



NEPALI MIGRANTS IN INDIA: REMITTANCE AND LIVELIHOOD A CASE STUDY IN DELHI

DOI:<https://doi.org/10.36713/epra2978>

Keshav Bashyal, Ph D

Faculty, Department of International Relations and Diplomacy, Tribhuvan University, Kathmandu, Nepal

ABSTRACT

In the Nepalese economy, job scarcity is very high because of low levels of industrialisation and stagnancy in agriculture sector. Out-migration is evolved to be inevitable consequence of the inability of private sector as well as government policies to create jobs keep pace with the domestic supply of labour. Nepali migration to India is not new phenomena but after 1990s, more than one fifth of Nepalese labour force is thought to have moved to abroad, mainly to Middle East, South East and, India as low paid, unskilled temporary laborers (Khatri 2009). The migrant labor and remittances comprise a crucial component of the Nepalese economy. Though remittances phenomena have been growing rapidly, there is a lack of adequate detailed data on the subject. It is interesting that in Nepal's first Human Development Report, nothing has been written on the remittances and it also underestimated the figures of foreign labor migrants-suggesting no more than 12,000 (NESAC/UNDP 1998), although it is widely known that the figure is much more than the mentioned above. Migration became the safety valve of Nepali economy which suffered from prolonged conflict, political instability, and unrest. Nepali youths are going abroad even though their income is marginal in these countries. Remittances' impact on the economy in Nepal gained more significance in the last two decades because of following reasons: 1) the country is poor and per capita income is low; and 2) labour productivity is low (Khatri 2009). Nepal Living Standard Survey (2011) report consistently says that the substantial growth of volume of remittance income and the number of recipients from abroad is reducing poverty even in internal conflict situations. Households receiving remittances have increased from 23.4 percent to 55.8 percent during 1995-96 to 2010.. International remittance income increased from 7 billion to 258 billion rupees in the corresponding time periods (NLSS 1996, 2004 and 2010, and Dhakal 2012).

KEYWORDS: *migration, employment, foreign remittance, emigration, foreign exchange, migrant workers*

INTRODUCTION

Currently, Nepali migration is one of the few viable sectors in an economy in crisis (Seddon & et al 2001). Despite growing pressures within the local economy because of lack of employment opportunities, government policies as well as institutions and legislation pertaining to foreign migration have tended to be restrictive rather than encouraging in past. Lately, matters concerning employment of Nepalese citizens in countries other than India are regulated by the "Foreign Employment Act" in 1985, which licensed non-governmental institutions to export Nepali workers abroad and legitimized certain labour contracting organisations (Bohra & Massey, 2005). This act generally does not facilitate migrants but wishes to control them. People's expectations of better life have increased due to popular political changes in 1990 which introduced multi-party democracy along with constitutional monarchy.

The period of liberalization since the 1990s witnessed a strong economic performance and increased labour demand in

many countries in the Middle East, East Asia, and West, which happened together with the major political chaos in Nepal resulting in enormous increase in emigration and foreign remittance. The new government of Nepal adopted liberal economic policies which have opened up the country to the rest of the world (Dhakal 2012). In same decade, from the 1996 onwards Nepali Maoists has started armed insurgency which displaced many rural people from their origin, it became major push factor to move abroad. This has increased the migration to internal as well as abroad including India, Middle East and South East Asia.

MACRO-ECONOMIC IMPACT OF REMITTANCES ON NEPALI ECONOMY

The official statistics appear to be a gross underestimation of reality, but even the underestimate data shows surge in migration, with the total migrant workers abroad (excluding India) increasing from 1,926 in 1992/93 to over a million by the end of 2007 (Shrestha et al. 2008). Almost at the same time, remittances from migrant labour

grew at 30 percent per year and from less than 3 percent of GDP in 1995 to about 15 percent by the end of 2003, exceeding the combined share of tourism, foreign aid and exports (World Bank 2004). The ratio of worker's remittances to gross domestic product (GDP) is gradually increasing except a marginal drop to 13.8 percent in 2006/07 from 14.9 percent in the 2005/06. It has again increased 21.8 percent in the 2008/09 against 17.4 percent in the 2007/08 (NMYB 2008). In 2009, remittance flow into Nepal was US\$ 3 billion. These figures establish the fact that Nepal stands as the fifth largest recipient country when remittances are expressed as share of GDP, making 23% of GDP from remittance in 2009 (Ratha et al 2009).

Recent scholarship on Nepal has produced some useful macro level data on the estimation of the number of migrant workers and their remittances (Wagle, 2012, Adhikari & Gurung, 2009, Regmi and Tisdell, 2002, Seddon et al., 2002). Likewise, a few studies have indicated the importance of mobility on the livelihoods of the people and in social change at large (Blaikie et al., 2002, Macfarlane, 2001, Shrestha, 1990).

Nepal's balance of payments surplus is a key factor in assessing whether the exchange rate is nearly equilibrium. The BOP has been surplus for the last decade, with an annual reserve accumulation of around \$150 million over the last five years (2002-2007). This surplus is continuous despite the deteriorating trade balance of Nepal. Remittances from migrant's from abroad have become a source to dominant flow of foreign exchange, with annual flows now exceeding 15 percent of total GDP (IMF 2008).

According to IMF report (2008), Nepal's exchange rate system, maintaining the peg to the Indian rupee would continue to be appropriate for Nepal's macro-economic stability and development in the near term. Report further clarifies that it provides highly credible and simple nominal anchor by importing macro-economic policy discipline from India, particularly important in a country like Nepal with limited central bank independence and weak financial institutions.

Remittance is the largest source of foreign exchange of Nepal; it may also be indirectly financial capital flight (Kharel 2011). A UNDP study estimates that capital flight from Nepal was at least US \$ 8 billion during 1990-2008, or 8 percent of total GDP on average (UNDP 2011).

Since Nepal's trade deficit is widening with each year, double digit growth in remittance inflow has come as a great relief for the country. Nepali migrants remitted home Rs 360

billion through their formal banking channel in 2011. Similarly in 2012, it increased to the Rs 430 billion. Data compiled by Trade and Export Promotion Centre (TEPC), Nepal shows that Nepal's trade deficit increased by 28 percent to touch Rs 340.65 billion during the first eight month of 2012/13. Growth of remittances flows has not only contributed to rise in inflation but it also contributes to rise in imports of even farm products. TEPC shows that Nepal imported cereals worth Rs 13.98 billion over the first eight months of the 2012/13 year, a rise in 87 percent compared to figures recorded in same period of the last fiscal year (TEPC, Nepal 2013).

The composition of remittances receipts has also changed as the remittances received from India has decreased by 22 percent and from other countries, it has increased by 47 percent of points from other countries. The total remittances has increased by about five and a half fold from about Rs 46 billion in 2003/04 to Rs 259 billion in 2010/11 (NLSS 2011). This increase is coupled by both exchange rate depreciation of Nepalese currency and increase in the number of remittance senders (Dhakal 2012). The exchange rate of Nepalese currency was 0.013 (1 \$= Rs 75) in 2001 and 0.017 (1 \$= Rs 85) in 2012 (NRB 2012).

The national surveys conducted in 2003/04 and 2010/11 indicate that the absolute poverty has decreased from 31.5 percent to 18 percent, incredible fall of 3 percent per annum. The nominal household income increased by 153 percent. Average household income of the bottom 20 percent of poorest and richest households increased by 297 percent and 133 percent respectively, therefore migration is pro-poor. The per capita consumption has increased by 165 percent for the poor and 66 percent for the rich. The average daily wage in agriculture has increased by 127 percent and non-agriculture sector by 98 percent (Sapkota 2011).

The composition of income sources has experienced significant change as the share of farm income in total income has decreased from 61 percent while that of non-farm income increased from 22 to 37 percent (MOF 2012).

In Nepal, the increasing remittances at the household level have led to high consumption demand, high imports and sharp appreciation of exchange rate. This may result erosion of domestic manufacturing and its competitiveness (Sapkota 2011). The symptoms of "Dutch Disease" are already realized which may have dangerous effects in the near future (Dhakal 2012).

Table 1: Some Macroeconomic Indicators of Nepalese economy

Some Macroeconomic Indicators Of Nepalese Economy				
Year	GDP	Agriculture	Agriculture as share of GDP	Remittance
2001/02	0.1	3.5	36.15	
2002/03	3.9	3.5		2.04
2003/04	4.7	4.3		2
2004/05	3.5	3.9		1.9
2005/06	3.36	1.67	33.09	82.6
2006/07	3.41	0.94	32.05	5.26
2007/08	6.1	5.8	31.22	40
2008/09	4.53	2.98	32.54	50
2009/10	4.82	1.99	35	9.5
2010/11	3.88	4.47	36.54	7.5

Source: MOF 2012

Table 1 shows that the remittance flow shows a rapid growth only after from 2005/06. At that point of time, the Maoist conflict was at a peak and people wanted to migrate temporarily to escape from the rural areas where the war was widespread. Migration became the safety valve and hence remittance was adopted as the livelihood strategy by the rural areas. In war time, internal economic activities slumped and the job-creating capacity of the economy diminished. The available livelihood strategy to the rural households was to adopt the migration of at least one household member. The GDP growth has been sluggish in the last decade of Nepal. Except in 2007/08, the GDP growth was less than 5 percent over the previous year. The share of agriculture on GDP is increasing in the economy not because agriculture has positive structural changes but because of other sectors like industries was collapsed. For example, the share of industry to GDP was 17 percent in 2000/0 which has decreased to 14 percent in 2010/11 (MOF 2012).

During the same period, the agriculture sector has witnessed a sharp increase in the wages (MOF 2012). The result may be not because of growth in agriculture but because the supply of labour in agriculture has declined dramatically over the years one of the reasons for which may be the migration of agriculture labourers. The scarcity of labourers in agricultural sector pushed to increase the wages in rural areas. The internal conflict caused many household to migrate to urban areas to search for employment or and those who were in margins went to India. So, the economy has moved from becoming agriculture dependent to remittance dependent. After 1990, the domestic production of agriculture goods decreased and the whole economy has converted into import or remittance based economy. It seems, there is tendency of shift of Nepalese economy to remittance economy.

There are many challenges to Nepali migrants in abroad including India. Most of the Nepali migrants are unskilled so they are underpaid. Because of massive unemployment situation in Nepal, they migrate to abroad, getting job there and sending money to home in Nepal. Today, remittance has become an important source of revenue for government through taxes and fees. Except for India, these fees include fees paid by manpower companies, passport fees, value added tax and other non-tax revenues. Remittances has contributed in employment generation, GDP and, poverty reduction in Nepal. Generally, since money goes to individuals it does not directly impact the government. Latest Living Standard Survey III states that due to remittance and migration driven economy, poverty of Nepal reduced from 42 percent in 1995/96 to 25 percent in 2011. Such reduction in poverty has helped in improving the livelihood, greater ownership and acquirement

of assets and capitals. But tragic point is that most of the remittances go to consumption (79%) and repayment of loans (7%). India is itself a developing country and it is not able to manage its own internal migrants, in spite of that, it is largest destination for marginal Nepali migrants. It provides the income only for subsistence level. The income of Nepali migrants in India is only up to subsistence level.

Beside, positive role of remittance, the phenomena of labour migration to abroad including India is not free from many intricate problems and challenges. Persisting industrial slowdown, absence of farm commercialization, rapid growth in tourism earning and growing exodus of productive youths to foreign markets is increasing the Nepal's dependence on remittances. In the process of migration from origin to destination, migrants face a lot of problems. Study found that dependency in remittance could be good phenomena for progress of the host country but for Nepal it's not good in the long term, because Nepali migration to India has long history. In spite of that Nepal could not achieve much progress. The remittance has spurred consumption, increased inflation, created shortage of labor in agriculture sector of Nepal. The rise in consumption level has led to increment in imports eventually leading to trade deficit.

REMITTANCES: A STUDY OF NEPALI MIGRANTS IN DELHI: SURVEY FINDINGS

Delhi is one of the main centre for migration. Not only internal migrants from India but a large number of Nepali migrants work there and migrate there in search of their fortune. The field survey has taken among Nepali migrants in some places of Delhi. The status and their linkages to Nepal have been discussed in chapter II. During the field work, it was found that their jobs nature was diverse. Hotel workers and domestic help were most vulnerable Nepali migrant workers who face exploitation by their employers. Industrial workers are also working longer than fixed hours and not getting bonus. Their living status, transnational movement, views about 1950s treaty and nature of migration patterns is discussed in chapter II. This chapter describes Nepali migrant's income, consumption in India, remittances and transfer of their savings. During the field work, 150 Nepali migrants participated for survey in many places of Delhi. Delhi's recent wage rate for unskilled labour is Rs 7722/- per month (Labour Department, Delhi Government 2013). This study reveals that most of the Nepali migrants are not getting minimum wage rate. Except very few who are in government and semi-government job, remaining migrants work in temporary kind of job. It entails that their job is also insecure and not organized.

Table 2: Income and Expenditure of migrants (Monthly Basis)

Professions	Per person (Average)	Number of Respondents	Total expenses (Average)	Savings
Factory workers	6,500	62	3500	3000
Domestic help	2,500	18	1000	1500
Hotel/restaurants	3,000	23	1500	1500
Drivers	4,500	5	2000	2500
Security Guards	3,500	15	1800	1700
Office/shop attendants	4,500	18	2200	2300
Govt/NGO	15,000	6	8000	7000
Others	Self employed	3		

Source: Field Survey

Most of the migrants responded that they are not able to earn much in India. Their salary scale is presented in above table 2. The salaries have been expressed in averages. A large number of migrants (62) stated that they earn from IRs 4,000 to 10,000 per month, they are factory workers. The salary for domestic help salary is also varied, although Indian Rs 2,500 is the average experience and earning of employers' trust can promise them higher amount. The case of Hotel/restaurant workers is also similar. Experienced cook gets more salary than newly joined dish washing worker. Government job and jobs non-government organization (NGO) is highly respectable in India for Nepali migrants. Beside salary, these employees get other benefit but the number of people employed in the sector is marginal. In the case of other sector apart from salary, few are getting any additional benefits. Most of the domestic help and few of private security guards

are getting accommodation and food by their employers. Among them half of domestic help and security guard get only accommodation not food.

The migrants' expenditure items include room rent, food, clothing, medicine, travel and entertainment. They spend about 20% on room rent, 30% on food, 25% on clothing, medicals and other small expenses if they stay alone. A small room of 10×12 feet costs Rs 1000 to 2000 depending on the area where the room is located. One person has to spend about Rs 1500 per month for food. In this way, they can just save on an average Rs 15000 per annum (25% of the income). However, most of the time three to four persons stay together and minimize the cost. In such situation, the saving might go up by more than double. The average saving has been found to be around IRs 27,500.

Table 3: Remittances send by Profession

Professions	Number of Respondents	Per person remit (per year (IRs)
Factory workers	62	18,500
Domestic help	18	11,000
Hotel/restaurants	23	12,500
Drivers	5	15,000
Security Guards	15	17,500
Office/shop attendants	18	16,000
Govt/NGO	6	42,500
Others	3	000
Average		17,095

Source: Field Survey

The data from field survey show that the average remittances sent by Nepali migrants are IRs 17095. This is highest remittances found in the study. If we estimate that there are one million migrants in India, extrapolation gives us the total remittance sent from India to Nepal amounting to IRs 170 billion per year. There is difference between savings and remit the money home. Some time they send the consumer items instead of money. These items include clothes, dresses, spices, sugar, vegetable oil, radios and mobiles, gift items and sometimes-even jewelries. The differences between salary and expenditures is the saving for purchase goods send to home through their friends or migrants workers from which they by themselves and when they go to home the transportation and other expenses are extra expenditures which a migrant

has to bear to send items/money to Nepal. Therefore, if the cash remitted and the value of these goods put together, the movement of resources from India to Nepal could be much higher than the amount mentioned in above. In addition, there are also other expenses where the Nepali migrant spend their saving. These areas may vary from illegitimate expenses on gambling and commercial sex to unnecessary expenses on unaffordable alcohol drinking.

USE OF REMITTANCES IN NEPAL

This survey found that the most of remittances was used for education and clothing, followed by food. The other major use was for health and medical treatment expenses. Less than 5 percent of migrant households are able to use remittances for savings or accumulation of assets, which shows the importance of migration as a livelihood strategy.

Table 4: Use of Remittances in Nepal

Descriptions	Percentage
Food items	18%
Clothes	12%
Education	25%
Health	20%
Festivals/marriages	7%
Others	13%
Saving or buying assets	5%

Source: Field Survey

The percentage distributions of uses of remittance send by Nepali migrants show that they spend more remittances for the education of their children (25%) and on health (20%). The other areas on which the spending is high are food items (18%) and in clothes (12%). It shows that the marginal populations are staying in Delhi. The least spending on saving and buying assets show that the remittances send by Nepali migrants in Delhi to their home is not much productive because they spend more than 95% on education, health, food, clothes

etc. while their saving is not increasing because of which they are unable to uplift their economic condition. They are spending categories of festivals/ marriages (7%) and non-stated others (13%). Returning migrants generally bring goods and foodstuffs with them such as cooking utensils, soap, shampoo, tools, molasses, tea, oil, salt, salt, spices, dals, clothes, shoes, match boxes, sugar and biscuits, and sometimes jeweler items.

The frequency for sending money to Nepal varies considerably. There is no pre determined period for sending

money. It could be monthly, annually or in two years when the migrant goes back to Nepal or any relative/friend go to Nepal. There are mainly three methods commonly used by Nepali migrants to send the money to Nepal. The first is the commonly used by those in India, carrying the money with himself/herself when they return to Nepal- (the hand carry system). Most of the migrants are using this system. 80 percent of migrants interviewed in this study, were using this

method. 15 percent migrants were sending money through retuning friends and relatives in Nepal. According to them, it has great advantages because of the absence of transport cost and other security factors. Only 5 percent Nepali migrants send money through formal channels like Prabhu Money transfer or Everest Bank. Those, who send money through formal channels are considered as good earning migrants in Delhi.

Table 5: Modes of Remittance Transfer

	Number of respondents	Percentage
Informal Channel	145	97%
Bank/money transfer	5	3%

Source: Field Survey

As discussed above, from India most of the migrants send money through informal way carrying it by themselves or by friends. Though this is risky, but it is prevalent practice. In this survey and interview, 97% of migrants send money through informal channel and remaining 3% send remittances through Bank or money transfer. State Bank of India (SBI) has "Know your Customer" plan in which A/C payee holder has to produce residential and Identity proof for opening Bank Account and sending money through it. Most of the Nepali migrant workers are in unorganized sector and living in rent houses, therefore they are unable to produce residential certificate to open bank account in SBI through which they can send money to Nepal.

CONCLUSION

Labor migration to abroad (including India) is a major livelihood strategy for Nepali migrants. In this chapter an attempt has been made to analyse the pattern of remittances, saving and expenditures of Nepali migrants in India.

The migrants used income earned in India for a variety of purposes. Almost all respondents (about 80%) said that they had to use it for household consumption, i. e., for food and non food items. Another major expense for many households was education. About 22% of respondents were able to buy a house and land and accumulate assets for future use. Recent new expense is for saving money is for arrangement to go abroad.

Even though the migrants returning from India were expected to improve their condition, 40% of them said that their main problems were now economic rather than social. One in four respondents expressed that they were now in abject poverty, and 15% of them said that they do not have any work to do. Accordingly, it may be said that, for many, migration to India only solves immediate livelihood problems. Migration brought about accumulation opportunities for only a very few. It may be because of this fact that 64% of respondents said that migration to India did not fulfill their expectation. Only 36% said that their expectations were fulfilled or they said it is ok. This research clearly shows that Nepali migrant's remit is not sufficient to invest in business rather than consuming in household. It is to some extent using for children education and health of their family. Despite there are many problems in migration process to India, the microeconomic effect to their households benefit in long term to their future generation. Migration and remittances is should not consider as long term development process. It is temporary process and safety valve for poor countries.

Usually men search for work in Delhi, leaving behind the extended family. Sometime they take their wives and children later on. They depend on these social networks to become

established in Delhi, to find job and shelter, to organize access savings and loan possibilities and remittance transfer. Family and kinship network are the most important coping mechanisms. The density of networks between Delhi and Nepal make migration less risky for individuals by circulating information among potential migrants and providing access for jobs. Family members can come to Delhi for medical treatment, and migrants cover their expenditure, as well as schooling for children, rather than sending money. These contributions may look small, but they are still vital to the maintenance or even improvement of human capital such as health and education and diversification of risks (de haan and Rogaly 2002).

Migrants mainly work in the informal sector in Delhi. They are no exception from other people in India, considering that in 1991, 90% of the Indian workforce worked in the informal sector (Kundu and Sharma 2001: 26). Nepali migrants are in Delhi also in similar nature.

About 70% of respondents expressed that they had saved a small proportion of the money they earned. Many were not sure how much they have saved, but said that when they returned home generally once in a year they brought up to around IRs 10,000-15,000 with them. In addition, they would bring clothes and other things household requirements. Some had taken their families to India and would not bring money home at all. However, their numbers were small. There was also an individual among the respondents who claimed that he sends as much as Rs 600,000 in a year.

In this study, 38% of respondents said that they kept money in their kin-makers homes. One third of the respondents said that they kept money with them. They did not face much of a problem in keeping at home. They had some savings, which they would bring home by themselves during vacations or when they permanently returned. However, they also sent money home through their friends and colleagues. Generally, people returned home during the festival of Dashai. Money is largely transferred by hand carrying it. There was no cost involved in sending by the hand carrying system. A large number of respondents also reported that they did not open a bank account. Apart from remittances or savings, migrants also bring goods and commodities with them when they return home. So, it can be say that India is open and viable option for Nepali migrants to work and send money back home for subsistence level. Data clearly shows that more than 40 percent Nepali emigrants are surviving because of India as destination. Until and unless no more options available for Nepali marginal people to work and engaged in employment, India is becoming safe and low cost destination for many Nepali migrant labours. Country wise, India is hosting large number of Nepali migrants and

sending also largest amount of remittances to Nepal. It has contributed both in terms of macro and micro economic activities of Nepal.

Thus, the remittances alone cannot remove the structural constraints to economic growth of Nepal and it requires social change and better governance that characterize many countries with low levels of human development. But for some small states like Nepal, particularly those facing additional challenges related to isolation, mobility could be integral part of an effective overall strategy for human development.

REFERENCES

(Primary sources are indicated as *)

- Alexander O'Neill (2001), "Emigrant Remittances: Policies to Increase Inflows and Maximise Benefits," *Indiana Journal of Global Legal Studies* 9 No. 1 (2001) <http://www.repository.law.indiana.edu/cgi/viewcontent.cgi?article=1431&context=ijgls> Accessed on 23 August 2010
- Bala, I. (2001), *Compulsions of a land-locked state: A study of Nepal-India relations*. New Delhi: Batra.
- Baral, Lokraj (2001), "Nepali Migration to India: Nature, Patterns and Consequences", *South Asian Studies Series-36*, by Ramakant and B C Upreti (eds.), *India and Nepal, Aspects of Interdependent Relations*, Kalinga Publications, Delhi
- Baruah, Nilim (2006), *Remittances to least Developed Countries (LDCs): issues, Policies, Practices and Enhancing Development impact*, (IOM) International Organization for migration. http://www.albania.iom.int/Remittances_to_LDCs_Background_Paper_English1.pdf Accessed on 12 September 2011
- Breman, Jan (2003), *The Labouring Poor in India: Patterns of Exploitation, Subordination and Exclusion*, Oxford University Press.
- Caplan, Lionel (1995), *Warrior Gentlemen: 'Gurkhas' in the Western Imagination*, Himal Books, Kathmandu (Nepal)
- *Central Bureau of Statistics (1996), *Government of Nepal, National Planning Commission Secretariat, Nepal Living Standards Survey: Main Findings Vol. 1 and 2*, Kathmandu.
- *Central Bureau of Statistics (2005), *Government of Nepal, National Planning Commission Secretariat, Nepal Living Standards Survey: Main Findings Vol. 1 and 2*, Kathmandu.
- *Central Bureau of Statistics (2011), *Government of Nepal, National Planning Commission Secretariat, Nepal Living Standards Survey: Main Findings Vol. 1 and 2*, Kathmandu.
- *Central Bureau of Statistics (1961), *Population Census of Nepal*, Kathmandu, Nepal
- *Central Bureau of Statistics (1971), *Population Census of Nepal*, Kathmandu, Nepal
- *Central Bureau of Statistics (1981), *Population Census of Nepal*, Kathmandu, Nepal
- *Central Bureau of Statistics (1991), *Population Census of Nepal*, Kathmandu, Nepal
- *Central Bureau of Statistics (2001), *Population Census of Nepal*, Kathmandu, Nepal
- *Central Bureau of Statistics (2011), *Population Census of Nepal*, Kathmandu, Nepal
- Datta, P. (1990), "Nepali Migrants in India", paper presented at the XIV Annual Conference of the Indian Association for the Study of Population (IASP), December 1990, Udaipur. <http://212.95.240.146/Bangkok2002/S11Datta.pdf> Accessed on 12 February 2009
- Datta, Pranati (2002), "Nepali Migration to India", A paper presented at the USSP conference on Southeast Asia's population in a changing Asian context, Bangkok, Thailand, 10-13 June 2002.
- Dhakal, Samir (2012), *International Remittances, Household Expenditures and Saving: Evidence from Nepal*, Unpublished M. A. Thesis, Department of UMB School of Economics and Business, 30 credits, Norwegian University of Life Sciences. <http://brage.bibsys.no/umb/retrieve/3963/thesis%20final.pdf> Accessed on 2 June 2013
- Giri, Animesh (2008), "Migrants, Remittances and Savings in Nepal: Micro-level Evidence from Nepal", Senior Honors Project (Economics 499) St. Lawrence University 23 Romoda Drive Canton, NY-13617 https://www.academia.edu/721334/Migrants_Remittances_and_Savings_in_Nepal_Micro-level_Evidence_from_Nepal Accessed on 12 August 2012
- *Government of Nepal (2002), *National Planning Commission Secretariat, Central Bureau of Statistics CBS, and United Nations Population Fund Nepal (UNFPA) (2002), Population Census 2001: National Report*, UNFPA, Kathmandu.
- *Government of Nepal (HMG), Ministry of Health and Population/United Nations Population Fund Nepal (UNFPA) (2005), *Formulation of Population Perspective Plan for Nepal (2002-2027)*, Kathmandu.
- Graner, G. and D. Seddon (2004), "Nepal's Remittances Economy: A Decade of Change (1999-97 to 2003-04)", in: M.K. Dahal (ed.), *Nepali Economy: Towards Building a Strong Economic Nation State*, CEDECON and New Hira Books Enterprises Kirtipur, Nepal, pp. 29-52.
- Gurung, Ganesh (2003), "Foreign Employment and Remittance Economy of Nepal", in Manfred Domroes (ed.) *In Translating Development: The Case of Nepal*, New Delhi: Social Science Press.
- Hein De Haas (2005), "International Migration, Remittances and Development: Myths and Facts", *Third World Quarterly*, Vol. 26, No. 8 (2005), pp. 1269-1284
- Kansakar, V. B. S. (1984), *Indo-Nepal Migration: Problems and Prospects*. *Contributions to Nepalese Studies*. 11 (2): 80-110
- Kansakar, V. B. S. (2003b), *Nepal India Open Border; Prospects, Problems and Challenge*. Kathmandu: Institute of Foreign Affairs.
- Kaspar, H. (2005), *I am the Head of the Household now: Gender Aspects of Out-Migration for Labour in Nepal*, Nepal Institute for Development Studies (NIDS), NCCR North-South, Kathmandu.
- *Koiral, B.P. (2054 BS), *Jail Journal*, Jagdamba Prakashan, Kathmandu, Nepal
- *Koiral, B.P. (2056 BS), *Atmabritant*, Jagdamba Prakashan, Kathmandu, Nepal
- Mishra, Chaitanya et al. (2000), *Seasonal Agricultural Labour Migration From India to the Nepal Terai*, Center for Nepal and Asian Studies, Tribhuvan University, Kathmandu (Nepal).
- *Nepal Demographic and Health Survey (NDHS) 2011, Population Division, Ministry of Health and Population/ New Era, Nepal
- *Nepal Rastra Bank (2012), *Quarterly Economic Bulletin Mid July 2012*
- *Nepal Rastra Bank (2008), *Quarterly Economic Bulletin Mid July 2008*
- Pattanaik, Smruti S. (1998), "Indo-Nepal Open Border: Implications for Bilateral Relations and Security", *Strategic Analysis*, IDSA/June 1998 <http://www.idsa-india.org/an-jun8-12.html> Accessed on 26 February 2010

35. Pfaffa-Czarnecka, J. (1995), "Migration under Marginality Conditions: The Case of Bajhang", In INFRAS, & IDA (eds.), *Rural-Urban Interlinkage: A Challenge for Swiss Development Cooperation*. INFRAS, Zurich, Kathmandu, pp. 97-108
36. Richard Adams and John Page (2005), "Do International Migration and Remittances Reduce Poverty in Developing Countries?" *World Development* 33 No. 3, p. 1645.
37. Richard H. Adams, Jr., (2006), "Remittances, Poverty, and Investment in Guatemala," In *International Migration, Remittances, and the Brain Drain*, edited by Çağlar Özden and Maurice Schiff (Washington, DC: The World Bank; New York: Palgrave Macmillan, 2006) p. 78
38. Samuel Maimbo, Richard Adams, Reena Aggarwal, and Nikos Passas, *Migrant Labor Remittances in the South Asia Region* (Washington, DC: The World Bank, June 2005), p. iii.
39. Sarah Gammage (2006), "Exporting People and Recruiting Remittances: A Development Strategy for El Salvador"? *Latin American Perspectives*, Vol. 33, No. 6, Migration, the Global Economy, and Latin American Cities (Nov., 2006), pp. 75-100
40. Seddon David (2004), "South Asian Remittances: Implications for Development," *Contemporary South Asia* 13, No. 4 (December 2004), pp. 405-406.
41. Seddon, D et al. (2000), *Foreign labour migration and the remittance economy of Nepal*, unpublished report for DFID, Nepal
42. Seddon, David (2003), *Migration and remittances: The case of Nepal*, Kathmandu, World Bank
43. Seddon, David, Adhikari Jagannath and Gurung Ganesh (2002), "Foreign Labour Migration and the Remittance Economy of Nepal", *Critical Asian Studies* .Nepal
44. Seddon, David, Jagannath Adhikari, Ganesh Gurung (2001): *The New Lahures: foreign employment and remittance economy of Nepal*, Kathmandu: Institute of Development Studies
45. Shrestha, Nanda R. (2001), *The Political Economy of Land, Landlessness and Migration in Nepal*, Nirala publications, New Delhi (India).
46. Subedi, (2002), *International Labor Migration from Nepal: Emerging Patterns and Trends*, Population Monograph, CBS, Nepal
47. Thapliyal Sangita (2012), *India and Nepal Treaty of 1950: The Continuing Discourse*, *India Quarterly: A Journal of International Affairs* 68: 119-133,
48. Thieme, S. (2006), *Social Networks and Migration: Far West Nepali Migrants in Delhi*. Culture, Society, Environment, 7, LIT Publishing House, Münster.
49. Thieme, Susan, Michael, Kollmair and Müller-Böker Ulrike (2003), "Research Report: Labour Migration from Far West Nepal to Delhi, India", *European Bulletin of Himalayan Research*, 24:82-89.
50. United Nations Development Programme (2002), *Human Development Report 2001: Poverty Reduction and Governance*. Kathmandu: Jagadamba Press.
51. United Nations Development Report (2009), *Human Development Report, Human Barriers and Movement*. United Nations
52. Upreti, B C 2002: *The Marginal Migrants: A Study of Nepali Emigrants in India*, Kalinga Publications, Delhi
53. World Bank (2013), *Sending Money Home to Asia*, Washington DC, World Bank <http://www.ifad.org/remittances/events/2013/globalforum/resources/sendingmoneyasia.pdf> Accessed on November 12, 2013