

MIGRATION AND LIVELIHOOD IN THE RURAL COMMUNITIES: A CASE OF MID-WESTERN TARAI REGION, NEPAL

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Abstract

The export of labor has become a lucrative industry in Nepal. The research methodology involves both qualitative and quantitative frameworks that have been used in ethnographic field research techniques. In the study area (Titiheriya, Samsanganja and Rajhena of Banke District, Province No. 5). A total 972 young adults left "home" to work as migrant workers in the Gulf, Malaysia, India and Middle Eastern countries in 2017/18. Among the households fitting this criterion, 180 migrant households have been selected for the detailed study. This study explores the impacts of migration on the livelihoods of households in Banke District, mid-western Nepal. Household surveys and focus group discussions were used to explore the different dimensions of migration and livelihood issues, such as preference of work by the migrants, household units of the migrants, socio-economic mobility, remittance investment pattern, impacts on living standard, vulnerability in households as, and investments for migration issues. In terms of securing livelihoods, people value land as a major asset – higher quality jobs with handsome earnings motivate them to migrate to major cities so as to secure a high standard of livelihood. The findings of this study have shown a largely positive outlook of migration in terms of livelihood security. This paper reflects the wider themes with respect to socio-economic determinants of access and opportunity. Regardless of whether migration is an accumulative process or a coping strategy, most migrants receive little support and live in very difficult conditions at their destinations. Besides, the people who have travelled for foreign employment, five of them returned home in coffins, making the lucrative labour migration one of the deadliest and costliest affairs for the community. Would it be better to bring methods here? Thus, a rights-based approach to guarantee the overall security of migrants is needed.

Keywords: Migration, livelihoods, rural communities, Banke District, sustainable livelihood, population mobility, living standard.

INTRODUCTION

Any study in developing countries aimed at analyzing the effects of rural migration on economic development and livelihoods in the origin should take into consideration that the livelihoods of the individuals concerned are characterized by risk-sharing more than anything else (Oded, 1991). In this article, we plan to investigate how rural households in Nepal intertwine and manage the risks and livelihoods. Poor rural households in developing countries have three main alternatives to enhance their livelihoods: 1) agricultural intensification; 2) diversification into non-agricultural sources of income; and 3) migration to other agricultural areas or to urban areas (Carney, 1998; Ellis, 1998; Adhikari and Hobley, 2011; Sapkota, 2018a; 2018b). These are not distinct or mutually exclusive pathways.

Therefore, in Nepal, the vast majority of rural households or families employ at least two of the three approaches concurrently (Seddon and Hussein, 2002). In addition, the three strategies are related to different ways and should be investigated accordingly. This article concentrates on the existence of rural out-migration in Nepal and is associated with other rural livelihood options and distinct levels of livelihood security.

However, there are arguments that population mobility is an increasingly important livelihood option for rural populations. Despite this significance, population mobility has been one of the least researched subjects in rural Nepal. There has been no systematic study addressing the questions relating to population mobility and its relationship to people's livelihoods other than a recent macro-level study on international labor migration which showed the importance of remittances to the Nepalese economy (Adhikari and Hobley, 2011). Since the last few years, a new form of migration is emerging as a livelihood option in the rural area of Nepal. A trend of rapid seasonal migration to Indian cities as well as to Kathmandu has been seen. Emigrants from the Tarai region¹ constitute a large proportion of this kind of migration (Maharjan, Bauer and Knerr, 2012; 2013). However, it has been seen as a marginal nature of migration, and has, therefore, has not been given due attention in academic discourse (Davis and Lopez-Carr, 2014). Further a continuing scepter of conflict for a decade in the country has heightened the trend of migration to urban centers as well as to gulf countries. Furthermore, there is a clear indication in the literature that poverty is not necessarily the main cause of migration and the relationship between poverty and migration is complex and context-driven (Brettell and Hollifield, 2014).

The issue of livelihood pushes many to migrate. There are both 'push' and 'pull' factors when we try to understand migration - However, push factors were found to have played more of a critical role in migration and livelihoods. As social educators, it has become our duty and responsibility to describe the facts and advocate for policy decisions which treat migrants fairly. The primary objective of this study is to explore the contextual information on migration pattern, socio-economic and cultural factors leading to increased vulnerability of migrants in Nepal (Kollmair, Manandhar, Subedi and Thieme, 2006; Adhikari and Hobley, 2011; Sapkota, 2018c; 2019).

Today, we have come to a juncture where many of us feel that development theories have failed to explain the realities of our life. The attempt of theories has been towards generalization and to propose a uniform solution. An important assumption of this paper is that we should not repeat the mistake of wearing northern lens to understand southern realities. Particularly, researchers have tried to see Nepal and its core development issues in its own context (Subedi, 1991; 1993; 2003; Massey, Axinn and Ghimire, 2010; Gautam, 2017; Sapkota, 2018a; 2018b). At this point of time, it would not be fair to look at development missions in an isolated sphere, away from the socio-cultural realities of our lives. Therefore, this paper attempts to contribute to the larger social science debate about migration and livelihood, and draw some policy implications for rural development, in particular by studying population movement as a livelihood sustaining option for people (Adhikari, and Hobley, 2011; Gautam, 2017; Sapkota, 2018a). Further, this paper makes an exploratory attempt to study migration and livelihoods at the micro level, i.e. the taking a household as a unit for analysis. This is a micro-level study that aims at exploring people's understanding of population mobility in relation to people's livelihoods in rural Nepal (Sharma and Thapa, 2013; Sapkota, 2018b; 2019). It focuses on to exploring the way in which the concepts of population mobility exist. Similarly, the study further aims to contribute to the larger social science debate about migration and livelihoods, and drawing some policy implications for rural development. In particular, by studying population movement as a livelihood option.

¹ The Tarai region is a lowland region in southern Nepal that lies south of the outer foothills of the Himalayas and the Sivalik Hills. This lowland belt is characterised by tall grasslands, scrub savannah, *sal* forests and clay rich swamps.

The main objective of this paper is to explore the complex and interrelated effects of migration on peoples' livelihood in the western Tarai region of Nepal. Similarly, this article discusses the issue of international migration from the Tarai region; its effects on the livelihoods of those remaining behind and opportunities and risks relating to such. What this article explicitly does not engage with is a detailed analysis of the role of ethnicity in people's livelihood choices, something considered as a very sensitive phenomenon in the issue of migration and livelihood in the rural settings of the country; but what would in itself would require another approach and methodology as well as the space of an additional article.

THEORETICAL NEXUS

An increasing number of people worldwide are migrating to improve or secure their livelihoods, and in the case of Nepal, the Tarai region plays an important role in this trend. Traditionally, seasonal migration patterns were dominated by agriculture – with the country's wide ecological diversity as the key explanatory factor. Sharp contrasts between agro-ecological conditions of Nepal create both push factors that motivate people to migrate seasonally in search of short-term livelihood opportunities, and pull factors that create such opportunities elsewhere (Stark and Bloom 1985; Massey *et al.*, 1993).

Migration is best understood as one of the strategies adopted by individuals, households, or communities to enhance their livelihoods (Gautam, 2017; Sapkota, 2018a; 2018b). This approach is much more prevalent than is often presumed, and has been, throughout generations. Various researches related with seasonal migration in the country indicate that one out of every two households, particularly in the Tarai region had a migrant laborer at the beginning of this century (Seddon, Gurung and Adhikari, 1998; Kollmair, Manandhar, Subedi and Thieme, 2006; Sherpa 2010; Adhikari and Hobley 2011; Gartaula *et al.* 2012; Maharjan, Bauer and Knerr, 2012; Sapkota, 2013). The approach adopted here contributes to debates around the concept of sustainable rural livelihoods (Ellis, 1998; Scoones, 1998; 2009). Therefore, it emphasizes the need for a multi-disciplinary and people-centered approach and bears in mind that the livelihoods of people are not restricted to one particular economic sector (Stark and Bloom 1985; Massey *et al.* 1993). Not only in Nepal, but in Asia as a whole, smallholding farmers have increasingly diversified their livelihoods in past decades, usually by finding employment in the same area or by migrating (Rigg, Salamanca and Thompson, 2016).

Several studies have looked at the impacts of remittances (Seddon, Gurung and Adhikari, 1998; Kollmair, Manandhar, Subedi and Thieme, 2006; Sherpa 2010; Sapkota 2013; Sapkota, 2019), while others have looked in more depth at changes in livelihoods (Adhikari and Hobley, 2011; Gartaula *et al.*, 2012) and poverty dynamics (Sunam and McCarthy, 2015). However, less research has been done on the effect of migration, on its issue and rural livelihood.

Remittance from migrants is an important source of income at both national and household levels. It changes household consumption patterns and creates "remittance landscapes." In some Asian countries such as the Philippines, paddy fields have been replaced by cash crops, such as beans, due to labor and water shortages (McKay, 2005). Therefore, since the last few years, export of manpower has been established as one of the most lucrative industries in Nepal and is now getting a proper legal framework.

Ravenstein wrote at the end of the nineteenth century "nothing can compare with the desire inherent in most men to 'better' themselves in material respects", (1885: 235). The quoted saying is still prevalent in Nepal's migrant perspective. A good number of economically motivated youths all over the country intended to move overseas in quest of their fortune.

In a short time, a span of 20 years, the export of manpower from Nepal has become an important component of government revenue and the livelihoods of millions. Thus, here it is apparent that in addition to remittances, migrants also bring new culture and a broader perspective of outer world that opens up the mind of migrant households as a changing effect for their livelihoods.

Even though poor households have less access to opportunities, income from migration may form a more important part of their income than that of better off households, as research in Kenya showed (Knowles and Anker, 1981). Various literatures were consulted to understand migration as it relates, in theory and in practice to livelihood options. For example, the economic theory of migration is focused on the rational behavior of individuals (Todaro, 1976). In addition to that, Stark, (1980, 1991) discussed on the economic theories that is related with the 'new' economics of labor migration which also recognized the household as the unit of decision-making according to the incentives and constraints it faces. Similarly, Taylor introduced the New Economics of Labor Migration (NELM) framework of migration and livelihood analysis (Taylor, 1991). In this theoretical framework Taylor argued that the decision towards migration has its effects on both migrant origin and destination economies. Taylor further elaborated about migration and remittances, and concluded that they have both positive and negative effects on the livelihood of rural households and communities, depending on the type of household or community.

METHODOLOGY

As rural households in Nepal are not a homogeneous unit, it is difficult to quantify the economic data to accurately reflect the diversity of livelihood practices by locality, time, and sector in relation to household and particularly the decision-making practices in the family. In this study, through mixed method approach (both qualitative and quantitative), the research design has been used to illuminate the discrepancies of livelihood decisions in revealing attitudes towards risk and security, the real evaluation of household wellbeing and their coping strategies. In the rural communities of Nepal, livelihoods are highly diverse. People's activities, consumption and income vary in a daily, seasonal or long-term basis in the case of migrant workers. Therefore, measures of wellbeing are complex in such type of rural settings in Nepal. To get more authentic and detailed information, we adopted mixed method approach that has been implemented to enable micro level analysis.

This study was carried out in three former VDCs of Banke District in western Nepal. Village Development Committees (VDCs) and Municipalities are the lowest administrative unit in Nepal. Three (VDCs) namely Titiheriya, Samsanganja and Rajhena from Baijyanath Rural Municipality and Kohalpur Municipality respectively, were selected for the case study.

The south of Banke district is adjoined with the Indian Territory with open border. However, the people from the selected villages prefer to go to Gulf Cooperation Council (GCC) countries for work. The main occupation is agriculture; however, the level of agricultural dependency and its importance to overall household income varies across the study area. Besides agriculture, outmigration for non-farm jobs, and wage labor are the major sources of household income within the study area.

Table 1 Sampling design

Study area	Municipality/Rural municipality	Ward no.	Selected sample households	Characteristics
Titiheriya	Baijyanath Rural Municipality	9	60	Former Titiheriya Village Development Committee (VDC)
Samsherga	Kohalpur Municipality	14 and 15	60	Former Samsherganj VDC
Rajhena	Kohalpur Municipality	1, 2, 3, 4, 5 and 6	60	Former Rajhena VDC

The former village development committees have been covered as a study unit. A total of 180 households were covered for data collection. Selection of the study area had been done through stratified random sampling. Households for data collection were selected based on the information collected from the villages. There has been a shift as labor migration, since the last couple of years, has emerged as a new livelihood option. Furthermore, families were recognized as to whether household participants had moved for job to Indian cities or middle-eastern countries. Interviews were conducted with residents of similar households if they were, at the time, living outside their place of origin.

Data for this study was obtained through a household survey conducted between May and June 2018. The questionnaire survey was followed by formal group discussions. Firstly, authors carried out several informal key informant interviews with the local leaders in the study area for rapport building and to understand the general scenario of the study area. Following these processes, we organized three focus group discussions (FGDs) (one in each) with 8 to 13 participants in each group and 6 key informant surveys (two in each location) to get village level information on the diverse aspects of out-migration and livelihood strategies. The representatives for FGDs included members from the migrant's households, local leaders, and the representatives from the non-migrant households. Similarly, local teachers and former and recent VDC/municipality representatives were selected as key informants for the interview. The main purpose of the discussion sessions was to better understand the out-migration situation and the livelihood context and to obtain supplementary information. The household survey collected detailed information on a household's key socio-economic elements such as household demographic characteristics, education, asset holdings, migration situation and the livelihood strategies of the household.

RESULTS AND DISCUSSION

A larger discussion on the structure of livelihoods in the study area shows that the livelihoods of individuals and households are structured by the wider socio-political context. In economic terms, livelihoods of the poor and less endowed differ significantly and substantially from the livelihoods of the rich and influential, not only quantitatively but also qualitatively. Livelihoods are risky for the local people of the study area or, uncertain, at the best of times. Only around 20% of those who live in rural areas are generally secure in normal times.

Approximately 40% of the population as a whole are projected to reside in poverty, and about half of these could be considered highly bad, although this percentage differs significantly from one place to another. Many also suffer from various forms of social and cultural discrimination by virtue of their caste or ethnic affiliations, their gender or their age. The vast majority of 'reasonably secure' households have diversified livelihoods and the impression that rural people are overwhelmingly involved in farming is misleading.

Even among poor and marginal peasant households, there has generally been an increase in non-farm incomes over the last 20 years. A recent study suggests that in some privileged regions like Western Nepal, this category has increased as a proportion of the total over the last 20 years (Blaikie, Cameron and Seddon 2001); in other less privileged regions, it may have decreased. Of the remaining 80%, even those (perhaps 40%) who would regard themselves generally as 'reasonably secure' may, and frequently do, experience a sudden increase in risk and insecurity as a result of unexpected misfortune, often illness or death in the family. The lives and livelihoods of girls and women are generally more precarious not only in terms of access to resources and income earning opportunities, but in terms of overall quality of life and wellbeing (Seddon and Adhikari, 2003). Infant mortality among girls is high, as is maternal mortality. Many infants and children live in poverty and insecurity; so too do many elderly people.

MIGRATION AND SUSTAINABILITY OF LIVELIHOODS

For some households, migration is a survival strategy while for others, it is an accumulation strategy in the study area. The study has also not deviated from the same understanding. In the poorer segments of society, seasonal migrant income and remittances from non-seasonal migrants are used to make ends meet to fill the food gap during the scarcity in the months prior to the new harvest. A differentiation of the migration experience according to levels of livelihood security is provided by De Haan (2012), who argues that better-off households are *pulled* out by opportunities while poor households are *pushed* out by rural poverty.

As the sustainable rural livelihoods' framework suggests, multiple links of migration, the asset bases of households and indirectly (through the asset base) other livelihood strategies. Earlier research on the impact of migration on source areas was especially interested in the link between migration, remittances (including savings) and agricultural production. Remittance is largely contributing to the national economy and livelihoods of rural people in Nepal. Of course, the progression from casual worker, jobber as subcontractor to owner or merchant manufacturer is certainly not an easy one and to move all the way up often takes more than one generation.

In the study area, a total 180 labor potential young adults work as migrants either in Gulf and Middle East countries or in India. A total 119 have left to Arabian countries with the highest concentration of emigrants among Sahu, Danuwar, Yadav, Muslim and Dalits. The other highest destination from the Dalit subcommunity has mostly left for Mumbai, Punjab, Delhi, Ahmadabad and Haryana of India. Likewise, 62% people migrate for work because they want to earn more and can have a better standard of living. Among the migrant households, 32% of household heads perceived an improvement in their economic status. The extent of improvement among the households however is largely influenced by the migrant's duration of stay abroad and 50% did not have any property now that has been reduced to 38 percent.

WHO GOES AND WHO STAY BEHIND

Depending on individual circumstances, the impact of migration from a family member on those who remain behind may either be positive or negative. While remittances are a potentially useful way to relieve family budget pressures and reduce hunger, migration from a family member can affect the most vulnerable communities.

Table 2: Number of migrants by sex

Place of origin	Male	Percentage	Female	Percentage	Total
Titihariya	51	85.00	9	15.00	60
Samsherganj	55	91.67	5	8.33	60
Rajhena	47	78.33	13	21.67	60
Total	153	85.00	27	15.00	180

Source: Field survey, 2018

As with other parts in the South Asian regions, males are the principle migrants for the livelihoods and financial backup. Out of total migrants, 85% are male and rest are female.

THE PREFERENCE OF WORK

The preferences of workers regarding their destination country are dependent on their socio-economic condition, educational status, access to information, and pre-existing networks. For example, the poorer they are, the more likely they are to work either in Kathmandu or in India. Individuals often select the cities of destination in India and Arabian countries; based on the experiences of people they know who have already migrated to the same location. The salary pattern also attracts migrants to choose apt employment.

According to the household data, daily wage work is the primary job that is available for 74 (41%) households in the study area. A total 57 (32%) households have had some farmland to engage in livelihood activities. These groups of households either maintain partial or total food security. Fifteen (8%) households find avenues for small business in the village market. The other 34 (19%) stick to their seasonal traditional occupation and other temporary means of work. For example, Mushars go to the jungle (forest) for firewood as an alternative to their regular soil cutting work. Similarly, Dhanuks fetch 'tari' (local natural liquor) collected from *Khajur (Thoenix sylvestris)* tree. Likewise, *Bin*, (fisher man) engage in trading fish in the surrounding villages.

HOUSEHOLD UNIT

As the theory of new economic labor migration suggested by Stark, (1980, 1991), the household is the basic unit where decisions are made for basic economic purposes in the study area. The household is both a site of production and reproduction. The definition of a household used in this study is that of a body of people who have a shared income and asset pool. People live together, sharing their living space, and eat together from a common stock of food or income.

Family	Number	Percent
Joint	106	59
Nuclear	74	41
Total	180	100

Source: Field Survey, 2018.

In this study, households vary considerably from nuclear families, that is 3 to 5 members, to joint families which consists of around 10 to 25 members with an average of 17 members in a family. Of the households interviewed, 59% were found staying jointly and the remaining 41% were nuclear families (Table 3). The sample in this study operates within broader social and kinship networks. Members of households share land and income i.e. what they earn from daily wage. The key determinant of livelihood success is to pool the resources to manage household activities, and then to separate and manage the resources independently. Households include members who spend a considerable amount of time away from home and send remittances. But, if they migrate to GCC countries, for the first time they spend about 3 years having a month holiday after two years of work. Permanent migration however, is rare in the study area. Income generated from migration is generally part of a strategy to improve livelihood security within the village household. The majority of households were headed by males, although 45% of the households of female headed (Table 3). This is further helping female headed households to develop their capacity in household management. It is clearly entailing that in a male dominated family, the major decision is made by men and vice versa. In other words, the head of the family plays a vital role in making a crucial decision like foreign migration. In this respect, female headed households are able to develop their capacity in household management.

SOCIO-ECONOMIC MOBILITY

The definition of a socio-economic class has become much more complex in the context of the diverse rural economy of traditional rural communities in Nepal. The decline of the 'Jajamani'² system in particular and the creation of new employment opportunities in general has decreased the importance of the rigid hierarchical caste system based on religious notions of purity and pollution,

² Jajmani system is considered as the backbone of rural economy and social order. It is a system of traditional occupational obligations. In rural Nepal Jajmani system is very much linked with caste system.

giving way to secular criteria such as education, wealth, income and occupation. Although caste is still important in the determination of peoples' position within society, economic mobility and the acquisition of various types of capital has created more dynamic categories of economic stratification.

The occupational status of migrants who are living abroad for more than three years is comparatively better than that of recent migration. At the same time, the mean duration of the worker is 5 years in case of production facility work, and three years for other types of work. The migrants from the study area have been found either as semiskilled or unskilled young men with a low level of education, if any, who has moved temporarily, leaving behind his nearest kin in order to accumulate wealth for his household.

At present, the children of migrants, who have gone to Gulf countries, all go to school. Among them a majority prefer to send their children in English boarding schools available in the village. Interest in education has increased among the migrant families. They also look for better drinking water facilities. Presently, the entire household of those, who have been migrants in Arabian countries prefer to have proper drinking facility at home.

INVESTMENT PATTERN

The migrants have a strong tendency to invest remittance on land acquisition. Household information reflects that 25% of households have used remittances to purchase land whereas 7% households have used the money to build a house first. A large chunk, i.e. 30% of remittance goes for either paying debts or spending on social and cultural obligations such as marriage and other traditional rituals. However, in all these cases the duration of foreign stay plays a vital role in determining or influencing the pattern of investment. The remittance of migrant earnings offers the greatest potential for accumulation of capital for investment in productive infrastructure in their native community. But the fact remains that the migrants do not intend to invest in production in their own community. They generally prefer investment for constructing houses and buying land for housing or reselling purpose which is the most common major expenditure, rather than business or any other employment generating investment.

In order to understand the changing economic status and living conditions of household members in detail, the possession of land, type of houses access to, electricity, source of drinking water, modern sanitation facilities and consumer durable goods have to be taken into consideration. Those who have been earning comfortably in Gulf countries have spent money in building a *pakka*³ house in the beginning and further in additional accessories. There are increasing numbers of *pakka* houses in the study area, either already constructed or under construction.

In the past, wood was most common fuel used for cooking in the villages, but the household members of migrants have changed Liquefied petroleum gas (LP gas) as their cooking fuel. That is an added advantage for these households in terms of fuel for cooking.

In addition to that, possession of durable consumer goods also creates a better living style among the migrant households. An overwhelming majority of migrant households own a number of durable consumer goods. Thus, in general, the economic condition of the migrant households is much better than it was before migration.

³ Houses made with high quality materials throughout, including the floor, roof, and exterior walls, are called *pakka* houses.

IMPACT OF MIGRATION

Remittance from international labor migrants has played an important economic and social role and it has diverse consequences for the migrant households and their livelihoods. Successful migration has raised the living standards of people in villages. Household data justifies that about 70% of households have some kind of change in their asset holdings as well as their living standards (Table 4).

Changes after migration	Number	Percentage
Living standards	84	47
Saving	12	7
Add to property	28	16
No change	56	31
Total	18	100

Source: Field Survey, 2018.

Family incomes have significantly risen because of migrant remittances. Remittances are excessively used for consumer goods, better housing, and education for children, and have created a rural market in the village. Remittances to villages have generally boosted the consumption patterns of the villagers. Businesses of agriculture products, cold storage, construction materials, cosmetics and other products have increased. Remittance has also helped to generate savings. Migrants and remittances have invigorated the land tenancy market in the area. As compared to previous times, people who, had buffaloes as pets and used to sell milk, now use the milk for themselves. with them only selling in cases of social obligation.

VULNERABILITY TO THE HOUSEHOLDS

It is hard to reflect on environmental management due to out-migration, but while interacting with household members, it was found that before out-migration, woodcutting from the nearby forests had been the primary way to earn illegal money for youths and adult alike. Due to out-migration, the rapid deforestation that was taking place earlier has abated. The absence of a male member in the family causes difficulties for some family members, but that does not seem to be the case for the majority.

Due to migration possible difficulties	Number	Percent
No problem	88	49
Decision making	4	2
Emergency	32	18
Farming work	28	16
Personal (wife)	28	16
Total	180	100

Source: Field Survey, 2018.

Household data shows that 18% of households feel the absence of a male member during emergencies such as health problems or sudden death, whilst 49% of households do not face any difficulty in the absence of a male member (Table 5). In some of the cases, money was transferred to someone else outside the family of the migrant. It is alarming that 16% of household complain about personal problems due to the absence of the husband (i.e. it is basically related with the social cost of migration). Sexual problems are alarming among daughters in law in the family (Table 5).

VULNERABILITY TO THE MIGRANTS

Migration to different destinations for work is glamorous, but also risky. Migrants need to work hard, often in dangerous conditions, like at extreme temperature levels. If migrants develop serious illnesses or are not able to perform the assigned job, they are sent back to their place of origin. They do not receive private medical treatment from the factory owner, but not job security. If an employer maintains a kind attitude towards the worker, one may get better benefits. As a migrant, they feel they are not enjoying the rights of an individual.

It has been observed that even migrants who find themselves in bad working conditions are often not free to return home because they would not be able to pay back money-lenders. There is a risk involved in losing land due to owed debts to money lenders. Sometime they don't even have enough savings to return back or are not allowed to do so due to contractual obligations and lack of legal papers.

Migrants generally face physical insecurity, poor accommodation and scarcity of basic services, discrimination and vulnerability at the work place. There have been cases when people who had land and income security have become indebted because they were not well paid and not given good jobs as their recruiters promised initially. Others have been imprisoned in their host countries and left with the option to go back to their place of origin. They had no other alternative but to sell their land to the debt owed towards the moneylender. Most of the migrants were unaware of their rights. They are often not well informed about the papers that they need to keep with them while overseas. All these indicate the vulnerability that a migrant face in a foreign country.

BUSINESS AND MONEY LENDING

The economy of the study area is sustained with regular market at the center, '*hatbajar*' (periodic market) twice in a week where people exchange local products related to daily use which further boosts the rural economy of the study area. Apart from luxury items, people buy most of their daily use items in the village. Researcher could find items available according to the taste of the local inhabitants which shows the anthropology of rural folk taste. Although more shops have opened up in the study area and competition has significantly increased, consumer demand has also increased in these years. The needs and tastes of the people are greatly changing. People have reported that five years ago it was only possible to sell essential grocery items, while now there are large general stores. Hardware goods, clothes, fashion accessories, and stationery are now available at the local market. During fieldwork, it was found that people stay in queue for hours to call abroad because of the lack of land line telephone service. However, most people prefer to use their own mobile phones which is cost effective as well as easy to access and communicate.

Even the local markets in Rajhena and Samshergunj have an airplane ticket counter as well as a number of money transfer centers. That makes to avail easy access for migrants and their family to buy tickets and collect remittances. However, money lending business has increased rapidly. In 180 household surveys, it was found that 90% borrow money from the moneylenders to go abroad. Households get money from about 5 to 10 moneylenders on an average.

According to an Amnesty International report of 2011, migrant workers paid interest in range of 15% to 60% to moneylenders as compared to official bank rates that range from 8% to 14% (Amnesty International, 2011). Similar case is found in the study area where people used to pay 24% to 60% to the moneylenders.

CONCLUSION

The function of migration is ensuring livelihoods as a coping mechanism. Migration was seen as an essential and regular aspect of the production and livelihood strategies. Migration for high-return jobs is also conducted, as it's not constrained to anomalies like shocks and droughts. Migration can be accumulative or dealing; with different non-economic determinants.

In the traditional rural societies of the Tarai region, migration has been seen as an option for earning. People have shown interest to migrate to the countries, which offers the highest possibilities for remittance. There have been quantitative as well as qualitative changes seen in the living standards of the people in terms of assets accumulation, and awareness about basic health and education. Earlier, people had no asset base, but are now able to add assets in terms of land, animals, houses, saving etc. Furthermore, a new frame of reference is developing in terms of modern values and cultures.

Largely, society is at a transition and one of the major variables contributing towards this transition is rapid migration to different countries. This represents broader topics regarding entry and change in socio-economic determinants. Whether migration is accumulative or coping, most migrants obtain little assistance and reside at their destinations in very difficult conditions. Although their efforts are the real engine of growth in several sectors, with providing a cheap and flexible labor source, they remain without an identity and are unable to claim state resources for education, health care, water and sanitation during the time that they are in their host countries.

There are several different positions on what should be done to address the issue of migration. The common opinion is that by generating jobs in settlements, migration should be lowered or curbed. Meanwhile, measures need to be made to help migrants in order to reduce their hardships and ensure access to basic needs.

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