects of migration. A romanian overview. *Ecoforum Journal*, 4, 162-164.

Jackson, P. (2019) Intelligence in a modern insurgency: the case of the Maoist insurgency in Nepal. *Intelligence and National Security*, 34 (7), 999-1013.

Jaquet, S., Shrestha, G., Kohler, T. and Schwilch, G. (2016) The Effects of Migration on Livelihoods, Land Management, and Vulnerability to Natural Disasters in the Harpan Watershed in Western Nepal. *Mountain Research and Development*, 36 (4), 494-504.

Jawaid, S.T. and Raza, S.A. (2016) Effects of workers' remittances and its volatility on economic growth in South Asia. *International Migration*, 54 (2), 50-68.

Jennings Mayo-Wilson, L., Peterson, S.K., Kiyingi, J., Nabunya, P., Sensoy Bahar, O., Yang, L.S., Witte, S.S. and Ssewamala, F.M. (2023) Examining Cash Expenditures and Associated HIV-Related Behaviors Using Financial Diaries in Women Employed by Sex Work in Rural Uganda: Findings from the Kyaterekera Study. *International Journal of Environmental Research and Public Health*, 20 (9), 5612.

Jha, D. (2019) The Role of Livestock in Rural Households in Nepal. *International Journal of Publication and Social Studies*, 4 (2), 67-91.

Johnson, R.B. and Onwuegbuzie, A.J. (2004) Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33 (7), 14-26.

Johnston, D.F. (1988) Toward a comprehensive 'quality-of-life'index. *Social Indicators Research*, 20 (5), 473-496.

Johnston, W.B. (1987) *Workforce 2000: Work and workers for the 21st century*. Indianapolis: Hudson Institute, Inc.

Kakhkharov, J., Ahunov, M., Parpiev, Z. and Wolfson, I. (2021) South-South Migration: Remittances of Labour Migrants and Household Expenditures in Uzbekistan. *International Migration*, 59 (5), 38-58.

Kapiszewski, A. (2007) De-Arabization in the Gulf: Foreign labor and the struggle for local culture. *Georgetown Journal of International Affairs*, 8 (2), 81-88.

Kapri, K.P., Ghimire, S. and Dulal, R. (2023) Public vs. Private Education and the Labor Market Disparities in Nepal: Evidence From the Blinder-Oaxaca Decomposition. *The Journal of Developing Areas*, 57 (3), 263-276.

Karki Nepal, A. (2016) The Impact of International Remittances on Child Outcomes and Household Expenditures in Nepal. *The Journal of Development Studies*, 52 (6), 838-853.

Khadka, B. and Jiang, H. (2019) Mud Masonry houses in Nepal: A study based on reconstruction work after 2015 Gorkha Earthquake. *2nd International Conference on Earthquake Engineering and Post Disaster Reconstruction Planning*, Bhaktapur, Nepal, 25-27 April 2019.

Khadka, S. (2022) About 3,000 youths leave Nepal every day [online]
Available at: <https://myrepublica.nagariknetwork.com/news/about-3000-youths-go-abroad-every-day/?categoryId=blog>
[Accessed: 09/01/2024]

Khanal, B., Banskota, K. and Giri, D. (2017) Comparative analysis of food expenditure pattern of Nepalese households using Engel curves. *Journal of Business and Social Sciences Research*, 2 (1-2), 27-46.

Khatri, B.B. (2017) Utilization of remittance at household level: A case of Khanigaun Village of Resunga Municipality, Gulmi District. *Nepalese Journal of Development and Rural Studies*, 14 (1-2), 12-20.

Kjeldstadli, K. (2017) The history of migration and creating a world market for labour. [online]
Available at: <https://medium.com/people-on-the-move/the-history-of-migration-and-creating-a-world-market-for-labour-47c472b7b9c9#e9c3>
[Accessed: 20/02/2023]

Koc, I. and Onan, I. (2004) International Migrants' Remittances and Welfare Status of the Left-Behind Families in Turkey. *The International Migration Review*, 38 (1), 78-112.

Kollmair, M., Manandhar, S., Subedi, B. and Thieme, S. (2006) New figures for old stories: Migration and remittances in Nepal. *Migration Letters*, 3 (2), 151.

Kornbluh, M. (2015) Combatting challenges to establishing trustworthiness in qualitative research. *Qualitative Research in Psychology*, 12 (4), 397-414.

Korstjens, I. and Moser, A. (2018) Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *The European Journal of General Practice*, 24 (1), 120-124.

- Kunwer, L.S. (2019) Foreign Labour Migration, Economic Growth and Remittances in Nepal. *Patan Pragya*, 5 (1), 122-132.
- Laajimi, R. and Le Gallo, J. (2022) Push and pull factors in Tunisian internal migration: The role of human capital. *Growth and Change*, 53 (2), 771-799.
- Libois, F. and Somville, V. (2018) Fertility, household size and poverty in Nepal. *World Development*, 103, 311-322.
- Limbu, R. (2014) Nepal's migrant women easy targets for abuse? *TCA Regional News*.
- Lincoln, Y.S. and Guba, E.G. (1985) *Naturalistic inquiry*. London: Sage.
- Lipton, M. (1980) Migration from rural areas of poor countries: the impact on rural productivity and income distribution. *World Development*, 8 (1), 1-24.
- Liu, B.C. (1977) Quality of life indicators in U.S. Metropolitan Areas, 1970. *Social Indicators Research*, 4 (1), 107-114.
- Liu, Y. and Xu, W. (2017) Destination choices of permanent and temporary migrants in China, 1985–2005. *Population, Space and Place*, 23 (1), e1963.
- Lokshin, M., Bontch-Osmolovski, M. and Glinskaya, E. (2010) Work-Related Migration and Poverty Reduction in Nepal. *Review of Development Economics*, 14 (2), 323-332.
- Lowell, B.L. and Findlay, A. (2001) Migration of highly skilled persons from developing countries: impact and policy responses. *International migration papers*, 44 (25), 1-34.
- Lu, Y. (2013) Household Migration, Remittances and Their Impact on Health in Indonesia. *International Migration*, 51 (s1), e202-e215.
- Lubambu, K.M.K. (2014) *The impacts of remittances on developing countries*. Belgium: European Parliament.
- Luborsky, M.R. and Rubinstein, R.L. (1995) Sampling in qualitative research: Rationale, issues, and methods. *Research on Aging*, 17 (1), 89-113.
- Macrotrends. (2023) Nepal Net Migration Rate 1950-2023 [online]
Available at: <https://www.macrotrends.net/countries/NPL/nepal/net-migration>

[Accessed: 20/02/2023]

Mahapatro, S., Bailey, A., James, K. and Hutter, I. (2017) Remittances and household expenditure patterns in India and selected states. *Migration and Development*, 6 (1), 83-101.

Maharjan, A., Bauer, S. and Knerr, B. (2012) Do rural women who stay behind benefit from male out-migration? A case study in the hills of Nepal. *Gender, Technology and Development*, 16 (1), 95-123.

Maharjan, A., Bauer, S. and Knerr, B. (2013) *Migration for labour and its impact on farm production in Nepal*. Kathmandu, Nepal: Centre for the Study of Labour and Mobility

Maharjan, A., de Campos, R.S.S., Chandni Das, S., Srinivas, A., Bhuiyan, M.R.A., Ishaq, S., Umar, M.A., Dilshad, T., Shrestha, K., Bhadwal, S., Ghosh, T., Suckall, N. and Vincent, K. (2020) Migration and Household Adaptation in Climate-Sensitive Hotspots in South Asia. *Current Climate Change Reports*, 6 (1), 1-16.

Mak, J., Zimmerman, C. and Roberts, B. (2021) "I had tears in my eyes but I just left without looking back". A qualitative study of migration-related stressors amongst Nepali male labour migrants. *Journal of Migration and Health*, 4, 100042.

Malla, B. and Rosenbaum, M.S. (2017) Understanding Nepalese labor migration to Gulf countries. *Journal of Poverty*, 21 (5), 411-433.

Martinez, C., Cummings, M.E. and Vaaler, P.M. (2015) Economic informality and the venture funding impact of migrant remittances to developing countries. *Journal of Business Venturing*, 30 (4), 526-545.

Maskay, N.M., Steinkamp, S. and Westermann, F. (2015) The impact of remittances on central Bank balance sheets and inflation in Nepal. *NRB Economic Review*, 27 (2), 1-18.

Massey, D.S. (2003) Patterns and processes of international migration in the 21st century. *Conference on African Migration in Comparative Perspective*, Johannesburg, 4-7 June 2003.

Massey, D.S. and Aysa-Lastra, M. (2011) Social Capital and International Migration from Latin America. *International journal of population research*, 2011 (834145), 1-18.

Massey, D.S. and Parrado, E. (1994) Migradollars: The remittances and savings of Mexican migrants to the USA. *Population Research and Policy Review*, 13 (1), 3-30.

McCatty, M. (2004) *The process of rural-urban migration in developing countries*. Bachelor of Arts thesis, Carleton University.

McColl, E., Jacoby, A., Thomas, L., Soutter, J., Bamford, C., Steen, N., Thomas, R., Harvey, E., Garratt, A. and Bond, J. (2002) Design and use of questionnaires: a review of best practice applicable to surveys of health service staff and patients. *Health Technology Assessment* 5(31).

McEvoy, P. and Richards, D. (2006) A critical realist rationale for using a combination of quantitative and qualitative methods. *Journal of Research in Nursing*, 11 (1), 66-78.

McGregor, S.L. (2020) Conceptual frameworks, theories, and models. *Indian Journal of Continuing Nursing Education*, 18 (1), 48-53.

McLeod, S. (2007) Maslow's hierarchy of needs. *Simply Psychology*, 1 (1-18).

Mehedintu, A., Soava, G. and Sterpu, M. (2020) Remittances, Migration and Gross Domestic Product from Romania's Perspective. *Sustainability (Basel, Switzerland)*, 12 (1), 212.

Merriam, S.B. (1998) *Qualitative Research and Case Study Applications in Education*. Revised and Expanded from "Case Study Research in Education.". San Francisco: Jossey-Bass.

Merriam, S.B. and Grenier, R.S. (2019) *Qualitative research in practice: Examples for discussion and analysis*. San Francisco: John Wiley & Sons.

Ministry of Health and Population (2022) *Nepal Demographic and Health Survey 2022* [online] Available at: <https://dhsprogram.com/pubs/pdf/FR379/FR379.pdf> [Accessed: 09/06/2024]

Ministry of Health Nepal (2017) *Nepal Demographic and Health Survey 2016* [online] Available at: <https://www.dhsprogram.com/pubs/pdf/FR336/FR336.pdf> [Accessed: 02/02/2020]

Mishra, K., Kondratjeva, O. and Shively, G.E. (2022) Do remittances reshape household expenditures? Evidence from Nepal. *World Development*, 157, 105926.

Mishra, M. (2020) Impact of International Labour Migration of Nepal. *Patan Pragya*, 6 (1), 142-151.

Mishra, M. and Kunwar, L.S. (2020) Overview of foreign labour migration in Nepal. *Patan Pragya*, 7 (1), 123-134.

Mishra, S.R., Dhimal, M., Bhandari, P.M. and Adhikari, B. (2017) Sanitation for all: the global opportunity to increase transgenerational health gains and better understand the link between NCDs and NTDs, a scoping review. *Tropical Diseases, Travel Medicine and Vaccines*, 3 (1), 1-7.

Mishra, S.R., Khanal, P., Karki, D.K., Kallestrup, P. and Enemark, U. (2015) National health insurance policy in Nepal: challenges for implementation. *Global Health Action*, 8 (1), 28763.

Monica, C. (2018) Advantages And Disadvantages Of Labor Migration. *Annals of Faculty of Economics*, 1 (1), 38-46.

Morris, M.D. (1979) Measuring the conditions of the world's poor: The physical quality of life. In: (ed.) *Measuring the conditions of the world's poor: The physical quality of life*. New York: Pergamon Press. pp. 176-176.

Murphy, A., Palafox, B., Chifamba, J., Kruger, I.M., Ncube, B.J., Ncube, T.L., Rangarajan, S., Swart, E.C., Tsolkile, L., Walli-Attaei, M., West, N.J., Yeates, K.E., Yusuf, S., McKee, M. and Hanson, K. (2023) Comparing estimates of household expenditures between pictorial diaries and surveys in three low- and middle-income countries. *PLOS global public health*, 3 (4), e0001739-e0001739.

Nahar, F.H. and Arshad, M.N.M. (2017) Effects of Remittances on Poverty Reduction: The Case of Indonesia. *Journal of Indonesian Economy & Business*, 32 (3).

Nath, H.K. and Mamun, K.A. (2010) Workers' migration and remittances in Bangladesh. *Journal of Business Strategies*, 27 (1), 29-52.

National Planning Commission Secretariat. (2011a) *National Population and Housing Census 2011: Dhading* [online]

Available at: http://cbs.gov.np/image/data/Population/VDC-Municipality%20in%20detail/30%20Dhading_VDCLevelReport.pdf

[Accessed: 23/06/2023]

National Planning Commission Secretariat (2011b) *Nepal Living Standards Survey 2010/11* [online]

Available at: <https://nepalindata.com/resource/NEPAL-LIVING-STANDARDS-SURVEY-2010-11---STATISTICAL-REPORT-VOLUME-TWO/>

[Accessed: 12/10/2018]

National Planning Commission Secretariat (2016) *Annual Household Survey 2015/16* [online]

Available at: https://neksap.org.np/uploaded/resources/Publications-and-Research/Reports/Annual%20Household%20Survey%202015_16_Major%20findings.pdf

[Accessed: 12/11/2020]

- National Statistics Office (2021) National Population and Housing Census 2021. *National Report*, [online]
Available at: https://censusnepal.cbs.gov.np/results/files/result-folder/National%20Report_English.pdf
[Accessed: 19/02/2024]
- Nepal, R. and Henning, T. (2013) *Remittances and Livelihood Strategies: A Case Study in Eastern Nepal*. PhD thesis Book, University of Kassel.
- Nepal Rastra Bank (2012) Impacts Evaluation of Remittances:A Case Study of Dhanusha District [online]
Available at: https://www.nrb.org.np/contents/uploads/2019/12/Study_Reports-Impact_Evaluation_of_Remittances-A_Case_Study_of_Dhanusha_District.pdf
[Accessed: 28/04/2017]
- Nepal Rastra Bank. (2023) *Nepal Rastra Bank: About* [online]
Available at: <https://www.nrb.org.np/about/>
[Accessed: 04/09/2023]
- Nepali Class. (2023) Large Nepali numbers – Lakh, Karod, Arab, Kharab [online]
Available at: <http://www.nepaliclass.com/large-nepali-numbers-lakh-karod-arab-kharab/>
[Accessed: 17/11/2023]
- Newman, I., Benz, C.R. and Ridenour, C.S. (1998) *Qualitative-quantitative research methodology: Exploring the interactive continuum*. Illinois: Southern Illinois University Press.
- Nooteboom, G. (2019) Understanding the nature of rural change: The benefits of migration and the (re) creation of precarity for men and women in rural central Java, Indonesia. *TRaNS: Trans-Regional and-National Studies of Southeast Asia*, 7 (1), 113-133.
- Nowell, L.S., Norris, J.M., White, D.E. and Moules, N.J. (2017) Thematic analysis: Striving to meet the trustworthiness criteria. *International journal of qualitative methods*, 16 (1), 1609406917733847.
- Nurse, K. (2019) Migration, diasporas, remittances and the sustainable development goals in least developed countries. *Journal of Globalization and Development*, 9 (2), 20190006.
- O’Cathain, A., Murphy, E. and Nicholl, J. (2010) Three techniques for integrating data in mixed methods studies. *BMJ*, 341, c4587.
- O’Reilly, K. (2022) *Migration theories: A critical overview*. 2nd ed. Oxford: Routledge

- Oliver, D.G., Serovich, J.M. and Mason, T.L. (2005) Constraints and Opportunities with Interview Transcription: Towards Reflection in Qualitative Research. *Social Forces*, 84 (2), 1273-1289.
- Onwuegbuzie, A.J. and Frels, R. (2016) 7 steps to a comprehensive literature review: a multimodal & cultural approach. Los Angeles: Sage.
- Onwuegbuzie, A.J. and Johnson, R.B. (2006) The Validity Issue in Mixed Research. *Research in the Schools*, 13 (1), 48.
- Painter, D.S. (2014) Oil and geopolitics: The oil crises of the 1970s and the cold war. *Historical Social Research/Historische Sozialforschung*, 186-208.
- Pandey, I.R. and Shakya, S.M. (2016) Vegetable Development in the last six decades in Nepal [online]
Available at: <https://horticulturenepal.org/chapter/vegetable-developmment-in-the-last-six-decades-in-nepal>
[Accessed: 26/18/2018]
- Pant, B. (2011) Harnessing remittances for productive use in Nepal. *Nepal Rastra Bank Economic Review*, 23, 1-20.
- Pasa, R.B. and Bishwokarma, J.B. (2020) Microeconomic analysis of remittance in Mulabari village of Galchhi, Nepal. *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 25 (3), 20-26.
- Pathak, R.S. (2019) Potentials and Problems of Agricultural Development in Dhading District. *NUTA Journal*, 6 (1-2), 57-63.
- Patton, M.Q. (2014) Qualitative research & evaluation methods: Integrating theory and practice. 4th ed. Los Angeles: Sage.
- Paudel, N.S. (2015) *Migration trend and remittance inflow: The experience of Nepal*. M Phil thesis, Kathmandu: Tribhuvan University.
- Paudel, R.C. (2022) Remittances, Banking Credit to Private Sector, and Nepal's Trade Deficits [online]
Available at: <https://cbfinepal.com/wp-content/uploads/2023/05/REsearch-TU.pdf>
[Accessed: 18/09/2023]

- Petróczy, D.G. (2021) An alternative quality of life ranking on the basis of remittances. *Socio-Economic Planning Sciences*, 101042.
- Phuyal, R.K., Dhakal, R.C. and Koirala, A. (2016) Remittances and household expenditure patterns of selected families in Kathmandu valley. *Studies in Regional Development*, 48 (3), 67-87.
- Pitchforth, E. and van Teijlingen, E. (2005) International public health research involving interpreters: a case study from Bangladesh. *BMC Public Health*, 5 (1), 71-71.
- Piteli, E.E., Buckley, P.J. and Kafouros, M. (2019) Do remittances to emerging countries improve their economic development? Understanding the contingent role of culture. *Journal of International Management*, 25 (4), 100675.
- Pohoryles, R.J. (2017) Back to the future? From pragmatic approaches in the social sciences to the development of the patchwork theory. *Innovation (Abingdon, England)*, 30 (1), 5-23.
- Ponsot, F., Vásquez, B., Terry, D. and de Vasconcelos, P. (2017) Sending Money Home: Contributing to the SDGs, one family at a time. *Report to the International Fund for Agricultural Development (June)*.
- Pope, C. and Mays, N. (2020) *Qualitative Research in Health Care*. Newark: John Wiley & Sons, Incorporated.
- Pradhan, M.A. and Khan, G.U. (2015) Role of Remittance for improving quality of life: Evidence from Bangladesh. *Turkish Economic Review*, 2 (3), 160-168.
- Prasain, K. (2021) Traders hope festival shopping will revitalise economy. *The Kathmandu Post* [online], Available at: <https://kathmandupost.com/money/2021/09/01/traders-hope-festival-shopping-will-revitalise-economy> [Accessed: 02/02/2024]
- Qamruzzaman, M.D. and Jianguo, W.E.I. (2020) Nexus Between Remittance and Household Consumption: Fresh Evidence from Symmetric or Asymmetric Investigation. *Journal of Economic Development*, 45 (3), 1-27.
- QSR International. (2021) *Nvivo 12(Windows)* [online] Available at: <https://help-nv.qsrinternational.com/12/win/v12.1.115-d3ea61/Content/welcome.htm> [Accessed: 21/02/2024]

Rahman, M. (2009) Contributions of Exports, FDI And Expatriates' Remittances To Real GDP Of Bangladesh, India, Pakistan and Sri Lanka. *Southwestern Economic Review*, 36, 141-153.

Rahman, M.M. (2015) Migrant Indebtedness: Bangladeshis in the GCC Countries. *International Migration*, 53 (6), 205-219.

Ram, R. (1982) Composite indices of physical quality of life, basic needs fulfilment, and income: A 'principal component' representation. *Journal of Development Economics*, 11 (2), 227-247.

Ramanujam, R. and Roberts, K.H. (2018) *Organizing for reliability: a guide for research and practice*. Stanford, California: Stanford Business Books.

Rana, G. (2020) Women's contributions to development [online]
Available at: <https://kathmandupost.com/columns/2020/11/29/women-s-contributions-to-development>
[Accessed: 27/02/2024]

Randazzo, T. and Piracha, M. (2019) Remittances and household expenditure behaviour: Evidence from Senegal*. *Economic Modelling*, 79, 141-153.

Ratha, D. (2011) Leveraging migration for Africa: remittances, skills, and investments. Washington, DC: World Bank.

Ratha, D.K., De, S., Kim, E.J., Plaza, S., Seshan, G.K. and Yameogo, N.D. (2020) *COVID-19 crisis through a migration lens* [online]
Available at: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/989721587512418006/covid-19-crisis-through-a-migration-lens>
[Accessed: 26/05/2021]

Raut, N.K. and Tanaka, R. (2018) Parental absence, remittances and educational investment in children left behind: Evidence from Nepal. *Review of Development Economics*, 22 (4), 1642-1666.

Ravenstein, E.G. (1885) The Laws of Migration. *Journal of the Statistical Society of London*, 48 (2), 167-235.

Regmi, P.R., van Teijlingen, E., Mahato, P., Aryal, N., Jadhav, N., Simkhada, P., Syed Zahiruddin, Q. and Gaidhane, A. (2019) The health of Nepali migrants in India: A qualitative study of lifestyles and risks. *International Journal of Environmental Research and Public Health*, 16 (19), 3655.

Regmi, P.R., Waithaka, E., Paudyal, A., Simkhada, P. and van Teijlingen, E. (2016) Guide to the design and application of online questionnaire surveys. *Nepal Journal of Epidemiology*, 6 (4), 640.

Rodriguez, E.R. (1996) International migrants' remittances in the Philippines. *The Canadian Journal of Economics/Revue canadienne d'Economique*, 29, S427-S432.

Rust, J.M. (2019) The impact of climate change on extensive and intensive livestock production systems. *Animal Frontiers*, 9 (1), 20-25.

Sapkota, C. (2013) Remittances in Nepal: Boon or Bane? *Journal of Development Studies*, 49 (10), 1316-1331.

Sapkota, M. (2014) Emerging ethnic movements and contested rural development in Nepal. *Contested Development in Nepal: Experiences and Reflections*, 77.

Saunders, M.N.K., Lewis, P. and Thornhill, A. (2019) *Research methods for business students*. 8th ed. Harlow: Pearson.

Schoonenboom, J. and Johnson, R.B. (2017) How to construct a mixed methods research design. *Kolner Zeitschrift fur Soziologie und Sozialpsychologie*, 69 (Suppl 2), 107.

Seddon, D., Adhikari, J. and Gurung, G. (2002) Foreign Labor Migration and the Remittance Economy of Nepal. *Critical Asian studies*, 34 (1), 19-40.

Seddon, D., Gurung, G. and Adhikari, J. (1998) Foreign labour migration and the remittance economy of Nepal. *HIMALAYA, the Journal of the Association for Nepal and Himalayan Studies*, 18 (2), 7.

Shah, N.M. (2013) Labour Migration from Asian to GCC Countries: Trends, Patterns and Policies. *Middle East Law and Governance*, 5 (1-2), 36-70.

Sharma, S., Pandey, S., Pathak, D. and Sijapati-Basnett, B. (2014) *State of migration in Nepal*. Centre for the Study of Labour and Mobility Kathmandu.

Sherpa, D. (2010) Labour Migration and Remittances in Nepal [online]

Available at: https://lib.icimod.org/record/29686/files/icimod-labour_migration_and_remittances_in_nepal.pdf

[Accessed: 12/08/2020]

Shrestha, M. (2017a) The impact of large-scale migration on poverty, expenditures, and labor market outcomes in Nepal [online]

Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3064995

[Accessed: 08/06/2023]

- Shrestha, M. (2017b) Push and Pull: A Study of International Migration from Nepal [online]
Available at: <http://documents.worldbank.org/curated/en/318581486560991532/Push-and-pull-a-study-of-international-migration-from-Nepal>
[Accessed: 28/04/2017]
- Shrestha, M.B., Pant, B., Shrestha, P.K. and Adhikari, D. (2006) Nepal Rastra Bank. *Occasional Paper* (18).
- Shrestha, N.L. (2020) The Exchange rate system: Should Nepal revisit the Peg with Indian Currency? [online]
Available at: <https://english.khabarhub.com/2020/03/108994/>
[Accessed: 04/09/2023]
- Siddiqui, T. (2010) Migration as a livelihood strategy of the poor: the Bangladesh case. *Regional Conference on Migration, Development and Pro-Poor Policy Choices in Asia*, Dhaka, Bangladesh, 22-24 June 2003.
- Sijapati, B., Baniya, J., Bhandari, A., Bhattarai, A., Kharel, S., Limbu, A., Pathak, D., Rawal, N. and Thami, P. (2015) *Migration and Resilience: Experiences from Nepal's 2015 Earthquake* [online]
Available at: <https://www.ceslam.org/completed/Migration-and-Resilience:-Experiences-from-Nepals-2015-Earthquake>
[Accessed: 21/04/2017]
- Sijapati, B., Bhattarai, A. and Pathak, D. (2015) *Analysis of Labour Market and Migration Trends in Nepal* [online]
Available at: https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-kathmandu/documents/publication/wcms_407963.pdf
[Accessed: 17/11/2023]
- Sijapati, B. and Limbu, A. (2012) *Governing Labour Migration in Nepal: An Analysis of Existing Policies and Institutional Mechanisms*. Kathmandu Nepal: Himal Books.
- Silverman, D. (2011) *Interpreting qualitative data: a guide to the principles of qualitative research*. 4th ed. Los Angeles: Sage.
- Simiyu, C.N. (2013) Remittance and household expenditures in Kenya. *Journal of Emerging Issues in Economics, Finance and Banking*, 2 (3), 718-728.

- Singh, S.B. (2015) Migration from Pakistan to South Africa: Case Studies of Pakistanis in Verulam, South Africa. *The Oriental Anthropologist*, 15 (2), 389-403.
- Sirkeci, I., Acik, N., Saunders, B. and Přivara, A. (2018) Barriers for highly qualified A8 immigrants in the UK labour market. *Work, employment and society*, 32 (5), 906-924.
- Skeldon, R. (2002) Migration and poverty. *Asia-Pacific Population Journal*, 17 (4), 67-82.
- Smith, M.D. and Floro, M.S. (2020) Food insecurity, gender, and international migration in low-and middle-income countries. *Food Policy*, 91, 101837.
- Smits, J. and Günther, I. (2018) Do financial diaries affect financial outcomes? Evidence from a randomized experiment in Uganda. *Development Engineering*, 3, 72-82.
- Snowden, M. (2015) Use of diaries in research. *Nursing Standard*, 29 (44), 36.
- Soava, G., Mehedintu, A., Sterpu, M. and Raduteanu, M. (2020) Impact of Employed Labor Force, Investment, and Remittances on Economic Growth in EU Countries. *Sustainability*, 12 (23), 10141.
- Stalker, P. (2000) Workers without frontiers: the impact of globalization on international migration. Geneva: International Labour Organization.
- Statista. (2022) Impact of remittances received on the GDP of 158 different countries and territories in the world in 2022 [online]
Available at: <https://www.statista.com/statistics/962836/leading-remittance-receiving-countries-share-of-gdp/>
[Accessed: 14/02/2024]
- Statista. (2023) Largest remittance countries worldwide in 2023, by estimated value of remittance inflow towards said country [online]
Available at: <https://www.statista.com/statistics/962827/leading-remittance-receiving-countries/>
[Accessed: 20/01/2024]
- Steinfeld, H., Wassenaar, T. and Jutzi, S. (2006) Livestock production systems in developing countries: status, drivers, trends. *Scientific and Technical Review*, 25 (2), 505-516.
- Subedi, K.R. (2016) Impact Evaluation of Remittance in Nepal: A Case Study of Kailali District. *The Journal of University Grants Commission*, 5 (1).

Subedi, M. (2018) *Supply Chain of Vegetables Coming to Kalimati Vegetable Market*. MBA thesis, Purbanchal University, Biratnagar.

Sunam, R. and Adhikari, J. (2016) How does Transnational Labour Migration Shape Food Security and Food Sovereignty? Evidence from Nepal. *Anthropological Forum*, 26 (3), 248-261.

Sutradhar, S.R. (2020) The impact of remittances on economic growth in Bangladesh, India, Pakistan and Sri Lanka. *International Journal of Economic Policy Studies*, 14 (1), 275-295.

Tamang, S., Paudel, K.P. and Shrestha, K.K. (2014) Feminization of agriculture and its implications for food security in rural Nepal. *Journal of Forest and Livelihood*, 12 (1), 20-32.

Tansel, A. and Yasar, P. (2010) Macroeconomic impact of remittances on output growth: Evidence from Turkey. *Migration Letters*, 7 (2), 132-143.

Tashakkori, A., Teddlie, C. and Teddlie, C.B. (1998) *Mixed methodology: Combining qualitative and quantitative approaches*. Thousand Oaks: Sage.

Taylor, J.E. (1999) The new economics of labour migration and the role of remittances in the migration process. *International Migration*, 37 (1), 63-88.

Taylor, J.E., Arango, J., Hugo, G., Kouaouci, A., Massey, D.S. and Pellegrino, A. (1996) International migration and national development. *Population Index*, 62 (2), 181-212.

Teddlie, C. and Tashakkori, A. (2003) Major issues and controversies in the use of mixed methods in the social and behavioral sciences. Thousand Oaks: Sage.

Teddlie, C. and Tashakkori, A. (2009) Foundations of mixed methods research: integrating quantitative and qualitative approaches in the social and behavioral sciences. Thousand Oaks: Sage.

Teddlie, C. and Tashakkori, A. (2010) *Overview of contemporary issues in mixed methods research*. 2nd ed. Thousands Oak: Sage.

Tejada, J.J. and Punzalan, J.R.B. (2012) On the misuse of Slovin's formula. *The Philippine Statistician*, 61 (1), 129-136.

Thagunna, K.S. and Acharya, S. (2013) Empirical analysis of remittance inflow: The case of Nepal. *International Journal of Economics and Financial Issues*, 3 (2), 337-344.

Thapa, B. and Shrestha, K. (2017) Factors influencing brain drain among Nepalese nurses. *Kathmandu University Medical Journal*, 15 (57), 35-39.

Thapa, N., Paudel, M., Guragain, A.M., Thapa, P., Puri, R., Thapa, P., Aryal, K.K., Paudel, B.K., Thapa, R. and Stray-Pedersen, B. (2019) Status of migration and socio-reproductive impacts on migrants and their families left behind in Nepal. *Migration and Development*, 8 (3), 394-417.

The Annapurna Express. (2024) *A Nation on the Move* [online]
Available at: <https://theannapurnaexpress.com/story/47196/>
[Accessed: 29/05/2024]

The Global Economy. (2023) Remittances, percent of GDP - Country rankings [online]
Available at: https://www.theglobaleconomy.com/rankings/remittances_percent_gdp/Asia/
[Accessed: 25/02/2023]

The Guardian. (2021) Revealed: 6,500 migrant workers have died in Qatar since World Cup awarded [online]
Available at: <https://www.theguardian.com/global-development/2021/feb/23/revealed-migrant-worker-deaths-qatar-fifa-world-cup-2022>
[Accessed: 13/12/2021]

The Kathmandu Post. (2024) Nepal could enjoy its demographic dividend for next 40-60 years [online]
Available at: <https://kathmandupost.com/interviews/2023/04/16/nepal-could-enjoy-the-demographic-dividend-for-40-60-years#:~:text=But%20as%20per%20the%20international,the%20total%20population%20in%20Nepal>
[Accessed: 28/05/2024]

Thieme, S. and Wyss, S. (2005) Migration Patterns and Remittance Transfer in Nepal: A Case Study of Sainik Basti in Western Nepal. *International Migration*, 43 (5), 59-98.

Ticehurst, G. and Veal, A. (2000) *Business research methods*. Frenchs Forest: Longman.

Timilsina, G. and Steinbuks, J. (2021) Economic costs of electricity load shedding in Nepal. *Renewable and Sustainable Energy Reviews*, 146, 111112.

Tolley, E.E. (2016) *Qualitative methods in public health: a field guide for applied research*. 2nd ed. San Francisco, CA: Wiley.

Traynor, I. (2010) Sweden joins Europe-wide backlash against immigration [online]
Available at: <https://www.theguardian.com/world/2010/sep/24/sweden-immigration-far-right-asylum>

[Accessed: 08/05/2022]

Tripurasundari Rural Municipality. (2019) Brief introduction of Tripura Sundari village municipality [online]

Available at:

<https://translate.google.co.uk/translate?hl=en&sl=ne&u=https://tripurasundarimundhading.gov.np/&prev=search&pto=ae>

[Accessed: 10/06/2021]

Trochim, W., Donnelly, J. and Arora, K. (2016) *Research Methods: The Essential Knowledge Base*. 2nd ed. Boston: Senage Learning.

Tuladhar, R., Sapkota, C. and Adhikari, N. (2014) Effects of migration and remittance income on Nepal's agriculture yield [online]

Available at: <https://www.adb.org/sites/default/files/publication/42886/south-asia-wp-027.pdf>

[Accessed: 16/06/2022]

UNDESA (2015) *Trends in International Migrant Stock: The 2015 Revision*. United Nations, Department of Economic and Social Affairs, Population.

UNDP. (2023) Human Development Insight [online]

Available at: <http://hdr.undp.org/en/countries/profiles/NPL#>

[Accessed: 06/03/2023]

UNDP. (2024) Human Development Index (HDI) [online]

Available at: <https://hdr.undp.org/data-center/human-development-index#/indicies/HDI>

[Accessed: 11/06/2024]

United Nations (2008) Looking into Pandora's Box: The Social Implications of International Migration in Asia. *Bangkok: UNESCAP* [online]

Available at: <https://repository.unescap.org/bitstream/handle/20.500.12870/3048/ESCAP-2008-RP-Looking-Pandora-Box.pdf?sequence=1&isAllowed=y>

[Accessed: 03/06/2023]

United Nations (2015) *International Migration 2015* [online]

Available at:

<https://www.un.org/en/development/desa/population/migration/publications/migrationreport/docs/MigrationReport2015.pdf>

[Accessed: 27/04/2017]

United Nations (2016) International Migration 2015: Highlights [online]

Available at:

http://www.un.org/en/development/desa/population/migration/publications/migrationreport/docs/MigrationReport2015_Highlights.pdf.

[Accessed: 09/05/2017]

United Nations (2019) Remittances matter: 8 facts you don't know about the money migrants send back home. UN: Department of Economic and Social Affairs.

United Nations Department of Economic and Social Affairs Population Division (2021) *International Migration 2020: Highlights*. UN.

Vadean, F., Randazzo, T. and Piracha, M. (2019) Remittances, labour supply and activity of household members left-behind. *The Journal of Development Studies*, 55 (2), 278-293.

Valatheeswaran, C. (2015) International remittances and household expenditure patterns in Tamil Nadu. *The Indian Journal of Labour Economics*, 58 (4), 631-652.

van Teijlingen, E. and Hundley, V. (2002) The importance of pilot studies. *Nursing Standard*, 16 (40), 33-36.

van Teijlingen, E., Simkhada, B., Porter, M., Simkhada, P., Pitchforth, E. and Bhatta, P. (2011) Qualitative research and its place in health research in Nepal. *Kathmandu University Medical Journal*, 9 (4), 301-305.

Wagle, U.R. (2012) Socioeconomic Implications of the Increasing Foreign Remittance to Nepal: Evidence from the Nepal Living Standard Survey. *International Migration*, 50 (4), 186-207.

Wagle, U.R. and Devkota, S. (2018) The impact of foreign remittances on poverty in Nepal: A panel study of household survey data, 1996–2011. *World Development*, 110, 38-50.

Waidler, J. and Devereux, S. (2019) Social grants, remittances, and food security: does the source of income matter? *Food Security*, 11, 679-702.

Waidler, J., Hagen-Zanker, J., Gassmann, F. and Siegel, M. (2017) Do remittances and social assistance have different impacts on expenditure patterns of recipient households? The Moldovan Case. *Migration and Development*, 6 (3), 355-375.

Wasti, S.P., Simkhada, P. and Van Teijlingen, E.R. (2015) *The Dynamics Of Health In Nepal*. Kathmandu Nepal: Himal Books.

Wickramasekara, P. (2002) Asian labour migration: Issues and challenges in an era of globalization. ILO Geneva.

Wilson, B.J., Forrest, K., van Teijlingen, E.R., McKee, L., Haites, N., Matthews, E. and Simpson, S.A. (2004) Family communication about genetic risk: the little that is known. *Public Health Genomics*, 7 (1), 15-24.

Wimalaratana, W. (2017) International Migration and Migration Theories. *Social Affairs*, 1 (5), 13-32.

Wiseman, V., Conteh, L. and Matovu, F. (2005) Using diaries to collect data in resource-poor settings: questions on design and implementation. *Health Policy and Planning*, 20 (6), 394-404.

World Bank. (2016) Migration and Remittances Factbook 2016 [online]
Available at: <https://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1199807908806/4549025-1450455807487/Factbookpart1.pdf>
[Accessed: 23rd May 2017]

World Bank (2021a) RECOVERY COVID-19 Crisis Through a Migration Lens. [online]
Available at: https://www.knomad.org/sites/default/files/2021-11/Migration_Brief%2035_1.pdf
[Accessed: 19/12/2023]

World Bank. (2021b) Remittance Flows Register Robust 7.3 Percent Growth in 2021 [online]
Available at: <https://www.worldbank.org/en/news/press-release/2021/11/17/remittance-flows-register-robust-7-3-percent-growth-in-2021>
[Accessed: 20/01/2022]

World Bank. (2022) Remittances Brave Global Headwinds , Special Focus: Climate Migration [online]
Available at: <https://www.knomad.org/publication/migration-and-development-brief-37>
[Accessed: 09/06/2022]

World Bank (2023a) Migration and Development Brief 38. Remittances Remain Resilient But Are Slowing. [online]
Available at: https://www.knomad.org/sites/default/files/publication-doc/migration_and_development_brief_38_june_2023_0.pdf
[Accessed: 18/12/2023]

World Bank. (2023b) Value of remittances received in Nepal from 2013 to 2022 (in billion U.S. dollars). [online]
Available at: <https://www.statista.com/statistics/880745/nepal-value-of-remittances/>

[Accessed: 19/12/2023]

World Bank Group (2011a) Large-Scale Migration And Remittance In Nepal: Issues, Challenges, And Opportunities [online]

Available at: <https://www.ceslam.org/external-publication/611561115967>

[Accessed: 06/03/2023]

World Bank Group (2011b) Large-Scale Migration And Remittance In Nepal: Issues, Challenges, And Opportunities [online]

Available at: <https://www.ceslam.org/external-publication/611561115967>

[Accessed: 06/03/2023]

World Bank Group. (2022) *Migration and Development Brief 37* [online]

Available at: <https://www.knomad.org/publication/migration-and-development-brief-37>

[Accessed: 09/06/2022]

World Bank Group. (2023) *Nepal* [online]

Available at: <https://data.worldbank.org/country/NP>

[Accessed: 06/03/2023]

Wyss, S. (2004) Organization and Finance of International Labour Migration in Nepal. *NCCR North-South and NIDS (Nepal Institute of Development Studies), Kathmandu.*

Xe Currency Converter. (2023) 1 GBP to NPR - Convert British Pounds to Nepalese Rupees [online]

Available at: <https://www.xe.com/currencyconverter/>

[Accessed: 27/02/2023]

Yameogo, N.D. (2014) Analysis of Household Expenditures and the Impact of Remittances using a Latent Class Model: the Case of Burkina Faso [online]

Available at:

https://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/Working_Paper_200_-_Analysis_of_Household_Expenditures_and_the_Impact_of_Remittances_using_a_Latent_Class_Model-the_Case_of_Burkina_Faso.pdf

[Accessed: 17/11/2023]

Yang, D. (2011) Migrant Remittances. *The Journal of Economic Perspectives*, 25 (3), 129-151.

Yin, R.K. (1984) *Case Study Research: Design and Methods*. Thousand Oaks, CA: Sage.

Zarate-Hoyos, G.A. (2004) Consumption and Remittances in Migrant Households: Toward a Productive Use of Remittances. *Contemporary Economic Policy*, 22 (4), 555-565.

Zhunio, M.C., Vishwasrao, S. and Chiang, E.P. (2012) The influence of remittances on education and health outcomes: a cross country study. *Applied Economics*, 44 (35), 4605-4616.

Appendix A : Participants Information Sheet (Survey)

Title of Project: “Expenditures Patterns of Families of International Migrants’ in Dhading, Nepal.”

Name of Researcher: Surendra Basnet

School/Faculty: Public Health Institute, Faculty of Education, Health, and Community.

You are being invited to participate in a research study. Before you decide to do so it is important that you understand why the research is being done and what it involves. Please take the time to carefully read the following information. If there is anything that is unclear, or you would like more information, please ask. Take the time to decide if you want to take part or not.

1. Purpose of the study

This research aims to find out the expenditures and incomes of remittance receiving families in Dhading District. Foreign employment is significantly increasing in Nepal where more than 3.8 million permits to work abroad excluding India were issued by the government during the fiscal year 1993/94-2014/15. Subsequently, Remittance in Nepal, is becoming main income sources for most of deprived Nepali which also contributed 27.7 per cent share of total gross domestic product (GDP) which amounts NPR 589.5 billion only in 2014/15.

It is essential to study remittance and expenditures patterns of country like Nepal where foreign migration is becoming a realistic alternative to earn an income to improve their livelihood because it will help those government bodies and international organisation that works in the migration process to understand and analyse the facts behind the expenditure’s patterns. It is also important to investigate where remittance receiving families are spending and utilising their remittance, to understand how much and what remittance money is spent on. Also, the study will explore the social

consequences of expenditures from remittance in participants' society which helps to analyse negative and positive aspects come with them. Also, the study findings will form various patterns of expenditures which will be segregated and analysed according to their socio-demographic status. The findings from the research and recommendations made after this study is useful for changing and forming new regulations or modifying the existing strategies and planning related to labour migrants and development in Nepal, which indirectly benefits to the migrants, families, and communities.

2. Do I have to take part?

No, your participation is voluntary. If you decide to take part, an information sheet will be provided, and you will be asked to sign a written consent prior to starting the survey. You are free to withdraw at any time, and you do not need to give a reason. Deciding to withdraw will not affect your health and social care services/rights, nor will it result in any penalties.

3. Who can take part in the survey?

Households whose at least one family member is migrated to abroad -Malaysia, Japan, Korea and GCC countries as labour migrants for minimum 1 year of period can take part in this study.

4. What will happen to me if I take part?

You will be asked by the researcher to complete the survey questionnaire on the time of survey and separate logbooks like a diary will be given to you to record your spending, remittances, and incomes of each month for a period of one-year. First part of survey contains questions about personal and demographic information, family-members, migration history and households' status which is collected on the same day by the researcher. The second part is a logbook where you need to record your

expenditures, incomes, and remittance of every month in the respective columns and tables. You are requested to complete both parts. If you complete the survey and decline to complete the logbook, it will be assumed that you have withdrawn from the study. However, data recorded and completed in the first quarter and afterwards of the logbook will be included in the research if you agree. Data that has been successfully collected until the first 3 months and afterwards will be anonymised and will not be possible to withdraw from the study once it is anonymised. You will be fully informed through information sheet and asked to consent in writing at each quarter for the logbook. These will be collected in every 3 months by the researcher for a year. The recruitment of the participants for the project will start in early March 2018. It will take approximately 30 minutes of your time to complete the survey.

5. Are there any risks / benefits involved?

There are no intended personal benefits nor any risk to you. Your participation will help to figure out the expenditure patterns of RRHs and role of remittances in the livelihood of the families. The findings of the study will help participants' societies, migrant's communities, organisation and nation in formulation and changes in policies related with labour migrants, which will indirectly benefit to the participants, families, and migrants' communities.

6. Will my taking part in the study be kept confidential?

Your contact details will be treated as high confidential at all stages of data collection. All your identifying information will be coded using linked codes (such as P1 for the first eligible households). Your full name with their respective code will be generated and listed in a separate diary at initial contact. The links between the codes and your identity will be stored electronically. All hard copies of personnel information will be kept safe and secure in a locked cupboard at the researcher's home (in Nepal) and

electronic information will be stored on the researcher's personal laptop which is password protected until it will be transported to the university m: drive which can be access (as well in Nepal) via off-campus applications as soon as internet access is available. Afterwards, all hard copies of your personal data that has been collected during the survey will be transported and kept safely in the lockable drawer provided by the university. All of your personal identifying information saved electronically will be deleted and hard copies will be destroyed as soon as it is transferred successfully to university storage and the lockers. Once the project ends, data will be disposed according to university's regulations after 5 years.

Should you have any comments or questions regarding this research, you may contact the researcher and academic supervisors whose contacts details are listed below.

This study has received ethical approval from LJMU's Research Ethics Committee (*insert REC reference number and date of approval*)

Contact Details of Researcher:

1. Surendra Basnet, Liverpool John Moores University, Public Health Institute, Faculty of Education, Health and Community, 2/F, Henry Cotton Building, 15-21 Webster Street, Liverpool, L3 2ET.

Contact Details of Academic Supervisors:

1. Prof. Dr. Padam Simkhada, Liverpool John Moores University, Public Health Institute, Faculty of Education, Health and Community, 2/F, Henry Cotton Building, 15-21 Webster Street, Liverpool, L3 2ET.
2. Dr. Nicholas Wise, Liverpool John Moores University, Faculty of Education, Health and Community, IM Marsh, Barkhill Road, Aigburth, Liverpool L17 6BD.
3. Dr. Pramod Regmi, Bournemouth University, Faculty of Health & Social Care, Bournemouth House B112a, 19 Christchurch Road, Bournemouth, BH1 3LH

If you have any concerns regarding your involvement in this research, please discuss these with the researcher in the first instance. If you wish to make a complaint, please contact researchethics@ljmu.ac.uk and your communication will be re-directed to an independent person as appropriate.

Appendix B: Participant’s Consent Form (Survey)

Title of Project: “Expenditures Patterns of International Migrants’ Remittances in Dhading, Nepal.”

Name of Researcher: Surendra Basnet,
School/Faculty: Public Health Institute, Faculty of Education, Health, and Community.

1. I confirm that I have read and understand the information provided for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and that this will not affect my legal rights.

3. I understand that any personal information collected during the study will be anonymised and remain confidential.

4. I agree to take part in a researcher administered survey.

5. I understand a face-to-face survey I will be administered and I am happy to proceed.

6. I understand that parts of our conversation may be used verbatim in future publications or presentations but that such quotes will be anonymised.

Name of Participant	Date	Signature
----------------------------	-------------	------------------

Name of Researcher	Date	Signature
---------------------------	-------------	------------------

Name of the taking Consent (If differ from Researcher)	Date	Signature
---	-------------	------------------

Appendix C: Questionnaire for Household Survey

Interview Details

Expenditures Patterns of International Migrants' Remittances in Dhading,

Nepal: A Mixed Method Study.

I have read the information sheet provided and signed the consent form. I am happy to be part of the research study and for my data to be used as described.

1. Interview Details

1.1	Interview Number :
1.2	Name and Code of Rural Municipality: _____
1.3	Ward Number: _____
1.4	Household Selected for Survey: Yes No (Household whose at least one family member is labour migrant for at least one year to Malaysia or Korea or Japan or GCC Countries)
1.5	Family type: Nuclear Extended
1.6	Interview Date :
1.7	Interview Time Started:
1.8	Interview Time Finished:
1.9	Interviewee Code or Phone: (If different from researcher)
1.10	Result* _____ (Result Code: 1-Completed, 2-No Household at Home during the visit time, 3-Entire Household Absent, 4-Postponed, 5-Refused, 6- Dwelling Vacant, 7 Dwelling Destroyed, 8-Dwelling Not Found, 9-Other _____.)
1.11	Household ID: _____ (Referred to Diary number)

2. Household Member

S.N	2.1 Code/Number of the person who share common kitchen and house	2.2 Relationship with Head of the household (see code below)	2.3 Gender (1=Male 2=Female)	2.4 Marital Status (1=Married, 2=Unmarried 3=Widow or Widower 4=divorced or separated)	2.5 How old is named person ?	2.6 Highest level of Education of named person or in years. If not mention "0"	2.7 Occupation of the named person 1=Agriculture 2= Business 3=Salary Job/Service 4= Wage/Labour 5=Student 6=Unemployed 7=Etc add as necessary.
a							
b							
c							
d							
e							
f							
g							
h							
i							
j							
k							
l							
m							
n							

3. Migration History

3.1 ID Code of Migrants working abroad	A.	B.	C.	D.	E.	F.
3.2. Relationship to Head of the Household(Codes)						
3.3 Age						
3.4 Gender of the Migrant						
3.5 Marital Status (Currently married, widow or widower, separated, divorced, unmarried)						
3.6 Number of Children of above named Migrant						
3.7 Migrants' current residing Location or Country						
3.8 Reasons For Migration (See code below)						
3.9 Total Duration in Foreign Employment (Including Previous Employment if any)						
3.10 Highest Level of Education (Mention Zero if None)						
3.11 Migrants' present occupation at abroad (See code below)						

Note: ID Code will be generated with head of the household in presence of respondent.

Code for Q3.2 and Q4.2 Relationship of family member to the Household?		Code for Q 4.8 Reasons for Migration		Code for Q4.11 Occupation	
HEAD	01	Work	01	Agriculture	01
HUSBAND/WIFE	02	Study	02	Business	02
SON/DAUGHTER	03	Marriage	03	Salary job	03
GRANDCHILD	04	Family	04	Wage Labour	04
FATHER/MOTHER	05	Security	05	Student	05
BROTHER/SISTER	06	Other (Specify on the table)	07	Others	09
NEPHEW/NIECE	07	Don't Know	08		
SON/DAUGHTER-IN-LAW	08				
BROTHER/SISTER-IN-LAW	09				
FATHER/MOTHER-IN-LAW	10				
OTHER FAMILY RELATIVE	11				
SERVANT/SERVANT'S RELATIVES	12				
TENANT/TENANT'S RELATIVE	13				
ANOTHER PERSON NOT RELATED	14				

4. Household Characteristics.

4.1	What is main sources of drinking water of this house?	1 Nepal Drinking Water Organisation 2 Pipe water 3 River 4 Tube well 5 _____ Specify..... Others
4.2	How long does it take to go get water, and come back?	1 Minutes 2Hours..... 3 Don't know
4.3	What do you usually do to make the water safer to drink?	1 Boil 2 Add bleach/chlorine/ Piyush/water guard 3 Strain through a cloth 4 Use water filter (cerami Biosand/colloidal filter) 5 Solar disinfection 6 Other (Specify) 7 Don't Know
4.4	What type of fuel does your household mainly use for cooking?	1 Electricity 2 LPGas 3 Biogas 4 Wood/Timber 5 Kerosene 6 Manure Fuel 7 Other (Specify)
4.5	Do you have a separate room which is used as a kitchen?	1 Yes 2 No
4.6	Does the house have electricity?	1Yes 2No
4.7	How many rooms does the house have excluding living room?	1.1-2 2.3-4, 3.5-6 4.others
4.8	What kinds of toilet facility do household member use?	1 Flush or Pour toilet 2 Pit Latrine 3 Composing Toilet 4 No Facility(Bush/Field) 5 Other.....
4.9	How many household's members in total use this toilet facility?	
4.10	Do you share this toilet facility with other households?	1Yes 2 No
4.11	Type of house	1 Owned 2 rented 3 Institutional 4 Others.....
4.12	Year of Construction	
4.13	Number of storeys	1-1 2-2 3-3 4-4 5-5 and Above

4.14	Foundation of House	1 Mud Bonded Brick/Stone 2 Cement bonded bricks/stone 3 RCC with pillar 4 Wooden pillars 5 Other Specify__
4.15	Roof type/Material (Record Observation)	1 Natural /Mud Roof 2 Without Roof 3 Thatch/Straw 4 Traditional Plain Steel 5 Slate Roof 6 Bamboo 7 Wood/Planks 8 Cardboard/ Plywood 9 Well-Finished Roof 10 Corrugated Steel 11 Wood/Timber 12 Concrete/RCC 13 Tiles 14 Cement bonded 15Hybrid Tile/Slate 66 Others
4.16	Wall of House (Record Observation)	1 Natural wall 2 Without Wall 3 Wood/ planks/Timber 4 Mud / Sand 5 Bonded Mud and Bamboo 6 Bonded Mud and Stone 7 Plywood 8 Plasterboard 9Recycled Wood 10 Brick/Stone 2 Cement bonded bricks/stone 3 4 Bamboo 5 Unbaked Brick 6 Others Specify _____
4.17	Floor of House (Record Observation)	1 Natural floor (Earth/sand/dung) 2 Rudimentary floor (Wood planks/Palm/bamboo) 3 Finished floor (Parquet/polished/Wood/Ceramic tiles/Cement /Carpet) 4 Other specify _____
4.18	Bathroom	1Attached, 2Outside 3None
4.19	Does your households have:	None=0 Yes=1 No=2

	1. Radio? 2. Television? 3. Cable Television? 4. Mobile telephone? 5. Non-mobile telephone? 6. Computer? 7. Internet? 8. If, other, please list: _____	1. Radio----- 2. Television----- 3. Cable Television---- 4. Mobile telephone----- 5. Non-mobile telephone--- 6. Computer----- 7. Internet----- 8. If, other, please list: _____
4.19.8	Estimate Value of above goods	NPR
4.20	Does your household have: 1. Table 2. Chair 3. Bed 4. Sofa 5. Drawer/Cabinet 6. Wall Clock 7. Fan 8. Natural Grinder 9. Others _____	1. Table 2. Chair 3. Bed 4. Sofa 5. Drawer/Cabinet 6. Wall Clock 7. Fan 8. Natural Grinder 9. Others _____
4.20.10	Estimate Value of above HH goods	NPR.
4.21	Does Household member own: 1. Motor-Cycle/Scooter? 2. Car? 3. Truck? 4. Cycle? 5. 3Wheel Tempo? 6. Rickshaw? 7. Animal-drawn cart? If, other, please list: _____	None=0 Yes=1 No=2 1. Motor-Cycle/Scooter 2. Car 3. Truck 4. Cycle 5. 3Wheel Tempo 6. Rickshaw 7. Animal-drawn cart If, other, please list: _____
4.21.9	Estimate Value of above transportations	NPR
4.22	Does this household own any livestock, herds, other farm animals, or poultry?	1 Yes 2 No Skip to q6

4.23	<p>How many of the following animals does this household own? If None enter 00 If 95 or more enter 95 if unknown enter 98.</p> <ol style="list-style-type: none"> 1. Buffalo? 2. Milk Cows or Bulls? 3. Goats? 4. Sheep? 5. Chickens? 6. Pigs? 7. Ducks? 8. Yaks? 	<p>Buffalo.....</p> <p>Milk cows or bulls.</p> <p>Goats...</p> <p>Sheep...</p> <p>Chickens...</p> <p>Pigs.....</p> <p>Ducks...</p> <p>Yaks...</p> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>																
4.23.9	Estimate Values of above livestock in an average.	NPR																

5. Households Financial Status

1.	Does any family member receive a pension?	1 Yes 2 No
2.	Does any family member receive allowances? For example, old age, disability, widow, or other allowances	1 Yes 2 No
3.	What is your family's average monthly income? (In Rupees)	NPR
4.	Does Household own any other land and/or property?	1 Yes 2 No
5.	If yes, how much does it cost to buy similar land and/or property?	NPR
6.	Does any member of this household have a bank account/cooperative/or other savings account?	1 Yes 2 No
7.	If Yes, In average, how much money do you have in your bank accounts altogether?	NPR

Thank You.

Appendix D: Participant’s Consent Form (Diary/Logbook)

Title of Project: “Expenditures Patterns of International Migrants’ Remittances in Dhading, Nepal.”

Name of Researcher: Surendra Basnet,
School/Faculty: Public Health Institute, Faculty of Education, Health, and Community.

I confirm that I have read and understand the information provided for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and that this will not affect my legal rights.

I understand that any personal information collected during the study will be anonymised and remain confidential.

I agree to continue taking part in recording the logbook.

I understand that the data will be recorded in the logbook and I am happy to proceed.

I understand that parts of data in the logbook may be used verbatim in future for publications or presentations, and all quotes will be anonymised.

Name of Participant	Date	Signature
Name of Researcher	Date	Signature
Name of the taking Consent (If differ from Researcher)	Date	Signature



Appendix E: Income-Expenditure Logbook (Template)

Dhading, Nepal, 2018

Household Code: _____
Gender: _____
Family Types: _____
District: _____
Municipal: _____
Ward No: _____

Descriptions of Households Expenditures	
Food	(cereals/pulse), vegetables, meat, milk/yogurt/ghee, oil/spices, sugar/tea/coffee/Horlicks, clothing
Education	Expenses on schooling
Health	Medical expenses (medicine, doctor visit)
Farming	Seeds, chemical fertilizers, pesticides, farm implements/tools(thresher, chaff cutter, sprayer, corn sheller etc.), pump set (rental), tractor (rental), hire farm labour, farm animals (cattle, buffalo, sheep, goat etc.), poultry, fishery, swine/hog farm, feed/fodder for animals/poultry, medicine for animals (veterinary), land for farming or animal husbandry, improve farm sheds/house, building a farm house.
Durable Goods:	Radio/tape player, TV/DVD/VCR, bicycle, motorcycle/scooter, tractor, pumpset, car/vehicle, biogas plant, rice cooker, gas stove, refrigerator, cell phone/telephone, computer/laptop, electric fan, furniture, water motor/pump, farm implements.
Business, saving, debt and investment:	Business, investment in business, house plot, build a new house, house improvement, pay debt, Dhukuti, group saving, provided loan to friends/neighbours, deposit in bank, purchased ornaments (gold/silver/diamond)
Festivals and other cultural expenses(excluding Food and Clothes) :	Festivals, wedding, pilgrimage, arghau/Funerals/Shraddha, Bratabandha/birthday/pasani (rice feeding ceremony), donation
Utilities,	telephone/mobile/internet bill, electricity bill, water bill,
Other	House rent, cigarettes/khaini/tobacco, alcoholic beverages (beer/whisky)

Other	Interest, dividends, profit earning from business, shares, savings/deposit accounts
Incomes	Social security payment Pension income (domestic and foreign) Commission fees and royalties

Appendix F: Participant's Consent Form (Interviews)

Title of Project: "Understanding and Analysing Expenditures Patterns of Remittance Receiving Households in Dhading, Nepal"

Name of Researcher: Surendra Basnet,

School/Faculty: Public Health Institute, Faculty of Education, Health, and Community.

7. I confirm that I have read and understand the information provided for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

8. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and that this will not affect my legal rights.

9. I understand that any personal information collected during the study will be anonymised and remain confidential.

10. I agree to take part in face to face interview.

11. I understand that the interview will be audio recorded and I am happy to proceed.

12. I understand that parts of our conversation may be used verbatim in future publications or presentations but that such quotes will be anonymised.

Name of Participant

Date

Signature

Name of Researcher

Date

Signature

Appendix G: Participants Information Sheet (Interview)

Title of Project: “Understanding and Analysing Expenditures Patterns of Remittance Receiving Households in Dhading, Nepal: A Mixed Method Study”

Name of Researcher: Surendra Basnet

School/Faculty: Public Health Institute, Faculty of Education, Health, and Community.

You are being invited to participate in second phase of study which is face to face interview. Before you decide to do so it is important that you understand why the research is being done and what it involves. Please take the time to carefully read the following information. If there is anything that is unclear, or you would like more information, please ask. Take the time to decide if you want to take part or not.

1. Purpose of the study

This research aims to find out the expenditures and incomes of remittance receiving families in Dhading District. Foreign employment is significantly increasing in Nepal where more than 3.8 million permits to work abroad excluding India were issued by the government during the fiscal year 1993/94-2014/15. Subsequently, Remittance in Nepal, is becoming main income sources for most of deprived Nepali which also contributed 27.7 per cent share of total gross domestic product (GDP) which amounts NPR 589.5 billion only in 2014/15. It is important to understand where remittance receiving families are spending and utilising their remittance, to analyse how much and what remittance money is spent on. The expenditures patterns will be formed by prospective data according to the demographic and households' status information. Semi-structured interview will help to understand why migrant's families are spending on particular areas forming the patterns of expenditures. How remittance helps them in improving their livelihood, what are the opportunities and disadvantages of remittances and expenditures in the society. The findings from the research and

recommendations made after this study is useful for changing and forming new regulations or modifying the existing strategies and planning related to labour migrants and development in Nepal, which indirectly benefits to the migrants, families, and communities.

2. Do I have to take part?

No, participation is voluntary. It is your decision to take part or not. If you decide to take part, you will be given a consent form in addition to this information sheet. You will be asked to sign the consent form. You are free to withdraw at any time without giving any reason. Deciding to withdraw will not affect your health and social care services/rights in the future nor will it result in any penalties. Data that had been collected up to the withdrawal period will be used for the research.

3. Who can take part in the survey?

Households whose at least one family member is migrated to abroad -Malaysia, Japan, Korea and GCC countries as labour migrants for minimum 1 year of period can take part in this study.

4. What will happen to me if I take part?

If you decide to take part in the study, you will be engaged in a one-to-one semi-structured interview. You will be asked in general about the expenditures patterns relate with household expenditures such as households' consumptions, goods, education, health, farming, business, saving, debt payment and investment, festivals and cultural expenses, utilities and other uses. Individual and social impacts of remittances and expenditures will also be discussed in the interview. Information regarding social consequences of those expenditures, use of remittances and its impacts on livelihood will also be further explored through these interviews.

It will take approximately 30-40 minutes of your time in total. The interview questions and conversation will be entertained in Nepali language. It will be audio recorded if you approved.

During the interview, if you feel any uncomfortable or upset the researcher will stop the interview immediately. The researcher will give you time to compose yourself and will then ask if you want to continue the session after a while or postponed for your convenient time. The researcher will try to make you comfort himself as he is a

matured individual originally from Nepal, and ability to manage and work through any distressing situations. Finally, if your distress cannot be controlled he will refer you to the local counselling service for advice and guidance. The contact details of the service center are as follow:

Center for Mental Health and Counseling- Nepal (CMC-Nepal)

P.O. Box: 5295,

Jitjung Marg, Thapathali, Kathmandu

Landline No.: +977-1- 4102037, 4226041 Fax No. +977-1- 4102038

Email: cmcnepal@wlink.com.np

The recruitment of the participants for the project will start in March 2019. Interview will take place at safer and convenient places such as respondents' house or public places like government schools and health services agreed upon the both parties.

5. Are there any risks / benefits involved?

There are no intended personal benefits and not any risk to you. Your participation will help to figure out the expenditure patterns of RRHs and role of remittances in the livelihood of the families. The findings of the study will help participants' societies, migrant's communities, organisation, and nation. The findings from the research and recommendations made after this study is useful for changing and forming new regulations or modifying the existing strategies and planning related to labour migrants and development in Nepal, which indirectly benefits to the migrants, families, and communities.

6. Will my taking part in the study be kept confidential?

Your contact details will be treated as high confidential at all stages of data collection. All of your identifying information will be coded using linked codes such as P1 for the first eligible households. Your full names with respective code will be generated and listed in separate diary that will be kept safely into researcher's lockable suitcase during the interviews. The interviews will be recorded in an audio recording device provide by the university. All personal information and interviews will be stores in the researcher's personal laptop containing password security until it will be transferred to the university m: drive which can be access (as well in Nepal) via off-campus applications as soon as internet access is available. Afterwards, all hard copies of

personal data and recordings that has been collected during the interviews will be transported and kept safely in the lockable drawer provided by the university. All your personal data stored in personal electronic device will be deleted and hard copy will be destroyed as soon as it transfers and stores successfully to the university storage and lockers.

You will be assured that their information will be solely for academic purposes only and their name and details will not be published on any reports, thesis, or publications. All the recorded data and information will be dealt with in a highly confidential manner (securely stored on a password-protected computer such as m-drive). Once the project ends, data will be disposed according to university's regulations after 5 years.

Should you have any comments or questions regarding this research, you may contact the researcher and academic supervisors whose contacts details are listed below.

This study has received ethical approval from LJMU's Research Ethics Committee (*insert REC reference number and date of approval*)

Contact Details of Researcher:

Surendra Basnet
Public Health Institute
Faculty of Education, Health, and Community
Liverpool John Moores University
Exchange Station-3rd Floor,
Tithebarn Street
Liverpool, L2 2QP
Tel: 0151 231 4088 / 07477823397
Fax: 0151 231 4552
Email: S.Basnet@2017.ljmu.ac.uk

Nepal Address : Dharke Bazar, Dhunibesi-3, Dhading,Nepal.

If you any concerns regarding your involvement in this research, please discuss these with the researcher in the first instance. If you wish to make a complaint, please contact researchethics@ljmu.ac.uk and your communication will be re-directed to an independent person as appropriate.

Appendix H: Basis Question Guidelines

Remittance and Livelihood

- In your opinion, how does remittance support migrants' families?
- Do you think remittance had enhanced the livelihood and well-being of the families? How?

Uses of Remittance

- In your opinion, has remittance been effectively used? What are the opportunities for effective uses of remittances?
- In your opinion, what sort of investments are more secure for remittance-receiving households, what basic grounds are required for migrants and families to create an environment for investments?

Structured Questions- General and Social Impacts of Remittance

- How do most people receive remittances? Personnel, Remittance Office, Bank or Others.
- In general, as your households, what are the main reasons behind receiving the remittance? Daily Consumption, Health, Education, Livelihood, Entertainment, Cultures and Festivals, Luxurious Goods, Business and Investments or savings. Why?
- Generally, who receive remittance in this house? Mostly who have the authority to spend remittance monies in this household? Migrant Household Head Spouse or Other influencing factors.
- Do you or your family members plan to move from rural to urban areas? Does remittance contribute to internal migration?
- In your opinion, do migrants and remittances have to contribute to society of better education and better health? How?

- What are visible major changes do migrants and remittance bring in the individual life, families, society, and nation?
- Most of the study shows, RRHs are spent on daily consumption followed by health education and savings, in your opinion, why people do not invest in the business.

Appendix I: Volunteer Certificate Sample

	Certificate	
<p>This is to certify that Mr/Mrs _____ resident of _____ worked as Research Assistant during the period May 2018 - July 2019 under the supervision of Mr Surendra Basnet on his PhD Research Project "Understanding and Analysing Expenditure Patterns of Remittance Receiving Households in Dhading, Nepal".</p>		
<p><u>He/She</u> is an intelligent and hardworking Research Assistant who is able to gather data and information for research project and has the ability to work in a team.</p>		
<p>Mr Basnet and LJMU would like to wish her/him success for the future.</p>		
<p>PhD Researcher Surendra Basnet Public Health Institute Liverpool John Moores University United Kingdom</p>		<p>Head of Department Dr James McVeigh Faculty of Education, Health and Community Liverpool John Moores University United Kingdom</p>

Appendix J: Ethics Certificate



Appendix K: Key Findings from Four Studies

Study 1-QUAN	Study 2- QUAN	Study 3- QUAN	Study 4- qual
<p>Most respondents (71%) belonged from nuclear family/More in Urban Areas/ Nuclear families are struggling to find local jobs or business than joint families.</p> <p>Most respondents' (59.3%) occupation was agriculture/no secured job and business, so they migrated.</p> <p>Most respondents (56.8%) education between 0-5 Years/ Education level found low in left behind those lowered investments skills.</p> <p>Highest percentage (23.9%) of RRHs do not have any other property except home- No land for agriculture so migration is more.</p> <p>Most households (88.5%) of RRHs contain flush toilet.</p> <p>Slightly more than half of the households had assessed to drinking water from Nepal Water Supply Corporation.</p> <p>Males with higher education mainly migrated immediately after completing their education, whereas educated female HH heads, particularly</p>	<p>•Mean income from international remittance accounts for 64% followed by income from agriculture and farming i.e. 10%.</p> <p>•Business income weighted 9.23% in total, contributed as the significant one after earning from farming.</p> <p>•Average incomes from the farm and wages were found significantly higher among the households whose heads were male.</p> <p>Incomes from the farm, wages and livestock were found significantly higher in extended families.</p> <p>People living in extended families were getting less rental income than those living in a nuclear family.</p> <p>The incomes from the international remittances were the highest in Dhunibesi urban which was slightly higher from Tripurasundari-rural.</p> <p>Incomes from the livestock were also found significantly higher in Tripurasundari rural than Dhunibesi Urban.</p> <p>Urban areas Business incomes are higher than Rural areas.</p> <p>Expenditure Analysis</p>	<p>Incomes from international remittances are significantly higher. in rich households' groups than in poor and middle-class households' groups.</p> <p>Incomes from the farm can be seen as higher within the households where HH's head education is between 0-5 years and HH's head with the education of more than 6 years.</p> <p>International remittance shows significance income and the participants who had education between 0-5 years have less income than education group between 6 and above.</p> <p>Income from the farm and livestock are significantly higher in the households whose head's main occupation is agriculture rather than business and others.</p> <p>The remittance from the employee who is living abroad as a migrant worker for 11 years and above, sends about 8.5% more remittance than those who are living for 6-10 years.</p> <p>The income of the household from other sectors like livestock, farming, daily wages, and rent from the property is not significantly affected by the length of foreign employment.</p> <p>Migrants whose destinations are Korea and Japan, are receiving higher international remittances This income is the lowest among the Gulf working members' families.</p> <p>Domestic remittances are highest among the lowest-remitting families and the lowest among the highest-remitting families.</p>	<p>Positive Consequences of Migration:</p> <p>According to my experience, in the past, we were living a very hard life in our joint family. As I know, after I married there was not enough money at all to cover the household expenses. We didn't have much money. Of course! money is the main thing, so our living standards were not as good as now, we couldn't afford good food, private healthcare, good clothes and many more things. (P4)</p> <p>There were lacks and inadequate in most things. We are financially poor and do not have enough land to do agriculture too. We had to work hard on someone's land for certain wages. We do not own our house either. We used to have many issues such as sometimes not well enough food for all family members, not having regular jobs and not owning farms and cattle. We had to depend on other lands and property for our essentials. (P8)</p> <p>Negative:</p> <p>The wife of my son who went for foreign employment had extramarital affairs, and she left us. We three (she, her son, and her grandchild) now live here together. When my son left for foreign employment, his wife left us with one grandchild, and she took one with her. P13</p> <p>People and their working culture have been changed. Compared to people who used to work hard for their living in the past, now nobody does like that and even they have stopped raising cattle now whereas every household used to have some cattle in the past. (P12)</p> <p>Uses of Remittance in Business and Investments:</p>

<p>housewives, remained behind.</p> <p>The data shows that there is statistical significance between the toilet facilities and economic profile (p-value <0.001). Poor households are more likely to have poor hygiene and sanitations even in RRHs group.</p> <p>93% of migrants are male, 65% are married, Migrants from rural more likely to get married than urban prior to migration. More than 50% of migrants have overs 10 years Education level.</p> <p>65% of Rural areas likely to go GCC countries whereas urban people more likely to go Japan.</p> <p>Mostly 65% are married migrants and most belongs to poor households. Migrants from rich households had higher education than middle and poor households.</p>	<p>The highest expense was on business and other.</p> <p>Gender wise male spent higher in food and farming than female.</p> <p>The extended families have more expenses on food, clothes , education , health ,farming , durables business/others , festivals, and utilities .</p> <p>Regional wise expenditures on farming, durables, and business/others are significantly higher in Rural areas whereas expenditures on Food, Clothes, Education, Health, and Festivals in Urban Households.</p>	<p>Expenditure Analysis</p> <p>Economic status shows that total spending on clothes by poorer households was significantly higher than other economic classes. In terms of expenditure, most expenses were spent on business/others followed by food and combustions by rich households.</p> <p>Household Head and their educational background contribute a significant level of spending on quality education for their family members. The data on the expenses on health gives us a bit different idea than that of education whereas poor households spend more in health than other counterparts.</p> <p>Occupational wise families whose household head runs a business/others including students (NRs.78.99K) spend the highest.</p> <p>The students who lead their families spend more on clothes and garments. The same phenomenon applies to health and education categories, buying durable goods and paying for the utilities.</p> <p>By duration, expenditure analysis shows significance in farming and utilities. In farming, the average spending is more on the participants for 2-5 years duration of migration whereas in utilities the spending is more on participants who have been migrants for more than 5 years.</p> <p>The families of the employees from Korea spend more on business/others than their counterparts.</p>	<p>My son already built the house here so he can return and do some small business here too. Now his foreign experience might make him strong and courageous too so he might have built the confidence to do some business. Our family members agreed to invest in some businesses for the future. (P10)</p> <p>Yes, in business you have to give credit for example if someone comes and asks for Rs 1000 product you have to give them and you won't know when he is going to return that money. The business might go on credit, but if you keep money in finance, you get some interest and you can take out money whenever you want. It is safer than in business. (P2)</p> <p>Nowadays, most of the people are saving in the bank rather than doing business and investments. Some might also save their income for future purposes and buy the property. (P1)</p>
---	---	--	--

Appendix L: An Overview of Objectives and Corresponding Findings from Each Study

Objective 1	Study 1	Study 2	Study 3	Study 4
Prospective Information on Income-expenditure	<p>Socio-demographic information of 322 households head gender-56.8% were male and 43.2% were female., marital status-Nearly 90% were married. economic information 24% don't have other property. HH incomes -30 % of HH incomes lie between NRs.30k-50k. Possession-Around 38% held NRs. 1lakh-5lakh on their bank account.</p> <p>Demographic data of the</p>	<p>Gather primary prospective data on incomes and expenditures of the households using diary recordings.</p> <ul style="list-style-type: none"> •Expenditure on business, investments and others accounts for the highest portion which were more than half (56.77%, NRs 661.61K) of total households' mean expenditures. •Alternatively, expenses to non-food items such as Health and Education were 2.45% (NRs. 28.60K) and 3.3% 		<p>Explore the benefits of remittance on daily consumption, education, health, agriculture and business.</p> <p>-Participants also expressed that they were struggling to buy enough food and clothes when they did not have support from remittances. They hardly got a chance to have a diet of their own choice, instead, they mostly relied on their own grown cereals and vegetables. They even had difficulty in</p>

	<p>migrant.</p> <ul style="list-style-type: none"> •About 93% (299/322) of migrants are male whereas about 7% (23/322) of migrants are female. •A large percentage of migrants are married(65.2%, 210/322). •Half of the migrants (44.4%, 143/322) had an education of 10 or fewer years and only 11.5% (37/322) had an education equivalent to a bachelor's degree or above. •The majority of the migrants (57.8%,186/322) are resides in GCC countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and 	<p>(NRs. 39.47K) sequentially. Expenses on clothes items were 3.24% (NRs.37.78K), farming and utility items were 4.77% (NRs. 55.59K) and 4.14%(NRs.48.30K) respectively.</p> <ul style="list-style-type: none"> •Mean income from international remittance accounts for 64.14% (NRs.635.86K) followed by income from agriculture and farming (9.99%, NRs. 99.09K). 		<p>feeding and raising their children in the absence of remittance. Participants in the presence of remittance income expressed that they would not need to work as hard now, at least to fulfil their daily consumption</p>
--	---	---	--	--

	<p>UAE) followed by Malaysia (22.7%, 73).</p> <ul style="list-style-type: none">•Work was found to be the main reason for migration in 90.1%(290/322).•37.6% (121/322) were relatively new migrants living abroad for less than two years. A large percentage of migrants (40.4%,130/322) were residing abroad between 3 and 5 years and 18.6%(60/322) were residing between 6 and 10 years. <p>WASH Information of 322 Households.</p> <p>Find the relationship</p>			
--	---	--	--	--

	associated with demography and wash variables.			
Objective 2	Study 1	Study 2	Study 3	Study 4

<p>Expenditure Analysis of RRHs under socio-demographic</p>	<p>wealth index information of rrhs. Households with HWI less than NRs 4,000,000 were classified as poor household, those between Nrs 4,000,000 and NRs 10,000,000 were classified as middle-class households and those having HWI more than Nrs 10,000,000 were classified as rich households.</p>	<p>Analyse incomes and expenditures of rrhs using basic demographic information available in the diary.</p>	<p>Analyse incomes and expenditures of rrhs under all social demographic information available in study 1 after a coalition of survey and diary studies. •Mean incomes from international remittances are significantly higher in rich households groups (NRs.925.96K) than in poor (NRs.511.20K) and middle-class households groups (NRs.624.73K). Similarly, incomes from others or miscellaneous are significantly higher in rich households groups (NRs.176.42K) than in poor (NRs.45.39K) and middle-</p>	<p>Socially lose trust and recognition in absence of remittance and start gaining social trust, loans from creditors and well balance social lives due to labour migrant working abroad.</p>
--	--	---	--	--

			<p>class households groups (NRs. 93.92K).</p> <ul style="list-style-type: none"> •Average incomes from international remittances (NRs.768.93K) and others (NRs.222.39k) can be seen higher in the households whose main occupation of the household's head is business. 	
Objective 3	Study 1	Study 2	Study 3	Study 4
Impacts of remittance on livelihood	<p>WASH-Most RRHs (50.3%, 162/322) had their drinking sources close to their houses which only takes them around 1- 5 minutes to get drinking water. However, rrhs 15% (48/322) had to travel for more than 1 hour to access drinking water in their houses.</p>	<p>Households' expenditure on Food, Health, Education, Durable goods and business /others and Households' incomes from various sources along with remittance.</p>	<p>Shows poor and middle-class households spend similarly to rich households on clothes, health, education.</p>	<p>Evident miserable household conditions prior to migration such as poor health and hygiene. Good quality education, health utilisation and comforts after receiving regular remittance.</p>

	<ul style="list-style-type: none">•Most households (285/322, 88.5%) of RRHs contain flush toilet, 25.2% (81/322) RRHs were found sharing their toilet with others households members.•Slightly more than half (59.6%, 192/322) of the households had access to drinking water from Nepal Water Supply Corporation. Other sources of drinking water were natural spring water (17.7%, 57/322), deep well (3.1%,10/322), surface well(9.3%,30/322) and river(0.6%,2/322).•Most (66.8%, 215/322) of them were found using water filters, strain through			
--	--	--	--	--

	cloth (18.3%, 59/322) and boiling method (10.6%, 34/322) as the method for disinfecting water.			
Objective 4	Study 1	Study 2	Study 3	Study 4
Uses of remittance in business and investments	Most rrhs had bank account and savings on their bank. Around two-thirds (38%) held deposits between NRs. 100k-500k in their bank accounts. Alternatively, 7% of RRHs held fewer deposits ranging from NRs. 0-10k.	Household income and expenditures information on business and others.	Extended Families' incomes from farm livestock and wages are significantly higher than Nuclear families. Rich HH spend much on business, festivals and utilities than others hh. Also More educative households spend higher in business than less educative. Higher remittance	RRHs who had less burden to their basic needs tends to invest on lands and properties .Some families invest on business such as restaurant, café, poultry and agricultural sector to gain higher returns than savings and interest. -Insufficient Funds

			<p>receiving households tends to invest in business and Migrants who remit from Korea shows spends higher in business/others than who remit from other destination .</p>	<ul style="list-style-type: none"> -Uneducative left behind member -Lack of business skill -Higher risk and no control measures. -Lack of business opportunities.
--	--	--	--	---