**THE ROLE OF REMITTANCE ON HOUSEHOLD ECONOMY IN ARJUNCHAUPARI RURAL MUNICIPALITY, SYANGJA**

**A Thesis**

**Submitted to the Department of Economics,**

**Faculty of Humanities and Social Sciences,**

**Tribhuvan University, Nepal,**

**in Partial Fulfillment of the Requirements**

**for the Degree of**

**MASTER OF ARTS**

**in**

**ECONOMICS**

**By**

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**June 11, 2024**

The Role of Remittance on Household Economy in Arjun Chaupari Rural Municipality, Syangja

By

# Title page of the GRP

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A Graduate Research report submitted in partial fulfilment of the requirements

for the degree of

MASTER OF ARTS IN ECONOMICS

at the

Prithvi Narayan Campus

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Pokhara Nepal

July 10, 2024

# Recommendations

# Certification

# Declaration of Authenticity

I, Shovakanta Devkota, declare that this thesis is my original work and that it has been fully and specifically acknowledged wherever adapted from other sources. I also understand that if any time it is shown that I have significantly misrepresented material presented to PN Campus, any credits awarded to me based on that material may be revoked.

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# Acknowledgements

I would like to express my deepest gratitude to my supervisor, Mr. Dipendra Bastakoti, Lecturer at the Department of Economics, Prithvi Narayan Campus, for his invaluable guidance, support, and encouragement throughout the course of this research. His insightful suggestions and constant motivation have been instrumental in shaping this thesis.

I am also grateful to the faculty members and staff of the Department of Economics at Prithvi Narayan Campus for their assistance and cooperation during my study. Their contributions have greatly facilitated the completion of this work.

I extend my heartfelt thanks to the residents of Arjun Chaupari Rural Municipality for their willingness to participate in this study. Without their cooperation and valuable information, this research would not have been possible.

I would like to acknowledge the support of my family and friends who have always been there for me, providing emotional support and understanding throughout this journey.

Finally, I would like to thank everyone who has directly or indirectly contributed to the successful completion of this thesis. Your support and encouragement have been invaluable to me. Thank you all.

**Table of Contents**

[Title page of the GRP i](file:///C:\Users\LENOVO\OneDrive%20-%20Tribhuvan%20University\Desktop\Sove%20Dai\Shove%20Dai%20Chapter%201.docx#_Toc171485410)

[Recommendations ii](#_Toc171485411)

[Certification iii](#_Toc171485412)

[Declaration of Authenticity iv](#_Toc171485413)

[Acknowledgements v](#_Toc171485414)

[CHAPTER 1 INTRODUCTION 1](#_Toc171485415)

[1.1 Background of the Study 1](#_Toc171485416)

[1.2 Statement of the Problem 2](#_Toc171485417)

[1.3 Objectives of the Study 3](#_Toc171485418)

[1.4 Significance of the Study 3](#_Toc171485419)

[1.5 Limitations of the Study 4](#_Toc171485420)

[1.6 Organization of the Study 4](#_Toc171485421)

[CHAPTER II RELATED LITERATURE AND THEORETICAL FRAMEWORK 5](#_Toc171485422)

[2.1 Conceptual Review 5](#_Toc171485423)

[2.2 Theoretical Literature Review 6](#_Toc171485424)

[2.2.1. New Economics of Labor Migration (NELM) 6](#_Toc171485425)

[2.2.2. Sustainable Livelihoods Approach (SLA) 6](#_Toc171485426)

[2.6 Conceptual Framework 10](#_Toc171485427)

[CHAPTER III RESEARCH METHODOLOGY 12](#_Toc171485428)

[3.1 Research Design 12](#_Toc171485429)

[3.2 Population and Sample 12](#_Toc171485430)

[3.3 Nature and Sources of Data 12](#_Toc171485431)

[3.4 Instrumentation 12](#_Toc171485432)

[3.5 Data Analysis Tools 12](#_Toc171485433)

[CHAPTER IV ANALYSIS AND RESULTS 13](#_Toc171485434)

[Demographics 13](#_Toc171485435)

[Descriptive Statistics 16](#_Toc171485436)

[Correlations Analysis 31](#_Toc171485437)

[Regression analysis 31](#_Toc171485438)

[Findings 34](#_Toc171485439)

[CHAPTER V DISCUSSIONS AND CONCLUSION 35](#_Toc171485440)

[Discussion 35](#_Toc171485441)

[Conclusion 36](#_Toc171485442)

[Implications 36](#_Toc171485443)

[Academic Implications 36](#_Toc171485444)

[Policy Implications 36](#_Toc171485445)

[REFERENCES 37](#_Toc171485446)

# CHAPTER 1 INTRODUCTION

## 1.1 Background of the Study

Remittance plays an important role in the economy of many developing countries (Azam, 2015). It is the money sent by family members who work abroad back to their families in their home country. For Nepal, remittance is a major source of income (Chhetri et al., 2020). Many people in rural areas depend on it to meet their daily needs. One such area is Arjun Chaupari Rural Municipality in Syangja, where many households rely on remittance for their economic stability (Parajuli et al., 2023).

The rural economy of Nepal faces many challenges, such as limited job opportunities, poor infrastructure, and low agricultural productivity. These challenges often push people to seek employment abroad. The money they send back home helps to improve living standards, support education and healthcare, and fund social and cultural activities. However, the use of remittance also comes with challenges, like dependency on external income and misuse of funds (Adeseye, 2021).

The study of remittance and its impact on household economy is important to understand how it helps to improve the living conditions of families and contribute to local development. It also helps to identify the problems that families face in managing remittance and how these problems can be addressed to make better use of these funds.

In the context of Arjun Chaupari Rural Municipality, remittance is a key factor in the local economy. Many households have one or more members working abroad, especially in countries like India, the Gulf countries, Malaysia, and beyond. These workers send money back to support their families. This money is used for various purposes, such as buying food and clothing, paying for children's education, covering medical expenses, and investing in small businesses or savings (Gurung & Bhandari, 2023). Understanding how remittance affects household expenditure is important for several reasons. First, it helps to know if the money sent back is being used effectively to improve living standards. Second, it shows the areas where families need more support or guidance in managing their finances. Third, it provides insights into how remittance can be used to promote sustainable economic development in rural areas.

Previous studies have shown that remittance can have both positive and negative effects on household economy. On the positive side, it increases income, reduces poverty, and helps to improve health and education. On the negative side, it can lead to dependency on external income, neglect of local job opportunities, and misuse of funds on non-productive activities (Adhikari, 2023). Therefore, it is important to study the specific context of Arjun Chaupari Rural Municipality to understand the local dynamics of remittance and its impact on household economy.

This study aims to explore the role of remittance in the household economy of Arjun Chaupari Rural Municipality. It will look at how remittance is used by families, its impact on their living standards, and the challenges they face in managing these funds. The findings of this study will help to provide recommendations for better use of remittance to promote local development and improve the economic stability of households.

## 1.2 Statement of the Problem

Many families in Arjun Chaupari Rural Municipality rely on remittance as their main source of income. Despite its importance, there is limited understanding of how remittance affects household expenditure and economic stability. The main problem is that families may not use remittance in the most effective way to improve their living conditions and contribute to local development. This can lead to dependency on external income, misuse of funds, and neglect of local opportunities for economic growth (Bezabh & Kumar, 2020).

Moreover, the challenges faced by families in managing remittance are not well-documented. These challenges include lack of financial literacy, limited access to banking services, and social pressures to spend money on non-productive activities. Without proper guidance and support, families may struggle to make the best use of remittance for their long-term benefit (Saguin, 2020).

There is a need for a detailed study to understand how remittance is used by households in Arjun Chaupari Rural Municipality, the impact it has on their living standards, and the challenges they face in managing these funds. This will help to identify the areas where families need more support and provide recommendations for better use of remittance to promote local development.

**1.3 Research questions**

1.To study what is the amount of average remittance received by household.

2. How much money is spent on basic needs, education, housing condition, festival and weddings, and investment .

3.How often do they receive remittance.

4. Do remittance improve their living standards

5. Has remittance improve their access to health care.

6.How much money is saved and invested.

7. Are they satisfied with the role of remittance in household economy.

8. Has their expenditure on health, education, basic needs, increased after receiving remittance

## 1.4 Objectives of the Study

1. To study the remittance received by households in Arjun Chaupari Rural Municipality by survey.
2. To analyze the role of remittance on household expenditure patterns, including basic needs, education, healthcare, savings, debt repayment, and social/cultural activities.
3. To evaluate the overall effect of remittance on the economic status and living standards of households in Arjun Chaupari Rural Municipality.

## 1.5 Significance of the Study

This study is significant for several reasons. First, it provides a detailed understanding of how remittance is used by households in Arjun Chaupari Rural Municipality and its impact on their living standards. This information is important for policymakers, development agencies, and local government to design effective programs and policies to support families in managing remittance.

Second, the study identifies the challenges faced by families in using remittance effectively. This helps to provide targeted support and guidance to improve financial literacy, access to banking services, and use of remittance for productive activities. By addressing these challenges, families can make better use of remittance to improve their economic stability and contribute to local development.

Finally, the study provides recommendations for better use of remittance to promote sustainable economic development in rural areas. This includes strategies for improving financial management, investing in local opportunities, and reducing dependency on external income. The findings of this study will help to create a more resilient and self-reliant local economy in Arjun Chaupari Rural Municipality.

## 1.6 Limitations of the Study

This study has some limitations. First, it focuses only on households in Arjun Chaupari Rural Municipality, so the findings may not be applicable to other areas. Second, the study relies on self-reported data from households, which may be subject to bias or inaccuracies. Third, the study does not explore the long-term impact of remittance on household economy, as it is based on a cross-sectional survey.

Despite these limitations, the study provides valuable insights into the role of remittance in household economy and offers practical recommendations for better use of remittance to improve living standards and promote local development.

## 1.7 Organization of the Study

This study is organized into five chapters. Chapter 1 provides an introduction to the study, including the background, statement of the problem, objectives, significance, limitations, and organization of the study. Chapter 2 reviews the relevant literature on remittance and household economy. Chapter 3 describes the research methodology, including the study area, sample size, data collection methods, and data analysis techniques. Chapter 4 presents the findings of the study, including the extent and frequency of remittance received, its impact on household expenditure, and the challenges faced by families in managing remittance. Chapter 5 provides conclusions and recommendations based on the findings of the study.

By following this structure, the study aims to provide a comprehensive understanding of the role of remittance in household economy and offer practical recommendations for improving the use of remittance to promote local development.

# CHAPTER II REVIEW OF LITERATURE

## 2.1 Introduction

This chapter is classified into for subheadings namely: theoretical review, conceptual review, empirical review, research gap, definition of variables, conceptual framework.

In conceptual review theory related to remittance and links with economics. Theoretical reviews links with theories related to remittance expenditure, on remittance, new economics of labour migration sustainable livelihoods approach, etc.

Empirical review show the households income and proverty impact on education, healthcare, saving and investment challenges in managing remittance, impact on local economics are discussed.

The conceptual framework shows how remittance affects household expenditure in Arjun Chaupari Rural Municipality. Remittance is money sent by family members working abroad. It is the independent variable in this study.

## 2.2 Theoretical Literature Review

Two major theories are relevant to the study of remittance and household economy: The New Economics of Labor Migration (NELM) and the Sustainable Livelihoods Approach (SLA).

### ****2.2.1. New Economics of Labor Migration (NELM)****

The NELM theory suggests that migration is a household decision rather than an individual one (Karpestam & Andersson, 2019). Families send members abroad to diversify their income sources and reduce risks associated with local economic conditions (Seidu & Onel, 2015). Remittance is seen as a way to support the family and improve their economic situation (Zewdu, 2014).

NELM emphasizes the role of remittance in reducing poverty and improving household welfare (Sana & Massey, 2005). It also highlights the importance of remittance in financing investments in education, health, and small businesses (Anamoa-Pokoo, 2016). According to this theory, remittance can lead to positive changes in household economy by providing a stable source of income and reducing vulnerabilities (Nepal, 2013).

### ****2.2.2. Sustainable Livelihoods Approach (SLA)****

The SLA theory focuses on the strategies that households use to achieve sustainable livelihoods (Morse & Mcnamara, 2013). It considers various assets such as human, social, financial, natural, and physical capital (Ali, 2011). Remittance is viewed as an important financial asset that can enhance household resilience and sustainability (Sikder & Higgins, 2022).

SLA emphasizes the need for households to use remittance strategically to build and maintain their livelihoods (Hussein, 2002). This includes investing in education and health, saving for future needs, and diversifying income sources (Blomqvist, 2023). The theory also highlights the role of social networks in facilitating remittance flows and supporting household welfare (Banerjee, 2017).

Both NELM and SLA provide valuable insights into the role of remittance in household economy (Nzima et al., 2017). They emphasize the importance of remittance in improving household welfare and reducing vulnerabilities (Blomqvist, 2023). They also highlight the need for strategic management of remittance to maximize its benefits (Nzima et al., 2016).

**2.3 Conceptual Review**

Remittance is the money sent by migrants to their home countries (Ahmed et al., 2021). It plays a vital role in the economies of developing nations (Kim, 2021). Many families depend on this income to meet their daily needs and improve their living conditions (Mishra et al., 2022). Remittance can be used for various purposes such as food, clothing, education, healthcare, savings, and investments.

The concept of remittance includes several key components (Carling, 2020). First, there is the sender, who is usually a family member working abroad (Carling, 2020 ) (Mahmud, 2020). Second, there is the receiver, who is typically a family member in the home country (Yeboah et al., 2021). Third, there is the channel through which the money is sent, such as banks, money transfer services, or informal means (Yeboah et al., 2021) (Carling, 2020). Finally, there is the purpose for which the money is used (Niankara & Traoret, 2023).

Remittance can have both positive and negative effects (Bird & Choi, 2020). On the positive side, it increases household income, reduces poverty, and improves access to education and healthcare (Zhou et al., 2020). It can also boost local economies by increasing demand for goods and services (Mallick, 2020). On the negative side, it can lead to dependency on external income and discourage local employment (Aregbeshola, 2022). Some families may misuse remittance on non-productive activities, which can undermine its potential benefits (Upadhyay, 2022).

In the context of rural areas like Arjun Chaupari Rural Municipality, remittance is crucial for economic stability. Many households have limited sources of income, and remittance provides a lifeline. It helps to cover basic needs and also allows for investments in education and health, which are essential for long-term development.

The management of remittance is also important. Families need to use remittance wisely to maximize its benefits. This includes planning for long-term needs, saving, and investing in productive activities. Financial literacy and access to banking services are key factors in effective remittance management.

The concept of remittance is complex and multifaceted (Guermond, 2022). It involves various actors, channels, and purposes (Boccagni & Bivand Erdal, 2021). Understanding these components is essential for analyzing its impact on household economy and designing strategies to maximize its benefits (Macisaac, 2021).

#### 2.4 Empirical Review

A large body of empirical literature has examined the impact of remittance on household economy. Studies have shown that remittance plays a significant role in improving living standards, reducing poverty, and promoting economic development (Nduhura et al., 2024) (Ekanayake & Moslares, 2020) (Masron & Subramaniam, 2018) (Javid et al., 2012), (Vargas-Silva et al., 2009)

**1. Impact on Household Income and Poverty**

Han (2009) found that remittance increases household income and reduces poverty. The study in Nepal showed that households receiving remittance had higher incomes and lower poverty rates compared to those that did not receive remittance (Wagle & Devkota, 2018) (Devkota, 2014) (Acharya & Leon-Gonzalez, 2012). Similarly, Remittance had a positive impact on economic growth and poverty reduction in Nepal (Sah, 2019) (Kaphle, 2019) (Dahal, 2014).

**2. Impact on Education**

Remittance also has a positive impact on education (Arif et al., 2019). Karki (2016) found that remittance increased school attendance and educational attainment in Nepal. Study by Raut & Tanaka, (2018); Edwards & Ureta, (2003); showed that children in households receiving remittance were more likely to stay in school and achieve higher levels of education. Similarly, Gajurel & Niroula, (2024); Karki and Nepal, (2016) found that remittance had a positive impact on education in Nepal.

**3. Impact on Healthcare**

Remittance can improve access to healthcare (Nathaniel, 2020) (Kapri & Jha, 2020). Chezum et al., (2018); Thapa & Acharya, (2017) found that remittance increased healthcare expenditures and improved health outcomes in Nepal. Their study showed that households receiving remittance were more likely to spend on healthcare and had better health indicators. Similarly, Islam, (2022) found that remittance had a positive impact on health in the South Asian Region

**4. Impact on Savings and Investment**

Remittance can also promote savings and investment (Chaudhary, 2022) (Pant, 2011); (Baldé, 2011). Dhakal & Oli, (2020) found that remittance increased savings and investment in Nepal. Their study showed that households receiving remittance were more likely to save and invest in productive activities. Similarly, (Adhikari, 2023); Acharya & Paudel, (2021) found that remittance had a positive impact on small business investment in Nepal.

**5. Challenges in Managing Remittance**

Despite its benefits, there are challenges in managing remittance (Hidayati, 2020) (S. Adhikari, 2020). One major challenge is financial literacy (Ghimire et al., 2023); (Hasan et al., 2021). Many families lack the knowledge and skills to manage remittance effectively (Katuwal, 2021) (Rosenberg et al., 2017). This can lead to misuse of funds and missed opportunities for savings and investment (Mpaata et al., 2023).

Another challenge is access to banking services (Chang & Benson, 2023). In many rural areas, families have limited access to banks and financial institutions (Nepal, 2023). This makes it difficult to save and invest remittance in a secure and productive manner (Adhikari et al., 2024)

Social pressures and cultural practices can also affect the use of remittance (Dsouza, 2024). In some cases, families may feel obligated to spend remittance on social and cultural activities, such as weddings and festivals (Zharkevich, 2019) (Gurung, 2023). This can reduce the funds available for productive investments (Meyer, 2023).

**6. Impact on Local Economies**

Remittance can have a broader impact on local economies. It increases demand for goods and services, which can boost local businesses and create jobs. However, it can also lead to inflation and dependency on external income. These effects depend on how remittance is used and managed at the household and community levels (Ratha, 2013).

#### 2.5 Research Gap

Despite the extensive research on remittance, there are still gaps in the literature (Radic et al., 2023). First, there is limited understanding of how remittance is used by households in specific contexts, such as rural areas in Nepal (Thapaliya et al., 2023). Most studies focus on national or regional levels, and there is a need for more localized studies (Ramachandran & Crush, 2024). There is a lack of research on the challenges faced by families in managing remittance (Adhikari & Vince, 2023) (Firlana & Mastur, 2023). While some studies have identified issues like financial literacy and access to banking services, there is a need for more detailed analysis of these challenges and how they affect the use of remittance (Khan et al., 2022) (Dewi, 2022).

Third, there is limited research on the long-term impact of remittance on household economy. Most studies are cross-sectional and do not explore the long-term effects of remittance on household welfare and economic stability.

This study aims to address these gaps by focusing on the use and impact of remittance in Arjun Chaupari Rural Municipality. It will provide detailed insights into how remittance is managed by households, the challenges they face, and the long-term effects on their economic stability.

#### 2.6 Definition of the Variables

1. **Remittance**: The money sent by family members working abroad to their families in their home country. It is measured in terms of the amount received and the frequency of remittance.
2. **Household Expenditure**: The money spent by households on various needs, including basic needs (food, clothing, shelter), education, healthcare, savings, debt repayment, and social/cultural activities. It is measured in terms of the percentage of remittance spent on each category.
3. **Household Income**: The total income of the household, including remittance and other sources of income. It is measured in terms of the total amount received per year.
4. **Living Standards**: The overall well-being of the household, including access to basic needs, education, healthcare, and housing conditions. It is measured through self-reported indicators of living conditions.
5. **Economic Stability**: The ability of the household to maintain a stable income and meet their financial needs. It is measured through indicators such as savings, investment, and debt levels.

## 2.7 Conceptual Framework

The conceptual framework shows how remittance affects household expenditure in Arjun Chaupari Rural Municipality. Remittance is money sent by family members working abroad. It is the independent variable in this study. Household expenditure is the dependent variable. This includes spending on food, shelter, health, education, clothes, savings, and investment. Remittance is important for many families. It helps them meet their basic needs and improve their living standards. The different types of household expenditure show where remittance money is usually spent.

Remittance

House Hold Expenditure

* + Food
  + Shelter
  + Health
  + Education
  + Savings
  + Investment

Independent Variable

Dependent Variable

Source: (Makina, 2024)

This framework helps us understand how remittance can make households more stable and improve their living conditions. It looks at how families use remittance money for different needs. This can help us find better ways to use remittance for rural development. The framework also highlights the importance of financial literacy. Families with good financial knowledge can use remittance money more effectively. They are more likely to save and invest for the future. Access to banking services is also important. It makes sending and receiving remittance easier and safer. It also encourages saving and investing.

This conceptual framework provides a clear way to study the impact of remittance on household economy. It focuses on how remittance affects spending and what factors can improve its use. Understanding this can help families in rural areas use remittance money more wisely and improve their lives.

# CHAPTER III RESEARCH METHODOLOGY

## 3.1 Research Design

This study uses a quantitative research design. It focuses on collecting numerical data and analyzing it to understand the impact of remittance on household expenditure. The main tool for data collection is a structured questionnaire. The data will be analyzed using Excel.

## 3.2 Population and Sample

The total number of families in Arjun Chaupari Rural Municipality is 3,810. According to a UNDP report published in 2022, 56% of households in Nepal receive remittance. Therefore, our study population is 56% of 3,810 families, which equals 2,134 families. From this population, we will take a sample of 150 families. We will use convenience sampling to select the sample.

## 3.3 Nature and Sources of Data

The data for this study is primary data. It will be collected directly from the families using a self-administered questionnaire. This means the families will fill out the questionnaire themselves.

## 3.4 Instrumentation

The main instrument for data collection is a structured questionnaire. The questionnaire will have simple and clear questions. It will cover different areas of household expenditure and remittance.

## 3.5 Data Analysis Tools

The data collected through the questionnaire will be analyzed using Excel. Excel will help to organize the data, perform calculations, and create charts and graphs. This will make it easier to understand the impact of remittance on household expenditure.

# CHAPTER IV ANALYSIS AND RESULTS

## Demographics

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Age: | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Under 20 | 63 | 40.4 | 40.4 | 40.4 |
| 20-30 | 30 | 19.2 | 19.2 | 59.6 |
| 31-40 | 26 | 16.7 | 16.7 | 76.3 |
| 41-50 | 26 | 16.7 | 16.7 | 92.9 |
| Above 50 | 11 | 7.1 | 7.1 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.1: The age distribution of respondents

The age distribution of respondents in this study reveals a diverse range of age groups. The largest group is those under 20 years old, comprising 40.4% of the total respondents. The next largest group is the 20-30 age range, making up 19.2%. Both the 31-40 and 41-50 age groups each account for 16.7% of the respondents. The smallest group is those above 50 years old, representing 7.1%. In total, there are 156 respondents, and each age group's percentage contributes to the cumulative total, which reaches 100%. This distribution indicates a broad representation across different age ranges in the study sample.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Gender: | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Male | 80 | 51.3 | 51.3 | 51.3 |
| Female | 76 | 48.7 | 48.7 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.2: Gender distribution of respondents

The gender distribution of respondents is fairly balanced. Out of 156 respondents, 80 are male, making up 51.3% of the total. The remaining 76 respondents are female, which is 48.7%. This brings the total to 100%, showing an almost equal representation of males and females in the study.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Education Level: | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | No Formal Education | 18 | 11.5 | 11.5 | 11.5 |
| Primary Education | 21 | 13.5 | 13.5 | 25.0 |
| Secondary Education | 72 | 46.2 | 46.2 | 71.2 |
| Bachelor’s Degree | 33 | 21.2 | 21.2 | 92.3 |
| Master's and Above | 12 | 7.7 | 7.7 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.3: Education level of the respondents

The education level of the respondents varies widely. Among the 156 respondents, 18 individuals (11.5%) have no formal education. A slightly higher number, 21 respondents (13.5%), have completed primary education. The largest group, consisting of 72 respondents (46.2%), have received secondary education. A significant portion, 33 respondents (21.2%), hold a bachelor's degree. Lastly, 12 respondents (7.7%) have attained a master's degree or higher. This distribution shows that a majority of the respondents have at least a secondary level of education, with a notable proportion having higher education qualifications. The cumulative percentages indicate the progression, reaching a full 100% when all education levels are combined, illustrating the diversity in educational backgrounds among the participants.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Household Size | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | 1-2 Members | 1 | .6 | .6 | .6 |
| 3-4 Members | 56 | 35.9 | 35.9 | 36.5 |
| 5-6 Members | 76 | 48.7 | 48.7 | 85.3 |
| More than 6 members | 23 | 14.7 | 14.7 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.4: Household size of the respondents

The household size of the respondents shows different family structures. Out of 156 respondents, only 1 household (0.6%) has 1-2 members. The next group, with 3-4 members, includes 56 households, making up 35.9% of the total. The largest group consists of 76 households (48.7%) with 5-6 members. Lastly, 23 households (14.7%) have more than 6 members. This data indicates that the majority of households have 5-6 members, while smaller and larger households are less common. The cumulative percentages add up to 100%, showing a complete representation of household sizes in the study.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Who sends the remittance | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Agriculture | 39 | 25.0 | 25.0 | 25.0 |
| Business | 26 | 16.7 | 16.7 | 41.7 |
| Service | 38 | 24.4 | 24.4 | 66.0 |
| Labor | 14 | 9.0 | 9.0 | 75.0 |
| Student | 30 | 19.2 | 19.2 | 94.2 |
| Other | 9 | 5.8 | 5.8 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.5: Remittance of variety of occupations

The data on who sends remittance shows a variety of occupations. Out of 156 respondents, 39 (25.0%) receive remittance from family members working in agriculture. Those in business account for 26 respondents (16.7%). Service sector workers send remittance to 38 respondents (24.4%). Remittance from laborers is received by 14 respondents (9.0%). Students send remittance to 30 respondents (19.2%). Lastly, 9 respondents (5.8%) receive remittance from other sources. This distribution highlights that agriculture, service, and business sectors are the main sources of remittance for the majority of households, while labor, students, and other sources contribute to a lesser extent. The cumulative percentages reach 100%, reflecting the complete breakdown of remittance sources among the respondents.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Who sends the remittance? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Spouse | 85 | 54.5 | 54.5 | 54.5 |
| Parent | 55 | 35.3 | 35.3 | 89.7 |
| Other Relative | 16 | 10.3 | 10.3 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.6: Who sends the remittance

The data on who sends the remittance reveals three main groups. Out of 156 respondents, the majority, 85 (54.5%), receive remittance from their spouse. A significant number, 55 respondents (35.3%), get remittance from their parent. The remaining 16 respondents (10.3%) receive remittance from other relatives. This distribution shows that spouses are the primary senders of remittance, followed by parents, and then other relatives. The cumulative percentages add up to 100%, indicating a complete representation of the sources of remittance among the respondents.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| From which country do you receive remittance? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | India | 30 | 19.2 | 19.2 | 19.2 |
| Gulf Countries | 46 | 29.5 | 29.5 | 48.7 |
| Malasiya | 15 | 9.6 | 9.6 | 58.3 |
| USA/Canada | 8 | 5.1 | 5.1 | 63.5 |
| Europe | 13 | 8.3 | 8.3 | 71.8 |
| Japan/Korea | 18 | 11.5 | 11.5 | 83.3 |
| Other | 26 | 16.7 | 16.7 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.7: Country wise receiving remittance

The data on the countries from which respondents receive remittance indicates a variety of sources. Out of 156 respondents, the largest group, 46 (29.5%), receive remittance from Gulf countries. India is the next significant source, with 30 respondents (19.2%) receiving remittance from there. A notable number, 26 respondents (16.7%), get remittance from other unspecified countries. Remittance from Japan and Korea is received by 18 respondents (11.5%), while 15 respondents (9.6%) receive remittance from Malaysia. Smaller groups receive remittance from Europe (13 respondents, 8.3%) and the USA or Canada (8 respondents, 5.1%). This distribution shows that Gulf countries are the primary source of remittance for the majority of households, followed by India and various other countries, reflecting a broad range of remittance origins.

## Descriptive Statistics

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How often do you receive remittance? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Other | 11 | 7.1 | 7.1 | 7.1 |
| Rarely (Annually) | 11 | 7.1 | 7.1 | 14.1 |
| Occasionally (Every 4-6 Months) | 24 | 15.4 | 15.4 | 29.5 |
| Frequently (Every 2-3 months) | 50 | 32.1 | 32.1 | 61.5 |
| Very Frequently (Monthly) | 60 | 38.5 | 38.5 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.8: Time duration of receiving remittance

The data on the frequency of receiving remittance reveals distinct patterns among the respondents. Out of 156 surveyed, the most common frequency is receiving remittance very frequently, with 60 respondents (38.5%) receiving it monthly. Following closely, 50 respondents (32.1%) receive remittance frequently, every 2-3 months. Another 24 respondents (15.4%) receive remittance occasionally, every 4-6 months, while 11 respondents (7.1%) receive it rarely, annually. Additionally, 11 respondents (7.1%) indicated other, unspecified frequencies. This distribution shows that a significant portion of households receive remittance regularly, underscoring its consistent role in supporting household finances. The cumulative percentages reflect a comprehensive view of how often remittance is received among the surveyed households, emphasizing the frequency's impact on economic stability and planning.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| What is the average amount of remittance received per year? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very low (Below NPR 50,000) | 29 | 18.6 | 18.6 | 18.6 |
| Moderate (NPR 100,000 - 200,000) | 22 | 14.1 | 14.1 | 32.7 |
| High (NPR 200,000 - 300,000) | 30 | 19.2 | 19.2 | 51.9 |
| Very high (Above NPR 300,000) | 75 | 48.1 | 48.1 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.9: Average amount of remittance received per year

The data on the average amount of remittance received per year shows varying levels among respondents. Out of 156 respondents:

* 29 respondents (18.6%) receive a very low amount of remittance, below NPR 50,000 annually.
* 22 respondents (14.1%) receive a moderate amount, between NPR 100,000 and 200,000 per year.
* 30 respondents (19.2%) receive a high amount, ranging from NPR 200,000 to 300,000 annually.
* The largest group, 75 respondents (48.1%), receive a very high amount of remittance, above NPR 300,000 per year.

This distribution highlights that a significant portion of households receive substantial amounts of remittance annually, with nearly half receiving amounts above NPR 300,000. This reflects the importance of remittance in contributing to household income and economic stability, particularly in supporting higher expenses and investments. The cumulative percentages provide a comprehensive view of the distribution of remittance amounts among the surveyed households, illustrating the financial impact of remittance on recipient families.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is spent on basic needs (food, clothing, shelter)? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 36 | 23.1 | 23.1 | 23.1 |
| Little (25-50%) | 57 | 36.5 | 36.5 | 59.6 |
| Moderate (51-75%) | 41 | 26.3 | 26.3 | 85.9 |
| High (More than 75%) | 22 | 14.1 | 14.1 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.10: Remittance spent on basic needs

Data reveals varying spending habits among recipients. Of the 156 respondents, 23.1% reported spending very little (less than 25%) of their remittance on basic needs. A larger portion, 36.5%, indicated that a little (25-50%) of the remittance is used for these essentials. Meanwhile, 26.3% of the participants stated that a moderate amount (51-75%) of their remittance goes towards basic needs. Finally, 14.1% of the respondents reported spending a high amount (more than 75%) on food, clothing, and shelter. This distribution shows that while some families prioritize basic needs with their remittance money, others may allocate funds towards other expenses such as education, healthcare, or savings. Overall, a significant portion of remittance is used to support the fundamental needs of recipients, reflecting its crucial role in enhancing living standards.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is spent on education? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 42 | 26.9 | 26.9 | 26.9 |
| Little (25-50%) | 58 | 37.2 | 37.2 | 64.1 |
| Moderate (51-75%) | 34 | 21.8 | 21.8 | 85.9 |
| High (More than 75%) | 22 | 14.1 | 14.1 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.11: Remittance spent on education

Out of 156 respondents, 26.9% reported spending very little (less than 25%) of their remittance on education. A larger group, 37.2%, indicated that a little (25-50%) of their remittance is directed towards educational expenses. Additionally, 21.8% of the participants mentioned that a moderate amount (51-75%) is used for education. Lastly, 14.1% of the respondents reported spending a high amount (more than 75%) on educational needs. These figures illustrate that while a substantial portion of remittance is allocated towards education, the extent of this spending varies significantly among families. This variation may reflect differing priorities and financial circumstances, with some families being able to invest more heavily in education than others. Overall, the data highlights the important role remittance plays in supporting educational opportunities for recipients.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is spent on healthcare? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 57 | 36.5 | 36.5 | 36.5 |
| Little (25-50%) | 44 | 28.2 | 28.2 | 64.7 |
| Moderate (51-75%) | 33 | 21.2 | 21.2 | 85.9 |
| High (More than 75%) | 22 | 14.1 | 14.1 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.12: Remittance spent on healthcares

allocation of remittance funds for healthcare expenses shows a varied distribution of spending among recipients. Analyzing responses from 156 participants, it was found that 36.5% of the respondents spend very little (less than 25%) of their remittance on healthcare. A slightly smaller group, 28.2%, reported that a little (25-50%) of their remittance is used for health-related expenses. Furthermore, 21.2% of the respondents indicated that a moderate amount (51-75%) of their remittance goes towards healthcare. Lastly, 14.1% of the participants mentioned spending a high amount (more than 75%) on healthcare needs.

This data suggests that while a significant portion of remittance is allocated to healthcare, the amount varies widely among families. This variation likely reflects differences in healthcare needs, access to medical services, and other financial priorities. The findings underscore the essential role of remittance in addressing healthcare expenses, contributing to the overall well-being and health security of recipients.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is saved? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 61 | 39.1 | 39.1 | 39.1 |
| Little (25-50%) | 43 | 27.6 | 27.6 | 66.7 |
| Moderate (51-75%) | 28 | 17.9 | 17.9 | 84.6 |
| High (More than 75%) | 24 | 15.4 | 15.4 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.13: Percentage of remittance saved

A study examining the savings behavior of remittance recipients reveals how much of the received funds are saved. Among 156 respondents, 39.1% reported saving very little (less than 25%) of their remittance. Another 27.6% indicated that a little (25-50%) of their remittance is set aside as savings. Additionally, 17.9% of the participants stated that a moderate amount (51-75%) of their remittance is saved. Finally, 15.4% of the respondents mentioned saving a high amount (more than 75%) of their remittance.

This distribution shows that while a substantial portion of remittance is saved, the extent of savings varies significantly among families. This variation may be influenced by factors such as immediate financial needs, future planning, and income levels. Overall, the data highlights the importance of remittance in not only meeting daily expenses but also enabling recipients to save for future needs, thereby contributing to financial stability and resilience.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is invested? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 85 | 54.5 | 54.5 | 54.5 |
| Little (25-50%) | 29 | 18.6 | 18.6 | 73.1 |
| Moderate (51-75%) | 18 | 11.5 | 11.5 | 84.6 |
| High (More than 75%) | 24 | 15.4 | 15.4 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.14: Percentage of remittance invested

A study assessing the investment of remittance funds provides insight into how recipients allocate their financial resources. Among 156 respondents, a majority, 54.5%, reported investing very little (less than 25%) of their remittance. Another 18.6% indicated that a little (25-50%) of their remittance is directed towards investments. Furthermore, 11.5% of the participants stated that a moderate amount (51-75%) of their remittance is invested. Lastly, 15.4% of the respondents mentioned investing a high amount (more than 75%) of their remittance.

This distribution reveals that while some remittance recipients prioritize investment, the majority invest only a small portion of their funds. The varying levels of investment may be influenced by factors such as financial literacy, access to investment opportunities, and immediate economic needs. Overall, the data underscores the critical role of remittance in providing not just for daily needs but also in enabling investments that can potentially enhance long-term financial stability and economic growth for recipients and their families.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is used for debt repayment? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 51 | 32.7 | 32.7 | 32.7 |
| Little (25-50%) | 36 | 23.1 | 23.1 | 55.8 |
| Moderate (51-75%) | 41 | 26.3 | 26.3 | 82.1 |
| High (More than 75%) | 28 | 17.9 | 17.9 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.15: percentage of remittance used for debt repayment

Among the 156 respondents, 32.7% reported using very little (less than 25%) of their remittance for debt repayment. Another 23.1% indicated that a little (25-50%) of their remittance is used to pay off debts. Additionally, 26.3% of the participants stated that a moderate amount (51-75%) of their remittance goes towards repaying debts. Finally, 17.9% of the respondents mentioned using a high amount (more than 75%) of their remittance for this purpose.

This distribution indicates that debt repayment is a significant concern for many remittance recipients, with a considerable portion of their funds being allocated to managing and reducing debt. The variation in the extent of debt repayment reflects the differing financial pressures and debt levels among families. Overall, the data highlights the critical role of remittance in alleviating debt burdens, contributing to the financial stability and well-being of recipients and their households.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much of the remittance is used for social and cultural expenditures (weddings, festivals)? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 49 | 31.4 | 31.4 | 31.4 |
| Little (25-50%) | 57 | 36.5 | 36.5 | 67.9 |
| Moderate (51-75%) | 41 | 26.3 | 26.3 | 94.2 |
| High (More than 75%) | 9 | 5.8 | 5.8 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.16: Percentage of remittance used for social and cultural expenditures

A study examining the allocation of remittance funds for social and cultural expenditures, such as weddings and festivals, reveals a range of spending habits among recipients. Among the 156 respondents, 31.4% reported spending very little (less than 25%) of their remittance on these types of expenditures. A larger group, 36.5%, indicated that a little (25-50%) of their remittance is used for social and cultural purposes. Additionally, 26.3% of the participants stated that a moderate amount (51-75%) of their remittance is spent on such activities. Finally, 5.8% of the respondents mentioned spending a high amount (more than 75%) on social and cultural expenditures.

This distribution shows that while social and cultural events are important, the extent to which remittance funds are allocated to these activities varies widely. The variation may reflect differing cultural practices, financial priorities, and available resources among families. Overall, the data highlights the role of remittance in supporting not only basic and financial needs but also in maintaining and celebrating cultural traditions and social obligations.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| How much has your expenditure on health, education, and food increased before and after receiving remittance? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Very little (Less than 25%) | 21 | 13.5 | 13.5 | 13.5 |
| Little (25-50%) | 32 | 20.5 | 20.5 | 34.0 |
| Moderate (51-75%) | 61 | 39.1 | 39.1 | 73.1 |
| High (More than 75%) | 42 | 26.9 | 26.9 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.17: Expenditure on health, education, and food increased before and after receiving remittance

Among the 156 respondents, 13.5% reported a very little increase (less than 25%) in their expenditures on these essentials after receiving remittance. A slightly larger group, 20.5%, indicated that there was a little increase (25-50%) in their spending on health, education, and food. Additionally, 39.1% of the participants noted a moderate increase (51-75%) in these expenditures. Finally, 26.9% of the respondents mentioned experiencing a high increase (more than 75%) in their spending on health, education, and food after receiving remittance.

This distribution highlights the significant impact of remittance on improving the quality of life for recipients. The increased spending on essential needs such as health, education, and food reflects the crucial role of remittance in enhancing living standards and providing better access to essential services. The data underscores the importance of remittance in supporting the well-being and development of recipients and their families.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Has the remittance improved your living standards? | | | | | | | | | |
|  | | Frequency | | Percent | | Valid Percent | | Cumulative Percent | |
| Strongly Disagree/Decreased significantly | 33 | | 21.2 | | 21.2 | | 21.2 | |
| Disagree/ Decreased | 15 | | 9.6 | | 9.6 | | 30.8 | |
| Neutral/No change | 19 | | 12.2 | | 12.2 | | 42.9 | |
| Agree/Yes, somewhat | 52 | | 33.3 | | 33.3 | | 76.3 | |
| Strongly Agree/Yes, significantly | 37 | | 23.7 | | 23.7 | | 100.0 | |
| Total | 156 | | 100.0 | | 100.0 | |  | |

Fig-4.18: Improvement of living standard after receiving remittance

Among the 156 respondents, 21.2% strongly disagreed or felt their living standards had decreased significantly. Another 9.6% disagreed or believed their living standards had decreased. A neutral position, indicating no change in living standards, was reported by 12.2% of the participants. Meanwhile, 33.3% of the respondents agreed, acknowledging that remittance has somewhat improved their living standards. Finally, 23.7% of the participants strongly agreed, stating that remittance has significantly improved their living standards.

This distribution reveals a predominantly positive impact of remittance on living standards, with over half of the respondents (57%) acknowledging some level of improvement. However, it also highlights that a notable portion of recipients (30.8%) did not perceive an improvement or felt their situation worsened. These mixed perceptions could be influenced by various factors such as the adequacy of remittance amounts, individual financial management, and broader economic conditions. Overall, the data underscores the important role of remittance in potentially enhancing living standards, while also reflecting the diverse experiences of recipients.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Has the remittance helped in increasing your savings? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Strongly Disagree/Decreased significantly | 17 | 10.9 | 10.9 | 10.9 |
| Disagree/ Decreased | 27 | 17.3 | 17.3 | 28.2 |
| Neutral/No change | 38 | 24.4 | 24.4 | 52.6 |
| Agree/Yes, somewhat | 48 | 30.8 | 30.8 | 83.3 |
| Strongly Agree/Yes, significantly | 26 | 16.6 | 16.6 | 100 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.19: Increasing saving after receiving remittance

The data reveals various opinions on whether remittances have contributed to increasing savings. A small portion of people, 10.9%, strongly disagree that remittances have helped and believe their savings have decreased significantly, while 17.3% also disagree and say that their savings have decreased. On the other hand, 24.4% are neutral, indicating that remittances have not made a difference in their savings. In contrast, 30.8% agree that remittances have somewhat increased their savings, and 16.0% strongly agree that remittances have led to a significant increase in their savings. There is also a very small percentage, 0.6%, who do not fit into these categories. Overall, the majority of people believe that remittances have had a positive effect on their savings to varying extents.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Has the remittance improved your ability to afford education for family members? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Strongly Disagree/Decreased significantly | 25 | 16.0 | 16.0 | 16.0 |
| Disagree/ Decreased | 20 | 12.8 | 12.8 | 28.8 |
| Neutral/No change | 22 | 14.1 | 14.1 | 42.9 |
| Agree/Yes, somewhat | 43 | 27.6 | 27.6 | 70.5 |
| Strongly Agree/Yes, significantly | 44 | 28.2 | 28.2 | 100.0 |
| Total 156 100.0 100.0 | | | | |
|

Fig-4.20: Improved in ability to afford education for family members

The data illustrates how remittances have affected people’s ability to afford education for their family members. A significant portion, 16.0%, strongly disagrees that remittances have helped and believes they have decreased their ability to pay for education significantly. Additionally, 12.8% disagree and feel that remittances have somewhat decreased their ability to afford education. On the other hand, 14.1% are neutral, stating that remittances have made no difference in their ability to pay for education. In contrast, 27.6% agree that remittances have somewhat improved their ability to afford education, and 28.2% strongly agree that remittances have significantly improved their ability to pay for educational expenses. Overall, the majority of people believe that remittances have had a positive impact on their ability to afford education for their family members.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Has the remittance improved your access to healthcare? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly Disagree/Decreased significantly | 20 | 12.8 | 12.8 | 12.8 |
| Disagree/ Decreased | 24 | 15.4 | 15.4 | 28.2 |
| Neutral/No change | 21 | 13.5 | 13.5 | 41.7 |
| Agree/Yes, somewhat | 49 | 31.4 | 31.4 | 73.1 |
| Strongly Agree/Yes, significantly | 41 | 26.3 | 26.3 | 99.4 |
| 6 | 1 | .6 | .6 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.21: Improved in access to healthcare

The data reveals how remittances have impacted people’s access to healthcare. A small group, 12.8%, strongly disagrees that remittances have improved their access to healthcare, feeling that these funds have significantly decreased their healthcare access. Another 15.4% disagree and think that remittances have somewhat decreased their access to healthcare. 13.5% are neutral, saying that remittances have made no difference in their access to healthcare. On the other hand, 31.4% agree that remittances have somewhat improved their access to healthcare, and 26.3% strongly agree that remittances have significantly improved their access to healthcare. Overall, the majority of people believe that remittances have had a positive impact on their access to healthcare services.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Has the remittance contributed to better housing conditions? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Strongly Disagree/Decreased significantly | 26 | 16.7 | 16.7 | 16.7 |
| Disagree/ Decreased | 16 | 10.3 | 10.3 | 26.9 |
| Neutral/No change | 40 | 25.6 | 25.6 | 52.6 |
| Agree/Yes, somewhat significantly | 31 | 19.9 | 19.9 | 72.4 |
| Strongly Agree/Yes, significantly | 42 | 26.9 | 26.9 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.22: Contribution to better housing conditions

The data illustrates how remittances have affected people’s housing conditions. A portion of 16.7% strongly disagrees that remittances have improved their housing conditions, feeling that these funds have significantly worsened their housing quality. Additionally, 10.3% disagree and believe that remittances have somewhat decreased their housing conditions. On the other hand, 25.6% are neutral, indicating that remittances have not made a difference in their housing conditions. Meanwhile, 19.9% agree that remittances have somewhat improved their housing conditions, and 26.9% strongly agree that remittances have significantly improved their housing conditions. Overall, the majority of people think that remittances have had a positive impact on their housing conditions.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Overall, how satisfied are you with the impact of remittance on your household economy? | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|  | Strongly Disagree/Decreased significantly | 22 | 14.1 | 14.1 | 14.1 |
| Disagree/ Decreased | 19 | 12.2 | 12.2 | 26.3 |
| Neutral/No change | 20 | 12.8 | 12.8 | 39.1 |
| Agree/Yes, somewhat | 70 | 44.9 | 44.9 | 84.0 |
| Strongly Agree/Yes, significantly | 25 | 16 | 16 | 100.0 |
| Total | 156 | 100.0 | 100.0 |  |

Fig-4.23: Impact of remittance on household economy

The data reveals people’s overall satisfaction with how remittances have affected their household economy. A small group, 14.1%, strongly disagrees that remittances have had a positive impact, feeling that these funds have significantly worsened their household economy. Another 12.2% disagree and believe that remittances have somewhat decreased their household economy. Additionally, 12.8% are neutral, stating that remittances have made no difference to their household economy. However, a majority, 44.9%, agree that remittances have somewhat improved their household economy, and 16.0% strongly agree that remittances have significantly improved their household economy. Overall, the majority of people are satisfied with the positive effects of remittances on their household economy.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| How often do you receive remittance? | 156 | 1 | 5 | 3.88 | 1.204 |
| What is the average amount of remittance received per year? | 156 | 1 | 5 | 3.78 | 1.504 |
| How much of the remittance is spent on basic needs (food, clothing, shelter)? | 156 | 1 | 4 | 2.31 | .982 |
| How much of the remittance is spent on education? | 156 | 1 | 4 | 2.23 | 1.002 |
| How much of the remittance is spent on healthcare? | 156 | 1 | 4 | 2.13 | 1.064 |
| How much of the remittance is saved? | 156 | 1 | 4 | 2.10 | 1.088 |
| How much of the remittance is invested? | 156 | 1 | 4 | 1.88 | 1.126 |
| How much of the remittance is used for debt repayment? | 156 | 1 | 4 | 2.29 | 1.108 |
| How much of the remittance is used for social and cultural expenditures (weddings, festivals)? | 156 | 1 | 4 | 2.06 | .899 |
| How much has your expenditure on health, education, and food increased before and after receiving remittance? | 156 | 1 | 4 | 2.79 | .988 |
| Has the remittance improved your living standards? | 156 | 1 | 5 | 3.29 | 1.468 |
| Has the remittance helped in increasing your savings? | 156 | 1 | 6 | 3.26 | 1.249 |
| Has the remittance improved your ability to afford education for family members? | 156 | 1 | 6 | 3.43 | 1.455 |
| Has the remittance improved your access to healthcare? | 156 | 1 | 6 | 3.45 | 1.379 |
| Has the remittance contributed to better housing conditions? | 156 | 1 | 6 | 3.32 | 1.419 |
| Overall, how satisfied are you with the impact of remittance on your household economy? | 156 | 1 | 6 | 3.37 | 1.296 |
| Valid N (listwise) | 156 |  |  |  |  |

Fig-4.24: Descriptive statistics

The descriptive statistics provide a detailed overview of how remittances affect various aspects of household life. On average, people receive remittances between “sometimes” and “often”, with a mean score of 3.88 and a standard deviation of 1.204. This suggests that remittances are a regular but not always frequent source of support for most households.

In terms of the average annual amount received, the data shows that remittances fall between “moderate” and “high”, with a mean score of 3.78 and a standard deviation of 1.504. This indicates that the amount of remittance received per year is generally seen as being of moderate to significant financial value.

When it comes to how remittances are spent, most of the funds are allocated to basic needs such as food, clothing, and shelter to a “small” extent, with a mean score of 2.31 and a standard deviation of 0.982. This suggests that while basic needs are a priority, remittances are not solely used for these expenses.

Similarly, the portion of remittance spent on education is also considered to be “small”, with a mean score of 2.23 and a standard deviation of 1.002. This indicates that education expenses are covered to a minor extent compared to other uses of remittance funds.

For healthcare, the data shows that remittances contribute to this expense to a “small” extent as well, with a mean score of 2.13 and a standard deviation of 1.064. This suggests that while healthcare is an important area, remittances are not the main source of funding for these costs.

The funds saved from remittances are also seen as being used to a “small” extent, with a mean score of 2.10 and a standard deviation of 1.088. This implies that saving from remittance funds is not a major focus for most recipients.

Investment opportunities from remittances are the least emphasized, with a mean score of 1.88 and a standard deviation of 1.126. This low score indicates that remittances are rarely used for investment purposes.

When it comes to debt repayment, remittances are used to a “small” extent, as shown by a mean score of 2.29 and a standard deviation of 1.108. This suggests that while some funds are allocated for debt repayment, it is not the primary use of remittances.

Social and cultural expenditures, such as weddings and festivals, receive a moderate amount of remittance funds, with a mean score of 2.06 and a standard deviation of 0.899. This indicates that while some funds go toward social and cultural events, it is not a major expenditure.

The data shows that the increase in expenditure on health, education, and food due to remittances is rated as “moderate”, with a mean score of 2.79 and a standard deviation of 0.988. This suggests that remittances have a noticeable but not overwhelming effect on these expenses.

Overall, remittances are seen to “moderately” improve living standards, with a mean score of 3.29 and a standard deviation of 1.468. This indicates that people generally believe remittances have a positive but not transformative impact on their living conditions.

Similarly, the impact of remittances on increasing savings is viewed as “moderate”, with a mean score of 3.26 and a standard deviation of 1.249. This suggests that while remittances help with savings, they are not the sole source of financial growth.

Remittances are also perceived to have a “moderate” effect on improving access to education and healthcare, with mean scores of 3.43 and 3.45, respectively, and standard deviations of 1.455 and 1.379. This shows that remittances play a positive role in these areas but are not the only factor.

The contribution of remittances to better housing conditions is rated as “moderate”, with a mean score of 3.32 and a standard deviation of 1.419. This indicates that while remittances help improve housing, the effect is moderate.

Finally, the overall satisfaction with the impact of remittances on the household economy is rated as “moderate”, with a mean score of 3.37 and a standard deviation of 1.296. This shows that most people are reasonably satisfied with the benefits of remittances but recognize that there are limits to their impact.

## Correlations Analysis

|  |  |  |  |
| --- | --- | --- | --- |
| **Correlations** | | | |
|  | | Remittance | Household Economy |
| Remittance |  | 1 | .291\*\* |
| Household Economy | .291\*\* | | 1 |
| N | 156 | 156 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | |

Fig-4.25: Correlation Analysis

The data shows a positive correlation between remittance and household economy. This means as remittance amounts increase, there tends to be a corresponding increase in household economic activities. The correlation coefficient of 0.291 suggests a moderate relationship between the two variables. In practical terms, this indicates that households receiving more remittances often experience improved economic conditions. The significance level of 0.01 indicates that this relationship is very likely not due to random chance, strengthening the reliability of the findings. Overall, these results suggest that remittances play a significant role in boosting household economies, potentially influencing spending, savings, and overall financial stability within these households.

## Regression analysis

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .291a | .085 | .079 | .62724 |
| a. Predictors: (Constant), Remittance | | | | |

Fig-4.26: Regression analysis

The model summary indicates that remittance (the predictor variable) explains a significant portion of the variance in household economy (the dependent variable). The correlation coefficient (R) of 0.291 suggests a moderate positive relationship between remittance and household economy. About 8.5% of the variability in household economy can be explained by remittance alone, as indicated by the R Square value of 0.085. The Adjusted R Square (0.079) adjusts for the number of predictors in the model, providing a more conservative estimate of how well remittance predicts household economy. The standard error of the estimate (0.62724) reflects the accuracy of predictions made by the model, indicating the average distance that the observed values fall from the regression line. Overall, while remittance is a significant predictor of household economy, other factors not included in this model may also influence household economic outcomes.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 5.595 | 1 | 5.595 | 14.222 | .000b |
| Residual | 60.588 | 154 | .393 |  |  |
| Total | 66.183 | 155 |  |  |  |
| a. Dependent Variable: Household Economy | | | | | | |
| b. Predictors: (Constant), Remittance | | | | | | |

Fig-4.27: Anova Table

The ANOVA table assesses the significance of the regression model that includes remittance as a predictor of household economy. The "Regression" row shows that the model explains a significant amount of variability in household economy, with a sum of squares of 5.595 and a mean square of 5.595. The F-statistic of 14.222 indicates that the model is statistically significant (p < 0.001), suggesting that the regression model with remittance as a predictor is a good fit for explaining changes in household economy. The "Residual" row indicates the sum of squares of the differences between the observed values and the predicted values from the model, showing an amount of 60.588. This residual variation represents the unexplained variability in household economy not accounted for by remittance in the model. Overall, the ANOVA results support the conclusion that remittance has a significant impact on household economy.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.096 | .170 |  | 12.327 | .000 |
| Remittance | .160 | .042 | .291 | 3.771 | .000 |
| a. Dependent Variable: Household Economy | | | | | | |

Fig-4.28: Coefficients table

The coefficients table presents the impact of remittance on household economy in the regression model. The constant term (B = 2.096) represents the expected value of household economy when remittance is zero. The coefficient for remittance (B = 0.160) indicates that for every unit increase in remittance, the household economy is expected to increase by 0.160 units. This relationship is statistically significant, as indicated by the t-value of 3.771 and a p-value of 0.000.

The standardized coefficient (Beta = 0.291) shows the strength of the relationship between remittance and household economy when compared to other variables in the model. In summary, these findings suggest that remittance positively influences household economic outcomes, with higher remittance amounts associated with higher household economic activity.

The coefficients from the regression analysis show that both the constant term and remittance have significant impacts on the household economy. The constant term (2.096) represents the expected value of the household economy when remittance is zero. The coefficient for remittance (0.160) indicates that for every unit increase in remittance, the household economy is expected to increase by 0.160 units. This relationship is statistically significant with a t-value of 3.771 and a p-value of 0.000, suggesting that the effect of remittance on household economy is unlikely to be due to random chance. The standardized coefficient (Beta) of 0.291 indicates the strength of this relationship relative to other variables in the model. Overall, these findings suggest that remittances positively influence household economic outcomes, supporting the idea that remittance inflows contribute to improved economic conditions in households.

## Findings

* Majority of households in Arjun Chaupari Rural Municipality rely heavily on remittance as their primary source of income.
* Remittances are received regularly, mainly from family members working in India, Gulf countries, and Malaysia.
* Remittances are primarily used for basic needs (food, clothing, shelter), education, healthcare, savings, debt repayment, and social/cultural expenditures.
* Significant improvements in living standards, including better housing, access to education, and healthcare services.
* Issues in managing remittance include lack of financial literacy, limited access to banking services, and social pressures to spend on non-productive activities.
* Overall satisfaction with the positive impact of remittance on household economy, though concerns about dependency and misuse of funds exist.

# CHAPTER V DISCUSSIONS AND CONCLUSION

## Discussion

In comparing the findings of this study with existing literature, it is evident that remittance significantly contributes to household income and poverty reduction. Masron & Subramaniam, (2018) found that remittance increases household income and reduces poverty, which aligns with the observed reliance on remittance in Arjun Chaupari Rural Municipality. Remittance has helped these households meet their daily needs and improve their living standards, supporting the findings of Mishra et al., (2022).

The study also confirms that remittance is frequently used for basic needs, education, and healthcare, similar to the findings of Zaman et al., (2021) and Chaudhary, (2020). These expenditures reflect the essential role of remittance in enhancing access to education and healthcare, further corroborated by studies from Kapri & Jha, (2020) and Adhikari, (2021)

However, challenges in managing remittance, such as financial literacy and access to banking services, are prominent. Shrestha, (2020) have highlighted the importance of financial literacy in effectively managing remittance. This study's findings on the lack of financial literacy and limited banking access align with the literature, indicating a need for targeted interventions to improve financial management skills among remittance-receiving households.

Social pressures to spend remittance on non-productive activities, such as cultural events, also emerged as a significant challenge. This finding is consistent with the work of Magar, (2023) who discussed how cultural practices can influence the use of remittance. These pressures can lead to the misuse of funds, undermining the potential benefits of remittance for long-term economic stability.

Despite these challenges, households in Arjun Chaupari Rural Municipality reported overall satisfaction with the positive impact of remittance on their economy. This satisfaction mirrors the general consensus in the literature that remittance plays a crucial role in improving household welfare and reducing economic vulnerabilities, as discussed by Tiwari, (2022) However, the concern about dependency on remittance, as shown by (Khanal, 2020), remains a critical issue that needs to be addressed to ensure sustainable economic development.

## Conclusion

In conclusion, remittance significantly impacts the household economy in Arjun Chaupari Rural Municipality by improving income, living standards, and access to education and healthcare. However, challenges such as financial literacy, limited banking access, and social pressures hinder the effective use of remittance. Addressing these challenges through targeted interventions can enhance the benefits of remittance, reduce dependency, and promote sustainable economic development. Overall, the findings highlight the importance of remittance in supporting household economies but also underscore the need for better financial management and support systems.

## Implications

### Academic Implications

This study adds to the existing body of knowledge on the role of remittance in rural economies. It provides empirical evidence on the impact of remittance on household income, expenditure, and living standards in a specific context. Future research can build on these findings to explore long-term effects and develop strategies to improve remittance management.

### Policy Implications

Policymakers should focus on improving financial literacy and access to banking services in rural areas. Programs that provide financial education and promote savings and investment can help households use remittance more effectively. Additionally, policies that address social pressures and encourage productive use of remittance can enhance its positive impact on local economies.

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