

Microeconomic Analysis of Remittance in Mulabari Village of Galchhi, Nepal

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ABSTRACT: Nepal is third among the developing countries receiving the highest proportion of remittance in terms of GDP. The country received NRs 359.60 billion of remittance (23.1% of GDP) in 2011/12 that mounted into NRs 679.73 billion (29.9% of GDP) in 2017/18. In this background, this study focused on microeconomic analysis of remittance in Mulabari village. Methodologically, this study applied quantitative approach and case study research strategy. Required data/information was collected from 108 remittance receiving households and five key informants. This study brought theoretical insights from migration, rural transformation as well as linkage between remittance and development theories that are then supported by empirical findings in the study. Empirically, this study found that daily life and livelihood of remittance receiving households have been improved. Remittance is becoming prominent source of family income and investment particularly in Dalit community. Large portion of remittance has been investing in child education, daily necessities as well as to run local business and commercial vegetable farming. Remittance has maintaining social justice and equality among all the ethnic groups. Some portion of remittance also has been expensing in unproductive sectors to maintain social/cultural prestige. However, Mulabari becoming prosperous from microeconomic perspective. All in all, this study comes up with the conclusion that remittance in particular help to improve living standard of the remittance receiving households. Even investing trend of remittance in commercial farming, local business, and micro entrepreneurship also have been increasing. Therefore, findings of the study can be applied in practice and policy levels (to the policy makers and planners working in central and local levels).

KEY WORDS: Microeconomic, migration, remitter, remittance, family income and rural transformation.

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I. INTRODUCTION

Remittance is basically foreign exchange, which is remitted by people who are living abroad. Remittances include cash/noncash items that flow through in/formal channels, such as via migrants, electronic wire or curriers. Each year 2 to 3 million remitters sent approximately \$200 billion dollars to their home countries (World Bank [WB], 2015; WB, 2016; International Organization for Migration [IOM], 2017). The International Monetary Fund (IMF) separates remittances into three categories; Workers remittances from workers who have lived abroad for more than one year. It is recorded under the headings 'Current Transfers' in the current account of the balance of payments. The wages salaries and other compensation received by border, seasonal and other workers, who have lived abroad less than a year are recorded under the 'income' subcategory of the current account. Migrant Transfers are reported under the capital transfers in the capital account (IMF, 2018). Since 1996, 40 to 46 percent of the annual remittance flows were received by Asia, Latin America and Caribbean received 17 to 22 percent and central and Eastern Europe received 15 to 18 percent (Straubhaar & Vadean, 2005). Global remittance is expected to grow 3.7 percent to US\$ 715 billion in 2019, including US\$ 549 billion to developing nations. According World Migration Report 2018, Indian Diaspora is world's largest, with > 15.6 million NRIs who sent US\$ 80 billion remittance in 2018. Other top recipients in 2018 were US\$ 67 billion to China, US\$34 billion each to Philippines and Mexico, US\$ 26 billion to Egypt. Global remittance grew 10 percent to US\$ 689 billion, including US\$ 528 billion to developing countries (IOM, 2017).

Nepal is third among the countries receiving the highest proportion of remittance in terms of GDP. The country received NRs 359.60 billion of remittance 23.1 percent of GDP in 2011/12. Remittance has grown by 15.2 percent reaching 427.27 billion in the first eight months of fiscal year 2015/2016 and 7.3 percent rise to NRs 679.73 billion in the first eleven months of the fiscal year 2017/18 (Nepal Rastra Bank [NRB], 2019). More than 1,750 youths leave the country every day (Department of Foreign Employment [DoFE], 2017). Total 4540906 Nepalese youth got labor certificate in between 2009/10 to 2018/19 (Ministry of Finance [MoF], 2019). Around 4.54 million foreign employees who left country through in/formal means and working in 172 countries are categorized as 1.5 percent skilled, 23 percent semi-skilled and 75.5 percent unskilled (MoF, 2016;

MoF, 2019). In the FY 2016/17, total number of people who had gone for foreign employment was 383,493 among which 363,304 were male and 20,189 were female. This number has reached to 243,343 in the current FY 2017/18. The number of workers getting work permit to foreign employment has decreased in the last few years (MoF, 2017/18).

The flows of money, knowledge and universal ideas called remittances can have a positive effect on what is called development in the countries of emigration (Faist, 2008, p. 21 as cited in Rahman, Yong & Ullah, 2014). Reflecting upon this statement, theoretically, this study brought ideas from migration, rural transformation as well as linkage between remittance and development theories. Lee's (1966) push-pull theory shows possible migration between a place of origin and a place of destination, with positive and negative signs signify pull and push factors, respectively. The high demand of labor in industrialized and developed nations in the East Asian, Middle East and Gulf nations are the main pull factors for it. It can be claimed that the dearth of employment opportunity at home, unstable political and security situation, low wage level, lack of agricultural development in rural areas, scantiness of basic services needed for survival, liberal government policies and demonstration effect are main push factors. The logic of the push-pull theory is that if the plusses (pulls) at the destination outweigh the plusses of staying at the origin then migration is likely to occur (Lekhi, 2008).

Similarly, rural transformation theory concerned with improving the well-being of rural people through enhancing their productive capacities, expanding their choices in life and implementing pro-poor nondiscriminatory public policies. The major theoretical idea of rural transformation is all about creating community wealth, increasing inclusive leadership and greater family self-sufficiency (Richardson & London, 2007). This theory is more relevant in Nepalese context where still most of the people are living in rural context and involving in different livelihood practices for transforming their life and livelihoods. Linkage between remittance and development can be analyzed from micro, meso and macro level perspectives (Straubhaar, & Vadean, 2005). In micro level remittance helped to maintain income distribution, poverty alleviation and individual welfare (i.e. social justice and equality) that are in focused by this study. In meso level remittance helped to provide employment opportunities and increase productivity and growth (i. e. turning remittance into investment). In macro level remittance helped to cover deficits in the trade balance, balance of payments effects of remit (i. e. positive impact than financial aid, direct investment or loans).

Empirically, using cross-cutting data on 74 low or middle-income developing countries show for instance, that a 10 percent rise in the share of the population migrating to other countries brings about a 1.9 percent fall in the share of people living on less than USD 1 a day (Adams & Page, 2003). Similarly, remittance had been implemented as state strategy for development. The country had received 23.3 billion US\$ remittance in 2012. Large amount of remittances was invested in child education and health care. However, remittance also had resulted negative effect on economic development. Due to remittance based economy export sector was becoming more expensive and return of skilled migrants could not verify for brain gain (Oltmer, 2015). In this line Ebeke (2012) conducted rigorous study that spent about a decade (1997-2006) to get the findings from large sample chosen from 86 developing countries. The sceptical hypothesis claimed that remittance does not do better as thought by most of the people. Remittance brings public moral hazard by detaching state and public and it also brings house hold moral hazard because people stop working but they prefer to migrate. The study done by Javid, Arif and Qayyum (2012) focused on importance of worker's remittances inflow and its implication for economic growth and poverty reduction in Pakistan. By using the Autoregressive Distributed Lag (ARDL) approach the authors analysed the impact of remittances inflow on economic growth and poverty. The study found that remittances had a strong and statistically significant impact on poverty reduction and growth in Pakistan. Hence, suggested government to formulate the policy that enhances the amount of remittances by reducing the transaction cost of transferring the remittances through formal channel.

Similarly, in case of Nepal, NRB (2012; 2016) has mentioned about the role of remittance which shows the fact that remittance has been a substantial source of foreign currency income in Nepal, its pivotal role in development is determined how the recipient households use it. Contribution of remittances in national economy is increasing marvelously in one hand. On other hand, there is little understanding of how this remittance has been used at the household level. There is little attention in research on this issue of utilization of remittances at the household and community levels. However it is relevant to dig out the fact that, to what extent the remittance can be utilized in productive sectors for transforming the livelihood of migrants' family (Aryal, 2016; Khatri, 2017).

Likewise, remittance is not only investing at household level but also investing at social level to implement different infrastructure development projects related to health, education, road and rural energy in Myagdi (Pasa, 2019). In this background, this study analyzed microeconomic aspects of remittance (Rahman, Yong, & Ullah, 2014) in Nepalese context. The core focuses of the study are how remittance has been improving human security, standard of living (e. g., health care, nutrition, and education), addressing working capital constraints, playing significant role in improving gender relation and generating ripple effects in family and community around Mulabari village of Galchhi Rural Municipality of Dhading District, Nepal.

II. OBJECTIVES

- To examine social and demographic characteristics of the remittance receiving households.
- To look at on educational and working life struggles of the remitters.
- To assess microeconomic determinants of remittance at household and community levels.

III. METHODOLOGY AND METHODS

3.1 Research Design

This study designed under quantitative approach and case study methodology. This study applied quantitative dominant case study research methodology. Case as “a bounded system” and inquire into it “as an object rather than a process”. It is a specific or a complex functioning thing like; boundary and working parts and purposive social interactions (Stake, 1995, p. 2 as cited in Yazan, 2015; Creswell, 2014). Case Study research design describes the nature and features of existing conditions, identify standards against which existing conditions can be compared and determining the relationships that exist between septic events (Cohen, Menon & Morission, 2007). Therefore, in this study purposively selected Mulabari village as a case of the study and randomly selected 108 respondents and purposively selected five participants were unit of analysis. More specifically, 108 respondents (sample number) were selected from 160 remittance receiving households (sample population) by using sample size determination formula (Krejcie & Morgan, 1970). Collected data/information collected by applying household survey and key informant interview techniques are analyzed and interpreted by applying illustrative and descriptive methods. In this process, the researcher has also drawn insights from description, analysis and interpretation of the data (Yin, 2014). Descriptions of data helped researcher to understand the meaning of the data that was drew from questionnaires. Analysis of data helped researcher to understand underlying meanings of obtained data. Finally, interpretation of data helped researcher to understand researching issues form theoretical perspectives.

The Results: Socio-demographic Characteristics of the Remittance Receiving Households

The studied variables such as age, sex, educational status, caste groups of the household head; family system, family size, remittance earning, family expenditure and status of food sufficiency have been examined in this section. The study found that most 50 percent of the household head are belong to 30-39 age and least 10 percent respondents are belongs to above 60 years. Out of total respondents 70.4 percent respondents are male and 29.6 percent respondents are female. Similarly, 50.9 percent of respondents are illiterate, 30.6 percent of respondents completed primary/lower secondary level and 20 percent respondents completed secondary level education. More so, 20.4 percent respondents are Brahmin, 30.6 percent respondents are Kshetri, 30.6 percent of respondents are Newar and 18.5 percent of respondents are Dalits. Regarding family system, 59.3 percent of respondents is belong to nuclear family system and 40.7 percent belong to joint family system min which majorities 61.1 percent of respondents has 2-4 family members and least 18.5 percent of respondents has 8-11 member.

In case of amount of remittance, the most 50.9 percent family receive NRs. 10000-29000 monthly and minimum 9.3 percent receive more than 30000. The remittance is becoming important segment of family income in the study area that is why the trend of youth migration has been increasing annually. It has also increasing family income, improving their life and livelihood and promoting social justice and equality in the community level (Straubhaar, & Vadean, 2005). In the same theme one of the participants expressed that;

Happiness and satisfaction level of remittance receiving households is increasing. Most of remitters' family members are happy with the amount they have received. However, some of them are sad as their received amounts are limited just to pay the loans and daily necessities. Till date there is no any death or accident cases happed in our village during foreign employment (B. Bishowkarma, March 20th, 2019).

Due to increasing family income the expenditure amount also has been increased. However, majority of respondents have low expenditure (less than 1000) and some of respondent has maximum expenditure (above 20000) for daily necessities. The data shows that large amount of family earning is expensing in unproductive sectors. Contradict to this fact; one of the participants reported that;

Remittance is mainly used to fulfil the basic needs in our village while some have saved in banks/saving and credit cooperatives and also investing in commercial vegetable farming and local business. No doubt, it has helped a lot but at the same time has increased problem in house. Parents want their child to stay at home and help them in farm works as they are growing old (B. Bishowkarma, March 20th, 2019).

These narrations show that remittance is also investing in productive sectors of the rural economy. Some of the remittances receiving households are becoming entrepreneurs. They are creating employment and self-employment opportunities and increasing rural economic growth by performing commercial vegetable productivity, goat farming (Straubhaar, & Vadean, 2005).

Regarding food sufficiency, only 20.4 percent respondents are producing food sufficient for 9-12 months. The study shows that, majorities 60.2 percent respondent are producing food for 6-9 months and least

19.4 percent respondents are producing for 3-6 months. The remittance earning and family expenditure also found differ in different caste groups. Data shows that number of 22 Brahmin and 33 Kshetri respondents received NRs. 10000-29000 remittance per month, 33 Newar respondents received less than 10000, 10 Dalit respondents received 30000-49000 and another 10 Dalits respondent received 50000-100000 remittance per month. The data shows that Dalit are receiving more remittance as compare with others. Likewise, Dalits are also expensing NRs. 10000-39000 per month, Brahmins and Kshetri are expensing NRs. 10000-19000 per month.

Educational and Working Life of the Remitters

This section presented information about nature of remittance as well as gender, age, job types, monthly salary, education level, working countries, medium of foreign employment of the remitters. Regarding nature of remittance, remitters belong to 19.4 percent households are staying abroad greater than 1 year and 80.6 percent are staying less than 1 year. During interaction one of the percipients shared that;

For better family life, there was no alternative to involve in working life. I thought so even in my school life. Finally, after completion of grade ten, I decided to flight from village. I spent eight years in Gulf Countries for. I could not explain how I spent those working days. Since this year, I decided to struggle in own village and I bought pickup van. It has been supplying local agro products in Dhading Besi, Kathmandu and Chitwan. I must say proudly that I have becoming an employer at present and earning more than in Gulf countries (R. Bhujel, informal communication, Thursday 21st March, 2019).

Out of total remitters, 89.8 percent are male and only 10.2 percent are female. Due to poor employment opportunities local youths are migrating from the village. The high demand of labor in industrialized and developed nations particularly in East Asian, Middle East and Gulf nations are the main pull factors for the migrated youths living in Mulabari (Lee, 1966). In the same line one of the participants shared that;

Our local government has not yet implemented any programs for empowering local youths/ providing vocational trainings. The trend of youth migrating for foreign employment has been increasing gradually. Majorities of them are compelled to work in gulf countries to support their family livelihoods, despite their wish to work in their own village/country (B. Bishowkarma, March 20th, 2019).

In case of age group of the remitters, 69.4 percent remitters are belonging to age group 18-24, 20.4 percent belong to age group 25-31 and 10.2 percent from age group 32-38. The data indicates that majorities of the remitters are migrating from the village in their early age though they wanted to live and work in their own village and country. Similarly, majorities 80.6 percent remitters completed basic education, 10.2 percent also completed technical education and 9.3 percent completed bachelor level education. The data shows that local youths having higher educational status are also migrating from the village for livelihood that could play leadership and professional role in their community and society. During the interaction, the research participants shared that;

The main reason of involving in foreign employment is economic problem. We are unknown about any programs and plans by local government so far but it would be great if they would organize any as we want to work in our own country. Also, we have invested remittance in our local club. It conducts program like football competition during festivals especially Dashain. We are also donating to mother group who are becoming change agent in our community and advocating against gender violence and caste based discriminations (R. Bhujel, 20th March, 2019).

10 remitters completed higher education degrees collected NRs. 10, 00000 and provided financial support to road construction project. This amount helps to open one kilometre new track (L. Bishwokarma, informal communication, Thursday 21st March, 2019).

The narrations signify that educated remitters are also investing their earning for implementing community level projects voluntarily. They are also donating to youth club and mother group for celebrating festivals and sports competition as well.

Regarding professional status of the remitters, majorities' 59.3 percent remitters are engaged in manufacture sector and around each 10.2 percent are engaged in business, agriculture, marketing and service sectors especially in hotel and restaurants. They are doing unskilled and semi-skilled jobs in foreign countries hence their average monthly earning also found differs (country to country and profession to profession). Majorities 79.6 percent remitters working in gulf and India are earning NRs. 30000-49,000 monthly and least 10.2 percent working in Japan, Korea and Australia are earning NRs. 50000-99000 monthly. The following remarks of the participants also support this finding;

Most of the young age people have low educational qualifications; they passed grade 8 or failed in 10. Few years ago, they used to go abroad without vocational training but the rate of taking vocational has increased by now. The migrated youths are unsatisfied with their jobs. The main reason behind migration is almost same in every household i.e. economic problem, limited employment opportunities in village and demonstration effect. The ones who are abroad do not share about the hardships in their work which encourage other youths to migrate (B. Bishowkarma, March 20th, 2019).

The trend of labour migration has increased; almost 50 percent of youths of our village are in Gulf countries. Even I am in holiday for 3 months for the construction of my house that was destructed after the massive earthquake. The educational status of migrated youths is too poor that they are not being able to earn more. It has created awareness among them that education is important in order to earn more and get promoted. Only since few years, they have been taking vocational training. Few of them are satisfied with our job while others are not due to low educational background (R. Bhujel, 20th March, 2019).

The above narrations indicate that local youths are upgrading their trade related skills before joining foreign employment. They are appraised productive role of vocational skills on searching skilled and semi skilled jobs in international markets. Remitters are also becoming aware about medium of foreign employment. This study found that only 11 remitters working in Gulf countries were reached by illegal agents and remaining 97 remitters were reached their destinations by the help of legal agents.

Use of Remittance at Household and Community Levels

This study found that large portion of remittance has been investing household level. More specifically, remittance is investing in child education. The access of quality education and higher education has been increased due to remittance. Children are studying in English boarding school and colleges located nearby hinterland (i. e. Adamghat, Dhadingbesi) and major urban centres (i. e , Bharatpur, Pokhara and Kathmandu) in which 19.4 percent of student are studying basic education, 60.2 percent technical agriculture stream and remaining 22 percent studying technical health stream. For quality parenting, 89.8 percent wife of remitter staying separately in urban centres and 10.2 percent are staying outside for business. In same line, aged participant shared that;

I myself had already been in India for thirty plus years. During that period, I also spent more than ten years in Mumbai city with my family members. My elder son completed grade twelve from Mumbai and recently has been working as a waiter in five star hotel of Qatar. And my younger son completed grade ten is also working as a sales boy in super market of Dubai. Their wives have been living in capital city since five years for providing quality education to the children (B. Bhujel, informal communication, Thursday 21st March, 2019).

Similarly, data shows that 60.2 percent respondent bought land around own village and reaming 39.8 percent bought land around local hinterland. In this purpose, majorities 79.6 percent of respondents invested NRs. 500000-2000000 and least 20.4 percent respondents invested NRs. 2100000-9900000. Likewise, majorities 69.4 percent of respondents are investing remittance in commercial vegetable farming in 1 to 10 Ropani land and earning monthly NRs. 5000-19000. More so, 60.2 percent remittance receiving households are planning to migrate from village, 20.4 percent remitter has planned to establish enterprises in urban centre and 19.4 percent remitter has to plan to establish enterprises in rural area. The data indicates that some remitters are also planning to become entrepreneurs in their own hinterland and neighbouring urban centres. The remarks of participant in same line also have been inserted herein below;

Furthermore, based on my prior interview, few youths have returned and used their knowledge in business and agriculture and gained huge profit than abroad. It has been an example for other youths too. Moreover, we have several plans to mobilize youths in our own village. First we will make a profile of youths by understanding/learning their status and mobilize them accordingly. What I believe is, Remittance are not sustainable source of income so we have to make plans in upcoming days to motivate youths to utilize remittance in productive sector of economy. (B. Bishowkarma, March 20th, 2019).

In this line, Dhakal and Maharjan (2018) also suggested for offer remittance based products and service in micro, meso and macro levels for effective governance of the remittance ion Nepalese case. From agriculture development perspectives, the production in the village has been decreased due to shortage of manpower in the village. The mean, median, mode and standard deviation for agriculture production trend found 2.4074, 2.00, 2.00 and 0.67029 respectively for large amount expensing cultural function of respondents. The average value found nearer from agrees and neutral that indicates that production trend is decreasing due to remittance. Similarly, 70.4 percent of respondent expend less than 50000 for buying electronic devices, 19.4 percent respondent expand 50000-99000 for buying electronic devices and 10.2 percent respondent expand 100000-149000 for buying electronic devices.

The statistical information about large amount of remittance has been expensing for unnecessary shopping of accessories (mean 1.4074, median is 1.00, mode is 1.00 and standard deviation is 0.67029) shows that remittance receiving households are expensing comparatively enough then those who are not yet receiving remittance In the same theme, the research participants expressed that;

Youths of our village migrate due to economic crisis and influence of friends and relatives. Even 3 of my sons are abroad, I wish they would've worked and stayed here but it is their choice to go. Remittance is helpful to meet specific needs of family members such as education, health care, housing, consumption and to pay loan. Remittance recipient households tend to spend more on consumption, health and education as compared to remittance non- receiving households (M. Bhujel, 20th March, 2019).

The economic life of M. Bishowkarma was critical in the past. M. Bishowkarma then started working life in gulf countries for more than fifteen year. At present his family members hold higher economic and social status in this community with their sufficient land property and new housing structures. The remittance has completely changed the living standard of Mr. Bishowkarma. For me it is a successful case study of remittance (L. Bishwokarma, informal communication, Wednesday 20th March, 2019).

The above narrations signify that remittance has somehow improved the social status of the remittance receiving households. With improving family income some of the remitters are planning to become entrepreneur in their own home country. The data shows that 43 remitter working in Gulf countries and Indi are planning to start business around own hinterland and 23 remitters working in Japan, Korea and Australia are planning to operate agriculture farms, guest house and restaurant in own capital city.

IV. CONCLUSIONS AND POLICY IMPLICATIONS

4.1 Conclusions

This study comes up with the conclusions that remittance becoming prominent source for improving daily life/livelihoods of the remittance receiving households. This helps empowering women, and maintaining social justice and economic equality among the villagers. Remittance has been investing with domestic purpose such as children education, health care, buying land property, restructuring housing condition, commercial vegetable farming and entertainment etc. This signifies that remittance help to provide quality parenting and transforming subsistence farming into commercial. From migration theoretical gaze, no employment options in rural area, low wage level, lack of agricultural development and poor public service delivery networks are found to be push factor for local youth. Owing to that local youths are working in developed and developing countries and motivating young generation to become skilful and competent. Some of the youths are also planning to invest their earning and utilize their work place knowledge in their own village and home country. Local intellectuals also are motivating and encouraging skilful youths for becoming entrepreneurs in their own locality. They are also making affirmative policy in order to utilize remittance in commercial farming and rural entrepreneurship development. The concerned stakeholders are planning to turning remittance into investment. This might provide employment opportunities in local level and also helps to increase rural production and productivity. Remittance is also expensing for providing some philanthropy to implement rural projects related to agriculture road, community building, school building and temple site. All in all, it can be concluded that the family economy of the remittance receiving households have been increased dramatically. This has in fact, multiplier effects on rural economy. It has reducing rural poverty, resulting better access to health care, child education and transforming rural community and society. Finally, borrowing idea from Ernest Hemingway, tell the story in six words (i. e. Baby shoes for sale. Never used.) this paper concluded that “Proper managing remittance. Mulabari becoming prosperous”.

4.2 Policy Implications

A finding of the study is equally implacable to the policy makers and local development planners. In this respect, priority must be given to make local youths more skilful. They can offer vocational and trade related skill development trainings to the youths who are looking for foreign employment opportunities. Government mechanism must provide technical and financial supports to those who are planning to become entrepreneur. Local government mechanism must develop and implement affirmative policy related to productive use of remittance at local level so that remittance can be invested for rural transformation in general and agriculture development in particular. There must be supportive and cooperative policies for the youths who are involving in micro entrepreneurship development after returning from foreign employment. For addressing sceptical arguments on remittance related to household hazard, affirmative policy must be develop/implement in local levels.

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