

A Calendar Method of Collecting Remittance Use Data in a Remittance Dependent Economy¹

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Abstract

Migration and development literature has much discussed about the productive vs. consumptive uses of remittances by households and its impacts on individual outcomes such as health and education. Much of this study has used cross-sectional data that has collected information on remittances and remittances in a time frame that ranged from 12 - 24 months. We believe that such data is prone to re-call bias. This paper describes a new data collection method using a Remittance Use Calendar designed to collect remittance receipt and remittance use data over time from a remittance dependent setting of Nepal. A remittance use calendar was designed to collect the information from a migrant household on a monthly basis. First, we describe the calendar method of collecting longitudinal data on remittances and its use. Then, we provide household response to the uses of remittances in specific social and economic dimensions of activities. The application of this method and the implications of the insights gained from this study are discussed.

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1. Introduction

Migration and development literature has much discussed about the productive vs. consumptive uses of remittances on various socio-cultural and economic dimensions of household activities. The literature has also examined the impact of remittances on household socio-economic status and individual outcomes such as health and education. Much of this study has used cross-sectional data that is prone to re-call bias. This paper describes a new method – a Remittance Use Calendar– of collecting remittance use data from households in a remittance dependent setting of Nepal.

A remittance use calendar is designed to collect longitudinal data on (a) the receipt of remittances by migrant households, and (b) the uses of remittances by a remittance receiving household on various dimensions of household activities. First, we describe the design of a calendar for collecting longitudinal data on remittances. Then, we describe the descriptive results on remittance receipt and remittance use by households using the data from 185 migrant households in the western Chitwan Valley of Nepal. We provide evidence of household response to the uses of remittances in various socio-cultural and economic dimensions of household activities such as: (a) use in household items, (b) consumption in food and clothing, (c) health and education, (d) farming, (e) saving and investment, (f) festivals and other cultural expenses, and (g) others such as paying house rent, utilities, cigarettes, alcohol and charity.

2. Background

Nepal is experiencing massive out-migration of young individuals as an important livelihood strategy and thus has become increasingly dependent on remittances as an important source of income. The consequences of high levels of migration for both sending and receiving societies are a major concern in scholarly and policy arenas, prompting a large number of studies on migration around the world. This research has documented the massive outflow of migrants from areas with low levels of industrialization, poor economies, and unstable political systems to highly industrialized, prosperous economies and politically more stable societies.

A sub-section of this research has examined the impact of migration and remittances on migrant-sending countries (Rivera, 2005; de Haas, 2007; Quartey, 2006; de Brauw, Taylor and Rozelle 1999; Lokshin, Bontch-Osmolovski and Glinskaya, 2007; Garip, 2010). One line of research suggests that migration and remittances contribute positively to the migrant-sending communities through initiating development dynamics by lessening production and investment constraints in the economy, creating environment for risk diversification, helping migrants to establish businesses, poverty reduction, and through investment in human capital development (Acosta, Calderon, Fajnzylber and Lopez, 2006; Rozelle, Taylor and de Brauw, 1999; Stark, Taylor and Yitzhaki, 1988; Stark and Lucas, 1988; Massey and Parrado, 1998; Lauby and Stark, 1988; Stark, 1991; Lokshin, Bontch-Osmolovski and Glinskaya, 2007; Adams, 2011).

Other scholars argue that in many settings, remittances are primarily used for consumption rather than income- or employment-generating activities such as buying

land or establishing businesses (Adams, 2011; Massey and Basem, 1992; Brown and Ahlburg, 1999; Seddon, 2004, Hoermann and Kollmair, 2009). For example, Seddon (2004) reported that in South Asia, remittance-receiving households used remittances to pay debts, cover the cost of basic necessities and residential accommodation, purchase consumer durables, pay for the education of children, and help maintain social networks. The remaining portion was then used for buying production assets or for investing in businesses or enterprises. Hoermann and Kollmair (2009) reported that, in Nepal, remittances are used for fulfilling basic needs such as food, water, shelter, and clothing, and for building houses or purchasing land. It is argued that the use of remittances for such consumptive purposes promotes the cycle of dependency and may therefore result in an unsustainable way of life.

The effect of such remittance earnings in migrant sending households depends on whether the income is used for production or consumption (Conway and Cohen, 1998; Durand et al., 1996; McKenzie, 2006; Taylor et al., 1996; Garip, 2010). Therefore, how migrants' families spend and invest the remittance earnings is a question of crucial debate (Adams, 2011). Because the various uses of remittances by receiving households are not clear (Seddon, 2004) and very few studies have generated data necessary to evaluate the impact of remittances on receiving economies (Garrip, 2010). Therefore, it is important to measure those utilization patterns by remittance-receiving households using a standard instrument. This study recognizes this need and attempts to address it with the work proposed here. In this paper, we focus on identifying various dimensions of household activities and creating measures of remittances used by the remittance receiving households in a Nepal. Since a household or a family is a decision

making unit for migration proposed by the New Economics of Labor Migration (NELM) theory, we constructed measures at the household level rather than at the individual level.

3. Significance

This paper explicating the creation of the measures of remittances used by remittance-receiving households is important for both practical and theoretical reasons. Both internal and international migration has been part of the life experience of a very large number of Nepalis, and has historically been a significant feature of subsistence agriculture-based household livelihood (Pfaff-Czarnecka, 1995; Hitchcock, 1961; Taylor, 1999; Bebbington, 1999). More recently, Nepal has been experiencing substantial international out-migration. Although it is difficult to estimate precisely the number of Nepalis who have migrated outside the country, recent estimates suggest that there may be as many as three million Nepalis, or about 10% of the total population, working abroad (World Bank, 2009), with the percentage being much higher for young people and for men. In 1997, the number of migrants was estimated at 100,000 working in 25 countries (excluding India) (Seddon, Adhikari, and Gurung, 2002). This number has been increasing over time and reached over 200,000 annually to more than 105 countries (Sharma and Gurung, 2009). The 2011 population census reported about 2 million individuals as migrants (Central Bureau of Statistics, 2011).

With the increased volume of out-migration, the value of remittances is also escalating over time. Widely referred to as a 'remittance economy,' the Nepalese economy stands as the sixth largest recipient of remittances in terms of GDP (World

Bank 2011). According to the World Bank (2011), the share of the remittances in the Nepali economy has been estimated at 20% of the gross domestic product in 2011. This accounts for more of the economy than tourism, exports, and foreign aid combined (Graner and Gurung, 2003; Seddon, Adhikari and Gurung, 2002; KC, 2003; Lokshin, Bontch-Osmolovski and Glinskaya, 2007; Sharma and Gurung, 2009). It is also estimated that one-quarter of all households in Nepal receive remittances from abroad (Kollmair et al., 2006; Seddon, Adhikari and Gurung, 2002). In addition, the largest proportion (57%) of individual remittances received by rural households came from household members working elsewhere in Nepal (Seddon, Adhikari and Gurung, 2002). Although policy makers are concerned about the increasing economic dependence on remittances, they also acknowledge the important contribution of remittances on poverty reduction. Recent estimates suggest that almost 20% of the 11% decline in poverty in Nepal between 1995 and 2004 is attributable to the inflow of remittances from labor migrants (World Bank 2005).

In addition, the measures discussed in this paper are also highly significant because South Asia is one of the most populous and major migrant-sending regions of the world with rapidly changing economies. Nepal's living conditions are similar to those of most other South Asian countries. Located between India and China (two population giants), the Nepalese population is an admixture of the ethno-racial groups originating in these two countries. Although there are important differences between the countries of Asia, Nepal's population lives under social, cultural, and economic conditions similar to those of most parts of Asia, especially China, India, Pakistan, and Bangladesh. The region's rapidly growing population, high level of out-migration of the

working-age population, and increasing economic dependence on remittances make this work of creating measures of remittance use by households important.

This study is also important for theoretical reasons. As out-migration from poor rural agrarian societies to rich, industrialized societies is becoming more of a universal social phenomenon, so are the studies on the consequences of this out-migration for the countries of origin (Jokish, 2002; de Brauw, 2007; Seddon, Adhikari, and Gurung, 2002; de Brauw, Taylor and Rozelle, 1999; Rivera, 2005; Adams, 2011). Despite the abundance of research on this subject, these studies offer conflicting views on the consequences of out-migration and remittances on migrant-sending communities. Proponents of the pessimistic view argue that out-migration negatively influences migrant-sending communities through labor loss thus negatively affecting household agricultural production (de Brauw, 2007; Jokish, 2002; Adhikari, 2001). Taylor et al. (2003) also suggest that this shortage of farm labor lowers household income from farming. Second, even when migrants send much of their income back home, there is almost unanimous agreement among researchers that a large proportion of this money is used for consumption rather than on productive investments, leading to economic dependency and stunted development in migrant-sending societies (Adams, 2011; Massey and Basem, 1992; Brown and Ahlburg, 1999; Seddon, 2004, Hoermann and Kollmair, 2009; Reichert, 1981). A large body of literature suggests the dominant role of remittances in fulfilling consumption needs such as construction of bigger houses and spending on feasts, funerals, weddings, and medical bills rather than investment needs in rural agrarian settings (Rempel and Lobdell, 1978; Taylor, 1999; Lipton, 1980; Koc and Onan, 2004; Oberoi and Singh, 1980; Ecer and Tompkins, 2010).

In contrast to the pessimistic view, the New Economics of Labor Migration (NELM) theory argues that there is a positive impact of out-migration on migrant-sending areas, most notably through the remittances migrants send back to their households (Stark and Bloom, 1985). The NELM hypothesizes migration to be a decision made to overcome market failures that constrain local investment and production, implying that migration positively influences productive investments in the migrant's place of origin. From a NELM perspective, migration is viewed as a potential source of investment capital in developing countries (Taylor and Martin, 2001; Stark, 1978; Stark and Levhari, 1982; de Haas, 2007). Migrants are seen as an important source of household income through their ability to send remittances (Penninx, 1982; Beijer, 1970; Kindleberger, 1965; Taylor and Yunez-Naude, 1999). Adams (1998) demonstrates that in rural Pakistan especially, international remittances have a significantly positive effect on the accumulation of irrigated and rain-fed land or productive investment assets and not on the accumulation of non-farm or consumption assets. Adams (1998) attributes this to the tendency to spend remittances on land, which offers a higher rate of return than non-farm assets such as vehicles, bikes, etc. Oberai and Singh (1980) and Ecer and Tompkins (2010) also find that some amount of remittances is spent on productive investments such as the purchase of land, farm equipment, and raw materials such as seeds and fertilizers for farming.

In Nepal, remittances from out-migration have become an important source of household income (Sharma and Gurung, 2009; Pant, 2008; Seddon, Adhikari, and Gurung, 2002; Adhikari, 2001; Hoermann and Kollmair, 2009). A vast majority of rural households now receive remittances from both internal and international migrants

(Hoermann and Kollmair, 2009; Seddon, Adhikari, and Gurung, 2002; Sharma and Gurung, 2009; Pant 2008) In an under-developed rural economy, the income from remittances removes constraints to agricultural productivity and encourages agricultural improvement including the adoption of a new labor-saving farm technology (Oberoi and Singh, 1980; Ecer and Tompkins, 2010). These measures will allow us to identify various activities where remittances are being used by households, which will help us test these theoretical arguments.

The consequences of high levels of out-migration for sending societies have been a major concern for some time from a policy perspective. One such consequence is the effect of remittances on the migrant-sending societies. Because the empirical demands for investigating the potential consequences are high, this has limited the ability of previous research to address these concerns. This is partly due to the rarity of appropriate data for assessing both the nature and mechanisms of the consequences.

4. Setting

Nepal is predominately an agricultural country. The country is experiencing a rapid increase of out migration from rural areas to cities and other international destinations. During the 1950s the country experienced substantial migration from the hill regions to the Terai, a lowland region next to the Indian border. During the four decades from the 1970s through the present, the country experienced high geographical mobility from the countryside to the cities. More recently, Nepal has experienced substantial international out-migration. Although it is difficult to estimate precisely the number of Nepalis who have migrated outside the country, recent estimates suggest that as many as three million

Nepalis, or about 10% of the population, are now living abroad in more than 100 countries (CBS 2012). Much of this migration is temporary; many migrants return to Nepal within a few years, having kept in close contact with and sent remittances back to their families while away (NIDS 2011; Seddon, Adhikari and Gurung 2002; Kollmair et al. 2006).

Before the 1950s, the valley was primarily covered with dense forests and was infamous for malarial infestation. The government, with the assistance from the USA, initiated a rehabilitation program in the valley during the 1950s that cleared the dense forests. Since then, the valley has witnessed a rapid inflow of migrants. People were attracted by the free distribution of land for agricultural purposes at the beginning of the settlement, and by development of modern amenities and services in recent decades. Currently, the valley is inhabited mostly by in-migrants, especially from pahad, i.e., the Hill and the high Hill and other adjacent Terai districts including India. Further, Chitwan's central location and relatively well-developed transportation network have been the catalytic forces for turning it into a hub for business and tourism. This has resulted in a rapid proliferation of government services, businesses, and wage labor opportunities in the district (Shivakoti et al. 1999).

For the purpose of testing the remittance use measures, we administered surveys to 185 migrant households in the western Chitwan Valley of Nepal. These migrant households were distributed over 30 geographic clusters called neighborhoods.

5. Design and Piloting of Remittance Use Calendar

5.1 Identification of Household Social and Economic Activities Remittances being Used

To better understand the various social and economic dimensions of households that rely on remittances, first, we reviewed measures used in various surveys in Nepal and elsewhere. These surveys included: (a) Nepal Labor Force Survey; (b) Demographic Health Surveys; (c) National Migration Survey, Thailand; (d) Northeast Migration Follow-up Survey, Thailand; (e) Migration Surveys in Low Income Countries: Guidelines for Survey and Questionnaire Design by Richard E. Billsborrow, A. S. Oberoi and Guy Standing; (f) Mexican Migration Survey and (g) various scientific articles. This review provided important dimensions of remittance use by remittance receiving households.

Next, two focus group interviews were conducted in the Chitwan Valley of Nepal, the study setting for this study. These focus group interviews included individuals representing various ethnic groups and gender from remittance receiving households from migrants scattered in different parts of the world. A focus group interview guideline was used to guide the interview. This focus group was conducted by the researchers themselves with the help of highly experienced field research staff of the Institute for Social and Environmental Research- Nepal (ISER-N). These focus groups helped refine various dimensions of remittance use in the local context. Various dimensions and items identified and measured were:

Social and Economic Dimensions of Household Activities where Remittances are Used.

Dimensions	Items
Household Items	Radio/tape player, TV/DVD/VCR, bicycle, motorcycle/scooter, tractor, pumpset, car/vehicle, biogas plant, rice cooker, gas stove, refrigerator, cell phone/telephone, computer, electric fan, household furniture, water motor/pump, farm implements
Household Consumption	Food (cereals/pulse), vegetables, meat, milk/yogurt/ghee, oil/spices, sugar/tea/coffee/Horlicks, clothing
Health and Education	Medical expenses (medicine, doctor visit), and education
Farming	Seeds, chemical fertilizers, pesticides, farm implements/tools (thresher, chaff cutter, sprayer, corn sheller etc.), pumpset (rental), tractor (rental), hire farm labor, farm animals (cattle, buffalo, sheep, goat etc.), poultry, fishery, swine/hog farm, feed/fodder for animals/poultry, medicine for animals (veterinary), land for farming or animal husbandry, improve farm sheds/house, building a farm house
Saving and Investment	Business, investment in business, house plot, build a new house, house improvement, pay debt, Dhukuti, group saving, provided loan to friends/neighbors, deposit in bank, purchased ornaments (gold/silver/diamond)
Festivals and Other Cultural Expenses	Festivals, wedding, pilgrimage, Arghau/ Funerals/ Shradha, Bratabandha/ birthday/ pasani (rice feeding ceremony)
Other Uses	Pay house rent, telephone/mobile/internet bill, electricity bill, water bill, cigarettes/khaini/tobacco, alcohol/beer/whisky, donation

5.2 Construction of Context Specific Measures of Remittance Use

Based on the information obtained above, a Remittance Use Survey Instrument was designed using the setting-specific measures of remittance use. Questions were developed both in Nepali and English. Unique feature of this measuring instrument is

measuring remittance and remittance use in various items by month for one year. The instrument has five sections (a) Household Census, (b) Section on Farming or Livelihood, (c) Migration and Remittance, (d) Remittance Use, and (e) Observation on house quality. Sections of the calendar are provided below.

5.3 Piloting the Measures to Sample Households

Household Screening. The purpose of the first section (Household Census) is to enlist all the household members, their demographic information such as age, gender, marital status, education, migration status and occupation of each individual. The census collected information about all the people who ate in the same kitchen and slept in the same house most of the time in the past six months. In addition, information about other family members who were current living away most of the time in the past six months from this household was also recorded. This information provided the eligibility condition of a household for remittance use survey. The household screening /roistering provided a total of 547 households residing within the neighborhoods.

Figure 1. Household Screening.

Household Screening/Rostering								
Your household is selected for our study. I would like to collect some information about all the people who eat in the same kitchen and sleep in same house most of the time in the past six months. I would also like to collect information about your family members who are current living away.								
S.N	Name	Sex	Age	Marital status	Highest grade of schooling	Where he/she lived most of the time in the past six months (Place code)	Occupation	Remarks
1	Suman	0	35	1	16	0	3	
2	Bishnu	1	30	1	12	0	9	
3	Suraj	0	26	0	14	001	4	USA
5	Sunita	1	30	0	10	0	5	
Now, let me read to you the information I recorded. Please let me know if I have recorded anything incorrectly or is incomplete. Also, please let me know if anybody who is not listed above.								
Sex: 0=Male, 1= Female, 2= Others						Marital Status: 0= Unmarried, 1= Married, 2=Divorce, 3=Widow		This household is eligible for Remittance Use Survey

Occupations: 1. Agriculture, 2=Business, 3=Salary job, 4=Wage labor, 5=Student, 9=Others

1. Yes 0. No

The Remittance Use Survey Instrument was administered to 194 sample households², located in the western Chitwan Valley of Nepal (Table 1).

Table 1. Data Collection Summary

Description	Status
Total neighborhoods	30
Total households	547
Total households eligible for survey at the time of data collection*	187
Total households interviewed	185
Length of interview (minute) – migrant households	17.5
Length of interview (minute) – remittance receiving households	19.9
Length of interview (minute) – remittance not receiving households	10.4
Response rate (Percent)	99%

Of the total 547 households in 30 different neighborhoods, 34% (n=187) of the households had at least one migrant currently away from home. Of them, a face-to-face interview was completed from 185 households with a response rate of (99%). The average length of interview was about 18 minutes for all migrant households. The length of interview for remittance receiving households was nearly double (20 minutes) as compared to the remittance not receiving households (10 minutes).

6. Results

6.1 Migration and Remittance

We collected information on living place of migrants, migrant's occupation - whether working or studying or for something else, whether the household received any

² These households (and neighborhoods) were located outside of the existing 151 Chitwan Valley Family Study neighborhoods. These households are a part of the Household Diversification Study.

remittances (money, goods or gifts) from the migrant in the survey year, and finally, the amount of money or the value of goods or gifts received by household from each person each month in the past 12 months. The information was collected by asking the following questions.

Figure 2. Information Collection about Remittances from Migrants.

Information on Migration and Remittances	
1. Write the name of household member(s) who is (are) currently away from home in the space provided in the remittance calendar below. Please ask when did this person leave? Where did this person live? (If the person returned after vacation, record the month/year when he/she left this house before returning home for vacation)	
2. Is away because of work, study or for some other reasons?	
3. In the past 12 months, did your or your household receive money, goods or gifts from	
4. Altogether, how much money did you or your household receive in the past 12 months, including the value of any goods or gifts? Please also tell me when did you receive?	

Migration and Remittance Calendar

Measures	ID	In Mangsir 2069	Place (When did... ---go?)	BS 2069				BS 2070									
				Poush	Magh	Fagun	Chaitra	Baisakh	Jestha	Ashad	Srawan	Bhadra	Asoj	Kartik	Marg	Poush	
				2013												2014	
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	
Person 1: Name: ...	3	966	2 years														
(Name): Where? (Location)				966													966
(Name) : Occupation				1													1
(Name): Remittance				1													1
(Name): B1.3 Yes, how much?				0	0	0	100000	0	0	0	0	0	0	0	0	50000	
Person 2: Name: ...	5																
(Name): Where? (Location)		0		0	N01												N01
(Name) : Occupation				0	2												2
(Name): Remittance					0												0
(Name): B1.3 Yes, how much?																	

6.2 Migrants and Non-migrants Households.

Of the total 547 households residing in the 30 study neighborhoods, 35% (n=185) households reported that there was at least one migrant currently away from

home (Table 2). A total of 283 individuals were away from these households with an average of 1.5 individuals per household (minimum of 1 person and maximum 7 persons). Two-third (67 percent) households had at least one migrant, 20 percent households had two migrants and remaining 13 percent households had 3 or more migrants.

Table 2. Number of migrants and remittance sending individuals in a household

No. of migrants	Households with migrant		Households received remittances from migrants	
	Number	%	Number	%
1	124	67.0	129	92.8
2	36	19.5	9	6.5
3	17	9.2	1	0.7
4	6	3.2	-	-
5	1	0.5	-	-
6	0	0.0	-	-
7	1	0.5	-	-
Total	185	100.0	139	100.0

Table 2 also shows that 93 percent households received remittances from only one migrant and remaining 7 percent households received remittances from 2 to 3 individuals. As reported by the household informants, a migrant was on average 31 years old with slightly over 9 years of schooling. Slightly over three-fourth of them were males as compared only 24 percent females. Two-third of them were married, 69 percent of them were there for work followed by 21 percent were students. Nearly one-third of them were in Middle East followed by 29 percent within Nepal, 17 percent in Other Asia and 10 percent were in America/Europe or Australia. Informants reported that the household received remittances from slightly over half of them (53 percent). This finding is consistent with the finding from other countries that about half of all migrants

do not remit (Adams and Cuecuecha, 2010; de la Briere, Sadoulet, de Janvry and Lambert, 2002).

6.3 Characteristics of Migrants and Non-migrants

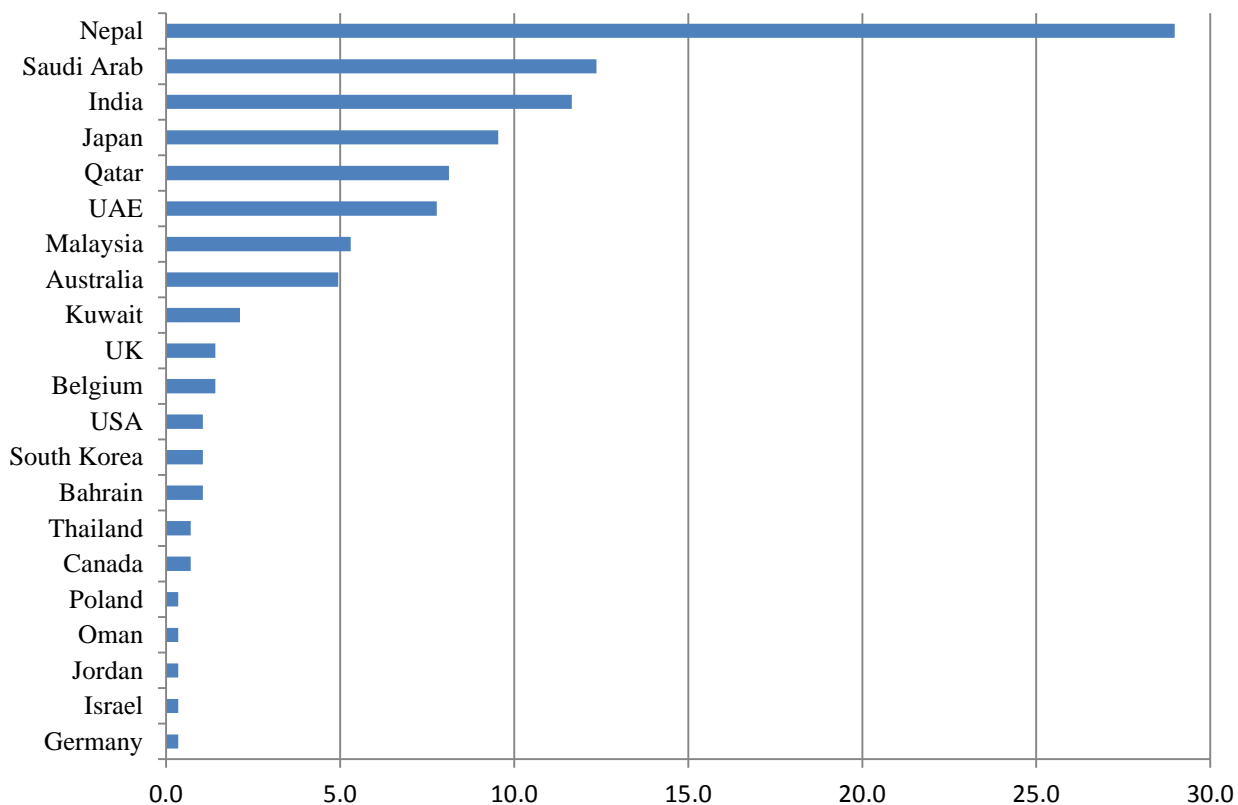
Based on household reports, remitters (32 years of age) were slightly older than the non-remitters (28 years). Ninety seven percent of the remitters were males compared to only 7 percent females. On the other hand, non-remitters were nearly half males and half females. Eighty one percent remitters were married compared to only 51 percent non-remitters. Non-remitters were slightly higher educated compared to the remitters. Ninety percent of the remitters were working, whereas most non-remitters were students followed by workers and migrants for other purposes. Most remitters were in the Middle East and most non-remitters were in Nepal.

Table 3. Characteristics of migrants, remitters and non-remitters.

Characteristics	Migrants (n=283)	Remitters (n=150)	Non-remitters (n=133)
Age	30.5 (12-77)	32.27 (15-68)	28.43 (12-77)
Gender:			
Male	76.3	92.7	57.9
Female	23.7	7.3	42.1
Marital Status:			
Married	66.8	80.7	51.1
Unmarried	33.2	19.3	48.9
Education	9.39 (0-16)	8.92 (0-16)	9.93 (0-16)
Occupation			
Work	68.9	96.7	37.6
Study	20.5	0.7	42.9
Other	9.5	2.7	17.3
Don't know	1.1	0.0	2.3
Destination			
America/Europe/Australia	10.2	6.7	14.3
India	11.7	7.3	16.5
Middle East	32.2	53.3	8.3
Other Asia	17.0	14.0	15.0
Nepal	29.0	18.7	45.9
Remittances			

Did remit	53.0	-	-
Did not remit	47.0	-	-
Avg. amount received per month (NRs)	8,201	15,474	-

Figure x. Migrant Destinations (percent)



6.4 Remittances Received by Households

Of the total migrant households (n=185), 76 percent (n=139) households reported that they received remittances in the past 12 months during the study year (Table 4). On average, a migrant household received 150,562 NRs (US\$1,505) remittances in a year (NRs 12,546 or US\$125 per month). More specifically, those household that reported receiving remittances, a household on average received 200,388 NRs (US\$2,004) remittances in a year (NRs 16,700 or US\$167 per month). Obviously, the

amount of remittances received by a household increased with the increase of the number of remitters in the household, but did not vary by number of migrants in a household.

Table 4. Average Remittances Received by Households by Number of Migrants and by Remitters.

Average Remittance by Migrants			Average Remittance by Remitters		
No. of migrants	Avg. remittances received	SD	Number	Avg. remittances received	SD
1 (n=124)	158,540	172,466	1 (n=129)	191,969	171,725
2 (n=36)	170,333	219,598	2 (n=9)	308,000	283,883
3 (n=16)	83,813	143,066	3 (n=1)	318,000	.
4 (n=7)	46,000	119,950	-	-	-
5 (n=1)	100,000	.	-	-	-
6 (n=0)	0	-	-	-	-
7 (n=1)	300,000	.	-	-	-
Average per HH per year (N=185)	150,562NS	179,590	Average per HH per year (N=139)	200,388NS	181,511
Average per HH per month (N=185)	12,546		Average per HH per month (N=139)	16,700	

One-way ANOVA *** p<.000; ** p<.01; * p<.05; NS p>.05
 US\$ 1 = 100 Nepali Rupees

6.5 Use of Remittances in Household Activities

Below we describe collection of information regarding the use of remittances in the past 12 months. We also provide results from the pilot study.

i. Use of Remittances in Household Items

To specifically measure the use of remittances: first, we asked whether the item is available at home or not. If yes, we asked whether the item was purchased in the past 12 months. If that was purchased in the past 12 months, we asked whether remittance was used to purchase it or not. Then, if remittance was used, the amount of remittances

used to purchase the item in question was recorded in the month box when the item was purchased.

Figure 3. Remittances Use Calendar.

C.1.1	Does your household have a.... (name of item)?	1. Yes	0=No	→	Ask next item
C.1.2	In the past 12 months, did you or your household get a(name of item)?	1. Yes	0=No	→	Ask next item
C.1.3	Did you or your household use money (remittance) to buy.....(name of item)?	1. Yes	0=No	→	Ask next item
C.1.4	How much money did you use for....?	Total (currency type)			

For Interviewer:
Record the amount in the month and year the household purchased this item in the past 12 months

Item #	Household Items	C.1.2 HH bought in past 12 months 1=Yes 0=No	C.1.3 Remittance Use 1=Yes 0=No	BS 2069				BS 2070																
				Poush	Magh	Fagun	Chaitra	Baisakh	Jestha	Ashad	Srawan	Bhadra	Asoj	Kartik	Marg									
				2013												Jan	Feb	Mar	Apr	May	June	July	Aug	Sep
C.1.1.1	Radio/Tape	1	0	0																				0
C.1.1.2	TV/DVD/VCR	1	1	0	0	0	0	1000	0															0
C.1.1.3	Bicycle	1	1	0	5000	0																		0
C.1.1.4	Motorcycle/scooter	1	1	0										0	150000	0								0
C.1.1.5	Tractor	0	0	0																				0
C.1.1.6	Pumpset	0	0	0																				0
C.1.1.7	Car/vehicles	0	0	0																				0
C.1.1.8	Gobargas plant	0	0	0																				0
C.1.1.9	Others.....	0	0	0																				0

The results in Table 5 suggest that the remittance receiving households used remittances in buying various household items. For example, 7 percent remittance receiving households reported that they purchased a radio/tape player in the survey year. However, only 1 percent of them reported that they used the remittance to buy a radio/tape player. Of the total remittance receiving households, 17 percent of them

reported that they purchased a cell phone/telephone, whereas about 12 percent households reported that they used remittance. About 9 percent households used remittance to buy bicycle, 7 percent used it for gas stove and 4 percent each used for TV/VCR and a computer. None of the households reported buying large items such as a pumpset, car/vehicle and a gobargas (biogas) plant.

Table 5. Use of Remittances in Household Items by Remittance Receiving Households (n=139)

Household items	Purchased item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Radio/Tape player	10	7.2	2	1.4
TV/DVD/VCR	11	7.9	6	4.3
Bicycle	21	15.1	12	8.6
Motorcycle/scooter	4	2.9	3	2.2
Tractor	0	0	0	0
Pumpset	0	0	0	0
Car/vehicles	0	0	0	0
Gobargas plant	0	0	0	0
Rice cooker	9	6.5	4	2.9
Gas stove	16	11.5	9	6.5
Refrigerator	7	5.0	4	2.9
Cell phone/ telephone	24	17.3	16	11.5
Computer	6	4.3	6	4.3
Electric fan	5	3.6	5	3.6
Household furniture	4	2.9	2	1.4
Water motor/pump	8	5.8	5	3.6
Farm implements	0	0	0	0

ii. Use of Remittances in Household Consumption

Similarly, we also collected information about whether a remittance receiving household purchased food and clothing such as cereals/pulse, vegetables, meat, milk products, oil/spices, condiments (sugar, tea, coffee, Horlicks etc.) for household consumption (Figure 4). First, information on whether a household purchased these consumption items in the past 12 months or not. Second, if a household reported a

purchase in the past 12 months, we asked whether remittance was used or not. If remittance was used, then we recorded the amount of remittance used to buy a specific item every month in the calendar. The exact amount in Nepali Rupee was recorded in the month the item was purchased. If the same amount was used in every month a line was used to record the same amount instead of writing the same number in each box.

Figure 4. Remittance Use Calendar to Purchase Household Items.

Item #	Household Items	C.1.2 HH bought in past 12 months 1=Yes 0=No	C.1.3 Remittance Use 1=Yes 0=No	BS 2069				BS 2070								
				Poush	Magh	Fagun	Chaitra	Baisakh	Jestha	Ashad	Srawan	Bhadra	Asoj	Kartik	Marg	
				2013												
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	
C.2.1	Food (cereals/pulse)	0	0	0	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	0
C.2.2	Vegetables	1	1	0	0	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	500
C.2.3	Meat	1	1	1000	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	1000
C.2.4	Milk/yogurt/ghee	1	1	500	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	500
C.2.5	Oil/spices	1	1	500	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	500
C.2.6	Condiments (sugar/tea/coffee/Horlicks)	1	1	500	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	500
C.2.7	Clothing	1	1	3000	_____	_____	_____	_____	_____	_____	_____	_____	5000	0	0	
C.2.8	Other.....	0	0	0	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	0

Table 6 provides the results from the survey. For example, 35 percent of the remittance receiving households reported that they purchased food (cereals/pulse) in the past 12 months. Of the total, 22 percent households reported that they used remittance money to buy food items. Nearly all the remittance receiving households (over 90 percent) reported that they purchased condiments (97%), cooking oil/spices (95%), clothing (92%), meat (91%) and vegetables (87%) in the past 12 months. However, nearly half of the households reported that they used remittance money to buy condiments (52%), cooking oil/spices (55%), clothing (54%), meat (45%) and vegetables (42%). Only about a quarter of the households reported that they used remittance to buy milk products (26%) and food (22%).

Table 6. Use of Remittances in Household Items by Remittance Receiving Households (n=139).

Household items	Purchased item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Food (cereals/pulse)	49	35.3	30	21.6
Vegetables	121	87.1	58	41.7
Meat	127	91.4	63	45.3
Milk/yogurt/ghee	81	58.3	36	25.9
Oil/spices	132	95.0	76	54.7
Condiments (sugar/tea/coffee/Horlicks)	135	97.1	72	51.8
Clothing	128	92.1	75	54.0

iii. Use of Remittances in Health and Education

A large proportion of the households reported that they spent money in medical expenses (84%) and education (83%) (Table 7). While 60 percent of the remittance receiving households spent remittance in health care, 69 percent households reported that they used remittances in education.

Table 7. Use of Remittances in Health and Education by Remittance Receiving Households (n=139)

Household items	Purchased item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Health care (Medicine, Doctor visit)	116	83.5	83	59.7
Education	115	82.7	96	69.1

iv. Use of Remittances in Farming

Table 8 provides the results of the use or purchase of specific item in the past 12 months and uses of remittances in various items of farming by remittance receiving households. Sixty two percent of the remittance receiving households reported that they

purchased seeds in the past 12 months. About one-fourth (22 percent) households reported that they used remittance to purchase seeds. 71 percent households reported that they used pesticides in farming and 30 percent of the remittance receiving households used remittance to buy pesticides. Similarly, equal proportion of the households reported that they rented a tractor and 39 percent of these households reported that remittance money was used for renting a tractor. Similarly, nearly one-fourth (24%) households reported that they used remittance for hiring wage labor. Another important item where remittance was used was buying feed or fodder for farm animals and poultry. Nearly 16 percent households reported so.

Table 8. Use of Remittances in Farming by Remittance Receiving Households (n=139)

Items	Purchased/used item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Seeds	86	61.9	31	22.3
Chemical fertilizers	98	70.5	41	29.5
Pesticides	65	46.8	21	15.1
Buy farm implements/tools (thresher, chaff cutter, sprayer, corn sheller etc.)	20	14.4	4	2.9
Pumpset (rental)	11	7.9	3	2.2
Tractor (rental)	99	71.2	54	38.8
Hire farm labor	75	54.0	33	23.7
Farm animals (cattle, buffalo, sheep, goat etc.)	14	10.1	3	2.2
Poultry	5	3.6	3	2.2
Fishery	0	0	0	0
Swine/hog farm	0	0	0	0
Feed/fodder for animals/poultry	70	50.4	22	15.8
Medicine for animals (veterinary)	40	28.8	6	4.3
Land for farming or animal husbandry	0	0	0	0
Improve farm sheds/house	9	6.5	3	2.2
Build a farm house	2	1.4	0	0

v. Use of Remittances in Business and Investment

Interestingly, a large proportion of the remittance receiving households (76 percent) of the remittance receiving households were saving their money in group. Nearly half of these households (45 percent) reported that they used remittance for group saving. Similarly, about 15 percent households reported that they were saving the remittance money in the bank. On the other hand, remittance money was used for paying debt. While 44 percent households reported that they paid debt in the past 12 months, 37 percent households reported that remittance was used for paying debt. Other uses were buying ornaments/gold/jewelry (11.5%), provide loan to friends and neighbors (8%), playing dhukuti (8.6%), build a new house (5.8%), house improvement (4.3%) and buying a houseplot (4.3%). Only a small proportion of them (less than 2 percent) used for buying a business or for investment in business.

Table 9. Use of Remittances in Farming by Remittance Receiving Households (n=139)

Household items	Purchased/used item in the past 12 months		Used remittances to purchase/use the item	
	Number	Percent	Number	Percent
Business	14	10.1	2	1.4
Investment in business	6	4.3	2	1.4
House plot	8	5.8	6	4.3
Build a new house	8	5.8	8	5.8
House improvement	10	7.2	6	4.3
Pay debt	61	43.9	51	36.7
Dhukuti ³	22	15.8	12	8.6
Group saving	106	76.3	62	44.6
Provided loan to friends/neighbors	12	8.6	11	7.9
Deposit in bank	23	16.5	21	15.1
Purchased ornaments (gold/silver/diamond)	19	13.7	16	11.5

³ A dhukuti is a type of rotating credit among members of the group.

vi. Use of Remittances in Festivals and Other Cultural Expenses

Large proportion of the remittance receiving households (65.5 percent) of the remittance receiving households reported that they used remittance money during festivals. Similarly, 22 percent of the households reported that they used it for wedding. Other households used remittance for other cultural events such as arghau/ funerals/ shradha, bratabandha/birthdays and rice feeding ceremony, pilgrimage and other household worshiping (puja aaja).

Table 10. Use of Remittances in Festivals and Other Cultural Expenses by Remittance Receiving Households (n=139)

Household items	Purchased item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Festivals	134	96.4	91	65.5
Wedding	79	56.8	31	22.3
Pilgrimage	32	23.0	8	5.8
Arghau/Funerals/Shraddha	54	38.8	10	7.2
Bratabandha/birthday/pasani	48	34.5	9	6.5
Worshipping	44	31.7	9	6.5

vi. Other Uses of Remittances

We also collected information about the use of remittances in paying house rent, utilities, donation and other personal consumption such as cigarettes or tobacco and alcohol. Nearly all (92.8 percent) the remittance receiving households reported that they paid electricity bill in the past 12 months. Slightly over half (55.4 percent) of them reported that they used remittance money to pay the bill. This was followed by the use of remittances in paying telephone bill or mobile phone charges or buying mobile phone recharge cards and or internet charges (43.2 percent). Other households used remittance

for paying water bills (7.9 percent), donation (dan, chanda) (7.2 percent), pay house rent (5.8 percent), buying cigarette or tobacco (4.3 percent) and alcohol (2.9 percent).

Table 11. Use of Remittances in Other Purposes (Utilities) by Remittance Receiving Households (n=139)

Household items	Purchased item in the past 12 months		Used remittances to purchase the item	
	Number	Percent	Number	Percent
Pay house rent	13	9.4	8	5.8
Pay telephone/mobile/internet bill	118	84.9	60	43.2
Pay electricity bill	129	92.8	77	55.4
Pay water bill	18	12.9	11	7.9
Cigarettes/khaini/tobacco	34	24.5	6	4.3
Alcohol/beer/whisky	26	18.7	4	2.9
Donation	39	28.1	10	7.2

7. Discussion and Conclusion

This paper describes a new method – Remittance Use Calendar– of collecting data on remittance receipt and remittance use by remittance receiving households. This method is designed to collect longitudinal data on the receipt of remittance by a household from each migrant members and the use of remittances in various social and economic dimensions of household activities by the remittance receiving household in a remittance dependent setting of Nepal. The purpose of this calendar method is to improve data quality by improving respondent recall (for example, Axinn, Barber and Ghimire, 1997; Axinn, Pearce and Ghimire, 1999).

Previous surveys on remittance receipt and remittance use commonly used remittance receipt data by asking “How much money has he/she sent in the past twelve months? (for example, Standing, 1985)” or “Altogether in the past 2 years, about how much money has been sent to you by people from another place?” (for example, The

National Migration Survey, Thailand). Similarly, previous surveys also collected information on the use of remittances in various items of household activities in the past two years (for example, The National Migration Survey, Thailand). The information collected from these surveys is prone to re-call bias and measurement errors. While respondents may easily re-call if there is only person is sending remittances or if the household spent money in durable consumption items such as television or computer, it is easy to forget the expenses if the household is using it for regular items such as food and clothing or paying utilities. Similarly, it is difficult for respondents to estimate the total amount (do the math for researchers) received or spent over a period of one or two years if the receipt or use happens more frequently. This increases the burden to the respondents (Dillman, Smyth and Christian, 2009). Considering these potential errors, a calendar was designed to collect information on a monthly⁴ time interval prospectively with a monthly precision (although testing was done retrospectively). This calendar was designed to record (a) the number of migrants from a household, (b) the receipt of remittances by the migrant household, and (c) the uses of remittances on various dimensions of household activities by a remittance receiving household.

We present the design and refinement of a calendar method of collecting longitudinal data on remittances. This calendar was tested in 185 migrant households in the western Chitwan Valley of Nepal. First, we identified and refined various dimensions of social and economic activities where a household may use remittances. We grouped similar items into various dimensions so that it is easy for respondent to think about. The various items are: (a) household items, (b) food and clothing, (c) health

⁴ Investigators may choose appropriate time units depending upon research interest (Freedman et al., 1988).

and education, (d) farming, (e) saving and investment, (f) festivals and other cultural expenses, and (g) others such as paying house rent, utilities, cigarettes, alcohol and charity. Within each major dimension, we identified other specific items. Second, we verified and refined these measures in focus discussion with community people. Then we pre-tested the survey, refined the measures and finally, piloted the survey to 185 migrant households in the Chitwan valley. We designed semi-structured questions to ask and collect the information.

Our experience in the field was that it was much easier to collect the receipt of remittances by a migrant household when individual migrants were listed and asked about when the household received the remittance and how much from each of the migrant member. The amount was collected on a lump sum basis. As the calendar provided options to ask and record the information on a monthly basis as against in the past 12 months (Adams and Cuecuecha, 2010 in Guatemala; Standing, 1985; and in the past 2 years, The National Migration Survey, Institute for Population and Social Research, Mahidol University, Thailand; Nepal Labor Force Survey; Nepal Living Standard Survey), it was observed that the burden to respondents to memorize or even calculating the total amount received in a year or two years was not a problem.

Results from our pilot testing suggest that on average, a migrant household received about 12,546 NRs (~125 US\$) per month. However, if we simply estimate this average for remittances receiving households only, it is about 16,700 NRs (~167 US\$) per month. This remittance was used in various dimensions of household activities. A remittance receiving household was asked of in what activities the household used remittances for. Among all the remittance receiving households, 11.5 percent

households reported that the money was used for buying cell phone/telephone. This was followed by purchasing a bicycle (5.6 percent) and gas stove (6.5 percent). Other household items purchased using remittances were television, computer, electric fan, rice cooker, refrigerator, water pump, motor cycle/scooter and others.

Under food and clothing, nearly half of the remittance receiving households reported that they used money for buying clothes, oil/spices, condiments, meat and vegetables. Nearly 70 percent remittance receiving households reported that the money was used for education and nearly 60 percent of them reported that it was used for health care. On farming, households used remittances for tractor rental (39 percent), buying chemical fertilizers (30 percent), hire farm labor (24 percent) and seeds (22 percent). Other uses were buying pesticides, feed/fodder for animals/poultry, farm implements, and health care of animals. On the other hand, nearly half of the households reported that they invested remittances in group saving (44 percent), pay debt (37 percent), saving in bank (15 percent), buying ornaments (12 percent) and for other purposes. Only a small fraction of them reported investment in business or building a new house or house improvement. On the other hand, nearly 66 percent households reported that they spent remittances in celebrating festivals, wedding (22 percent) and other cultural activities such as pilgrimage, death rituals, religious activities and birth rituals. Slightly over half (55 percent) of the remittance receiving households reported that they used money to pay telephone bill. Forty three percent reported to pay phone/mobile/internet charges. Other uses were paying house rent, water bill, donation and other consumptions.

This evidence suggests that households utilize remittances in both productive (such as buying inputs, savings, human capital development – health and education) as well as in consumption (food and clothing, festivals, buying various household items and so on). However, what percent of the total remittance income is used in these various activities needs further investigation. Although data has been collected, the results are not presented here due to space limitation. Although our interest here is not make any claim about productive vs. in consumptive use of remittances here, we simply present various dimensions of household activities where remittances goes. A further investigation is needed to examine if there is any variation in remittance use by types of households in for various purposes. Further analyses will be performed and reported in the future. Moreover, there are challenges and it is always difficult to gather income related data, we also suggest for further verification of these results.

However, we are confident that the calendar method helps collect quality data on remittances and their uses as it improves recall. As this method provides the exact timing and sequencing of events, this method of data collection has advantages over other methods. This data allows us to estimate the cause and effect relationships to estimate the impact of remittances on consumption or production rather than simply relying on associations from cross-sectional data. In addition, more complex analysis techniques such as event history modeling can be used to estimate the impact of remittances on various aspects of human life. This method is also not free from errors or limitations. For example, collection of income related data has measurement errors associated with it and the households or individuals may not provide accurate amount of remittances received or spent. The information is always prone to be inflated or deflated

depending upon the situation and type of information collected. In addition, it is also difficult for household informants to determine whether the money was spent from remittances income or from other sources. It is also not clear if the data collected at monthly time units or half-yearly or yearly time units provide similar results. This requires further investigation and comparisons. Finally, we claim that a calendar can be used to collect remittance data, since the results provided in this paper are based on a small sample; we refrain from making any conclusions based on these results.

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Remittance Use Survey 2013

A. Household Information

NBH Name _____ NBH ID HH ID

Place of Interview _____ HH Ethnicity _____

B. Respondent

S.N	Respondent's Name	Age	Gender	
			Female	Male
1				
2				
3				

C. Interview

No. of IW Interview Date _____

Interviewer's Name _____ ID _____

Mode : 1. Face to Face 2. Telephone

Interview	Start Time	End Time	Total Time (minute)
Pre-edit Time			
Interview Time			
Post-edit Time			
Name of Editor's			
1	Supervisor		Officer

Household Census

Exact Time _____

Your household is selected for our study. Therefore, I would like to collect some information about all the people who eat in the same kitchen and sleep in same house most of the time in the past six months. In addition, I would also like to collect information about your family members who are current living away.

S.N	Name	Sex	Age	Marital status	Highest grade of schooling	Where he/she lived most of the time in the past six months (Place code)	Occupation	Remarks
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								

Now, let me read to you the information I recorded. Please let me know if I have recorded anything incorrectly or is incomplete. Also, please let me know if any body who is not listed above.

Codes Description:

Sex: 0=Male, 1= Female, 2= Others **Marital Status:** 0= Unmarried, 1= Married, 2=Divorce, 3=Widow

Occupations: 1. Agriculture, 2=Business, 3=Salary job, 4=Wage labor, 5=Student, 9=Others

This household is eligible for Remittance Use Survey

1. Yes

0. No

B. MIGRATION AND REMITTANCE USE

Now I'd like to ask you some questions about household members who are staying away from your home and remittance you receive.

For Interviewer :

Check the household census and in the table below write down the name(s) of the household member(s) who is/are staying away from home most of the time in the past six months.

- B1 Write the name of household member(s) who is (are) currently away from home in the space provided in the remittance calendar below. Please ask when did this person leave? Where did this person live? (If the person returned after vacation, record the month/year when he/she left this house before returning home for vacation)

For Interviewer :

Check B1.1 of Remittance Calendar. If the person is away from home before on or before 2069 Mangsir, ask when did this person leave for this place and record the answer.

- B2 Is away because of work, study or for some other reasons?

For Interviewer :

Record 1=work; 2=study and 3=others in the month of the Remittance Calendar. Note: Others category include visit, medical treatment, pilgrimage, tour or marriage).

- B3 In the past 12 months, did your or your household receive money, goods or gifts?

For Interviewer :

In B3, if the household received money, goods or gifts, please record 1; otherwise 0.

C. REMITTANCE USE

C.7

For Interviewer:	
Check against B1.3 or B2.3 or B3.3 (for all persons)	
1. Household received money, good or gifts	
2. Household did not receive money, good or gifts	→ Go to Section D

Remittance Use

Depending upon needs, households use remittances in different ways. Some households use it to buy household items, food, clothing and other things that are used around the household. Other households use it in farming, buy land and house plot, and invest in business or save in bank. Other households use it for health and education, festivals and pilgrimage, pay debt, and also spend in other purchases.

Thinking about the money that you or your household has received in the past twelve months from household members living away, visiting or bringing money back after working in another place, I would like to ask about the use of money (remittance) for various purposes. Now let us talk about household items.

C.1: Use of Remittances in Household Items

C.1.1	Does your household have a.... (name of item)?	<input type="checkbox"/> 1. Yes	<input type="checkbox"/> 0=N → <input type="checkbox"/> Ask next item
C.1.2	In the past 12 months, did you or your household get a(name of item)?	<input type="checkbox"/> 1. Yes	<input type="checkbox"/> 0=N → <input type="checkbox"/> Ask next item
C.1.3	Did you or your household use money (remittance) to buy.....(name of item)?	<input type="checkbox"/> 1. Yes	<input type="checkbox"/> 0=N → <input type="checkbox"/> Ask next item
C.1.4	How much money did you use for....?	Total (currency type)

For Interviewer:

Record the amount in the month and year the household purchased this item in the past 12 months

C1. Household Items	C.1.1 HH	C.1.2 HH	C.1.3 Remittance	BS 2069				BS 2070								
	has	bought in past 12 months	Use	Poush	Magh	Fagun	Chaitra	Baisakh	Jestha	Ashad	Srawan	Bhadra	Asoj	Kartik	Marg	Poush
	1=Yes 0=No	1=Yes 0=No	1=Yes 0=No	2013												2014
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan
C.1.1	Radio/Tape player															
C.1.2	TV/DVD/VCR															
C.1.3	Bicycle															
C.1.4	Motorcycle/scooter															
C.1.5	Tractor															
C.1.6	Pumpset															
C.1.7	Car/vehicles															
C.1.8	Gobargas plant															
C.1.9	Rice cooker															
C.1.10	Gas stove															
C.1.11	Refrigerator															
C.1.12	Cell phone/telephone															
C.1.13	Computer															
C.1.14	Electric fan															
C.1.15	Household furniture															
C.1.16	Water motor/pump															
C.1.17	Farm implements															
C.1.18	Others.....															
C.1.19	Others.....															

Note: Farm implements include thresher, chaff cutter, sprayer, corn sheller etc.

C.4: Use of Remittances in Farming

C.4

For Interviewer:
Check against A.1 and/or A.2

1. Household is currently farming

2. Household is currently not farming → **Go to C.5**

Now lets us talk about the use of remittances in farming.

C.4.1 In the past 12 months, did your household buy/rent.... (name of item)?

1. Yes

0=N
o

Ask next item

C.4.2 Did you or your household use money (remittance) to buy/rent.....(name of item)?

1. Yes

0=N
o

Ask next item

C.4.3 How much money did you use for....?

Total (currency type)

C.7: Other Uses

Now lets us talk about the use of remittances in festivals and other cultural celebrations.

C.7.1 In the past 12 months, did your household
..... (name of item)? 1. Yes 0=N Ask next item

C.7.2 Did you or your household use money
(remittance) to buy/build/improve.....(name of
item)? 1. Yes 0=N Ask next item

C.7.3 How much money did you use for....? Total (currency type)

For Interviewer:

Record the amount in the month and year the household purchased this item in the past 12 months)

	C.7. Miscellaneous Expenses	C.7.1 items 1=Yes 0=No	7.2 Remittan Use 1=Yes 0=No	BS 2069				BS 2070								
				Poush	Magh	Fagun	Chaitra	Baisakh	Jestha	Ashad	Srawan	Bhadra	Asoj	Kartik	Marg	Poush
				2013												2014
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan
C7.1	Pay house rent															
C7.2	Pay telephone/mobile/internet bill															
C7.3	Pay electricity bill															
C7.4	Pay water bill															
C7.5	Cigarettes/khaini/tobacco															
C7.6	Alcohol/beer/whisky															
C7.7	Donation															
C7.8	Others...															
C7.9	Others...															

Finally, I would like to ask you a few questions about your household income in the last 12 months.

रेमिट्यान्सको उपयोग सम्बन्धि अध्ययन घरधुरी सर्वेक्षण २०७०

क. घरधुरी सम्बन्धी जानकारी

टोलको नाम: _____ अन्तरवार्ता लिएको ठाउँ: _____

टोलको संकेताङ्क घरधुरीको संकेताङ्क

घरधुरीको जात थर _____

ख. उत्तरदाता सम्बन्धी जानकारी

क्र.स	उत्तरदाताहरूको नाम	वर्ष/वर्ग	लिंग	
			महिला	पुरुष
१				
२				
३				
४				
५				

ग. अन्तरवार्ता सम्बन्धी जानकारी

अन्तरवार्ता नं. अन्तरवार्ता मिति: _____

अन्तरवार्ताकारको नाम: _____ संकेताङ्क: _____

अन्तरवार्ता विधि: १. प्रत्यक्ष २. टेलिफोन

अन्तरवार्ता	शुरु गरेको समय	अन्त भएको समय	जम्मा लागेको समय (मिनेट)
अधिको सम्पादन अवधि			
लिन लागेको अवधि			
पछिको सम्पादन अवधि			

प्रश्नावली जाँच गर्ने व्यक्तिको नाम:

१ (सुपरिवेक्षक) (कार्यालय)

घरधुरी विवरण (सेन्सस्)

उत्तरदाताको नाम: _____

अहिलेको ठीक समय:.....

तपाईंको घर हाम्रो अध्ययनको लागि छनौटमा परेको हुनाले गएको छ महिनामा धेरै जसो यसै घरमा एउटै चुलोमा खाने र सुत्ने मानिसहरूको बारेमा जानकारी लिनु पर्नेछ । यदि तपाईंको परिवारको सदस्यहरू कोही घर बाहिर हुनुहुन्छ भने वहाँहरूको बारेमा पनि जानकारी लिनुपर्नेछ साथै घरमा काम गर्न बसेका मानिसहरू भए, उहाँहरूलाई पनि नबिर्सनु होला । सबैभन्दा पहिले तपाईंबाट नै शुरू गरौं ।

क्र.स	नाम	लिङ्ग	उमेर	बैबाहिक स्थिति	पास गरेको कक्षा	गएको ६ महिनामा धेरै जसो बसेको ठाउँ (ठाउँको कोड) ↑	पेशा किसिम	कैफियत
१								
२								
३								
४								
५								
६								
७								
८								
९								
१०								
११								
१२								

अब म, तपाईंले दिनभएको जानकारी ठिक संग लेखे कि लेखिन पढेर सुनाउछु । यसमा गएको छ महिनामा धेरैजसो एउटै चुलोमा खाने र यसै घरमा सुत्ने मानिसहरूको नाम, बाहिर बसेको परिवारको सदस्यहरू नाम र घरमा काम गर्न बसेकाको मानिसहरूको नाम छुटेको छ भने त्यो पनि भनिदिनुहोला ।

कोड: **लिङ्ग:** ०=पुरुष, १=महिला, २=अन्य, **बैबाहिक स्थिति:** ०=अविवाहित, १=विवाहित, २=पारपाचुके, ३=विधवा/विधुर
पेशा: १. कृषि, २=ब्यापार, ३=जागिर, ४=दैनिक ज्यालादारी, ५=विद्यार्थी, ९=अन्य

यो घरधुरी रेमिट्यान्सको उपयोग सम्बन्धी जानकारी लिन योग्य

१. छ

०. छैन

घरधुरी संकेताङ्क

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गोप्य अनुसन्धानको लागि

सामाजिक तथा वातावरणीय अनुसन्धान संस्था नेपाल,
फुलबारी चितवन



रेमिट्यान्सको उपयोग सम्बन्धि अध्ययन
घरधुरी सर्वेक्षण २०७०

डाटा इन्ट्रि

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खण्ड क: खेतिपाती

क.१ मानिसहरूले घरपरिवार चलाउनको लागि विभिन्न किसिमका कामहरू गरिरहेका हुन्छन्, कुनै परिवारको मानिसहरू खेतीपाती गर्छन्, कसैले व्यापार व्यवसाय गर्छन्, कसैले नेपाल भित्र जागिर खाएका हुन्छन्, भने कोही वैदेशिक रोजगारमा गएका हुन्छन् । त्यसैगरी कोही दैनिक ज्यालादारी गर्छन्, कसैले पेन्सन पाएका हुन्छन्, कसैले वृद्ध भत्ता पाएका हुन्छन्, कसैले ब्याजमा पैसा लगाएका हुन्छन्, भने कसैले आफ्नो धन सम्पत्ति बेचेर वा ऋण लिएर भएपनि घर व्यवहार चलाएका हुन्छन् ।

तपाईंहरूले घरव्यवहार चलाउनको लागि अहिले के के गर्दै हुनुहुन्छ ?

मिल्ने सबैमा चिन्ह लगाउनुहोस्

१. खेतीपाती



अर्को पानाको क.३ मा जानुहोस्

२. व्यापार/व्यवसाय

३. जागिर

४. वैदेशिक रोजगार

५. ज्यालामजदुरी

६. पेन्सन

७. वृद्ध भत्ता

८. धन सम्पत्ति बेच्ने/ऋण लिने

९. अन्य (खुलाउनुहोस्) _____

क.२ तपाईंहरूले अहिले खेतिपाती गरिरहनु भएको छ ?

१. छ

०. छैन



पाना नं ३को क.९ मा जानुहोस्

क.३ तपाईंहरूले खेती गर्ने जग्गा कति छ ?

विघा _____ कट्टा _____ धुर _____

क.४ तपाईंहरूको खेती गर्ने जग्गा मध्ये कुनै टुकामा पानी लाग्छ कि लाग्दैन ?

१. लाग्छ

०. लाग्दैन

क.६ मा जानुहोस्

क.५ तपाईंहरूको खेती गर्ने जग्गा मध्ये पानी लाग्ने मात्र कति छ ?

विघा _____ कट्टा _____ धुर _____

क.६ तपाईंहरूले खेती गर्ने जग्गा आफ्नै हो कि, अधियामा कमाउनु भएको हो कि, बन्दकीमा लिनु भएको हो कि, ठेक्कामा लिनु भएको हो कि, मोहियानीमा कमाउनु भएको हो कि, अरु कुनै तरिकाले लिनु भएको हो ?

मिल्ने सबैमा चिन्ह लगाउनुहोस्

१. आफ्नै

२. अधियामा

३. बन्दकीमा

४. ठेक्कामा

५. मोहियानीमा

९७. अन्य (खुलाउनुहोस्)

क. ७

अन्तरवार्ता लिनेको लागि:

प्रश्न नं. क.६ हेरेर चिन्ह लगाउनुहोस्

१ उत्तरदाताले आफ्नो बाहेक अरुको जग्गामा पनि खेती गर्नुभएको छ

२ उत्तरदाताले आफ्नै जग्गामा मात्र खेती गर्नुभएको छ ।

अर्को पानाको क.९ मा जानुहोस्

क. ८ तपाईंहरूको आफ्नै खेती गर्ने जग्गा मात्र जम्मा कति छ ?

बिघा _____ कठ्ठा _____ धुर _____

क.९ अब हामी तपाईंहरूको जग्गा सम्बन्धी केहि प्रश्न गर्न चाहन्छौं । अहिले तपाईंहरूको घर भएको जग्गा आफ्नै हो ?

१. हो

०. होइन

क.१० तपाईंहरूले आफ्नो जग्गा अरुलाई कमाउन अथवा खेती गर्न दिनुभएको छ ?

१. छ

०. छैन

क.१२ मा जानुहोस्

क.११ तपाईंहरूले अरुलाई कमाउन दिनुभएको जग्गा कति छ ?

बिघा _____ कठ्ठा _____ धुर _____

क.१२ अब हामी तपाईंहरूले खेतीपाती नगरी अरु केहि गर्नुभएको जग्गा जस्तै: बोट बिरुवा/बगैँचा लगाएको, माछा पाल्ने पोखरी बनाएको, घाँस पालेको तथा अरु कुनै घर घडेरी तथा व्यवसायीक काममा लगाएको अथवा खाली छोडेको जग्गाको बारेमा करा गरौं ।

तपाईंहरूको त्यस्तो कुनै जग्गा छ कि छैन ?

१. छ

०. छैन

क.१४ मा जानुहोस्

क.१३ तपाईंहरूले खेतीपाती नगरी अरु केहि गर्नुभएको जग्गा जस्तै: बोट बिरुवा/बगैँचा लगाएको, माछा पाल्ने पोखरी बनाएको, घाँस पालेको तथा अरु कुनै घर घडेरी तथा व्यवसायीक काममा लगाएको अथवा खाली छोडेको जग्गा कति छ ?

०. कतिपनि छैन

बिघा _____ कट्टा _____ धुर _____

क.१४ तपाईंहरूले दिनुभएको जग्गा सम्बन्धी जानकारीको लागि धेरै धेरै धन्यवाद, अब म तपाईंहरूलाई जग्गा सम्बन्धी एउटा अर्को प्रश्न सोध्न चाहन्छु ।

तपाईंहरूको आफ्नै जग्गा जम्मा कति छ ?

०. कतिपनि छैन

बिघा _____ कट्टा _____ धुर _____

अबका प्रश्नहरूमा हामी पशुपंक्षीको वारेमा केहि करा गरौं ।

क.१५ तपाईंहरूको घरमा हाँसकुखुरा पाल्नुभएको छ कि छैन ?

१. छ

०. छैन

क.१७ मा जानुहोस्

क.१६ तपाईंहरूको घरमा कतिवटा हाँसकुखुरा छन् ?

संख्या (कुखुरा) _____

संख्या (हाँस) _____

क.१७ तपाईंहरूको घरमा वस्तुभाऊ पाल्नु भएको छ कि छैन ?

१. छ

०. छैन



अर्को पानाको क.२४ मा जानुहोस्

क.१८ तपाईंहरूको घरमा कति वटा गाई गोरुहरू छन् ?

०. पालेको छैन

संख्या _____

क.१९ तपाईंहरूको घरमा कति वटा रांगा भैसीहरू छन् ?

०. पालेको छैन

संख्या _____

क.२० तपाईंहरूको घरमा कति वटा भेंडा बाख्रा छन् ?

०. पालेको छैन

संख्या _____

क.२१ तपाईंहरूको घरमा कति वटा बंगुर/सुंगुर छन् ?

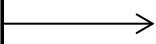
०. पालेको छैन

संख्या _____

क.२२ तपाईंहरूले माथि भनेको बाहेक अरु कुनै बस्तुभाउ तथा पशुपंक्षीहरू पाल्नुभएको छ कि छैन ?

१. छ

०. छैन



अर्को पानाको क.२४ मा जानुहोस्

क.२३ तपाईंहरूले माथि भन्नुभएको बाहेक अरु कुन कुन बस्तुभाउ तथा पशुपंक्षीहरू पाल्नुभएको छ ?

	किसिम	संख्या
२३.१.	_____	_____
२३.२.	_____	_____
२३.३	_____	_____

क.२४

अन्तरवार्ता लिनेको लागि

प्रश्न नं. क.१ हेरेर चिन्ह लगाउनुहोस्

१ व्यापार/व्यवसायबाट पनि घर ब्यवहार चलाउनु हुन्छ ।

२ व्यापार/व्यवसायबाट घर ब्यवहार चलाउनु हुन्न ।

अर्को पानाको खण्ड:ख मा जानुहोस्

क.२५ तपाईंहरूको कस्तो किसिमको व्यापार/व्यवसाय छ ?

१. _____

४. _____

२. _____

५. _____

३. _____

६. _____

खण्ड ख: बसाई सराई र रेमिट्यान्स सम्बन्धि जानकारी

अब हामी तपाईंको घरबाट विभिन्न कामको लागि बाहिर बसिरहुनु भएको सदस्यहरुबाट, तपाईंको घरपरिवारले पाउने रेमिट्यान्स र त्यसको उपयोग बारेमा केही कुरा गरौं ।

अन्तरवार्ताकारको लागि: घरधुरी विवरणमा छ महिनाको धेरैजसो समय घरबाट बाहिर बसेका प्रत्येक सदस्यहरुको बारेमा तलका प्रश्नहरु सोधेर बसाई सराई र रेमिट्यान्स सम्बन्धि कयालेण्डरमा भर्नुहोस् ।

ख.१ _____ (नाम) गएको छ महिनामा धेरैजसो समय घर बाहिर बस्नुभएको थियो/छ । गएको (महिना) देखि अहिले सम्म वहाँ घरबाट बाहिर कहिले कहिले कहाँ कहाँ बस्नुभयो सबै ठाउँको बारेमा बताईदिनुस है त ? यदि वहाँ छुट्टीमा घरमा आउनुभएको छ भने छुट्टीमा आउनुभन्दा पहिले बस्नुभएको ठाउँ र महिना पनि बताईदिनुहोला ।

अन्तरवार्ताकारको लागि: बसाई सराई र रेमिट्यान्स सम्बन्धि कयालेण्डरको ख.१.१ जांच गर्नुहोस् । यदि (नाम) २०६९ मंसिर महिनामा घर बाहिर बस्नुभएको छ भने, वहाँ (ठाउँ) मा कहिले जानुभएको थियो भनेर सोध्नुहोस् ।

ख.२ _____ (नाम) ले काम गर्नुहुन्छ कि, पढ्दै हुनुहुन्छ कि, अरु के गर्नुहुन्छ ?

अन्तरवार्ताकारको लागि: ख.२ प्रश्नमा उत्तरदाता/..... (नाम) ले काम गर्नुभएको महिनामा १, पढ्नुभएको महिनामा २ र अन्य भए ३ कोड बसाईसराई टेबलमा लेख्नुहोस् । पनश्च: अन्य भन्नाले भेटघाट, उपचार, घुम्न तथा बिहे गरेर गएको भन्ने बुझ्नु पर्दछ ।

ख.३ _____ (नाम) बाट गएको एक वर्षभित्र तपाईं वा तपाईंको घरपरिवारले पैसा, सामान/चीजबीज, उपहार वा कोशेलीहरु पाउनु भएको छ वा वहाँ आफू आउँदा ल्याउनु भयो ?

अन्तरवार्ताकारको लागि: ख.३ प्रश्नमा, उत्तरदाताको घरपरिवारले पैसा, सामान/चीजबीज, उपहार वा कोशेलीहरु पाउनु भएको महिनामा "१" र नपाउनुभएको महिनामा "०" बसाईसराई पात्रोमा रेकर्ड गर्नुहोस् ।

ख.४ गएको एक वर्ष भित्र (नाम) तपाईं वा तपाईंको घरपरिवारले पैसा, सामान/चीजबीज, उपहार वा कोशेलीको मूल्य समेत गरेर जम्माजम्मी कति मूल्य बराबर पैसा वा सामान पाउनुभयो वा उहाँ आफू आउँदा ल्याउनुभयो ?

अन्तरवार्ताकारको लागि: उत्तरदाताको घरपरिवारले पैसा वा सामान पाउनु महिनामा रेकर्ड गर्नुहोस् । उत्तरदाताबाट "थाहा छैन" भन्ने जवाफ आएमा हुन त थ्याक्कै भन्न गाह्रै हुन्छ, तैपनि कति जती पैसा पाउनुभयो वा उहाँ आफू आउदा ल्याउनुभयो होला ? भनेर सोध्नुहोस् ।

बसाई सराई र रेमिट्यान्स सम्बन्धि कयालेण्डर

विवरण	संकेताङ्क	२०६९ मंसिरमा बसेको ठाउँ (ठाउँको नाम) कहिले जानुभएको हो ?	बि.सं. २०६९				बि.सं. २०७०									
				पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
				2013												2014	
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
१. नाम:																	
ख.१.१ बसेको देश/जिल्ला																	
ख.१.२ पेशा																	
ख.१.३ पैसा पठाउने नपठाउने																	
ख.१.४ कति पठाउनु भयो																	
२. नाम:																	
ख.२.१ बसेको देश/जिल्ला																	
ख.२.२ पेशा																	
ख.२.३ पैसा पठाउने नपठाउने																	
ख.२.४ कति पठाउनु भयो																	
३. नाम:																	
ख.३.१ बसेको देश/जिल्ला																	
ख.३.२ पेशा																	
ख.३.३ पैसा पठाउने नपठाउने																	
ख.३.४ कति पठाउनु भयो																	

खण्ड ग: रेमिट्यान्सको उपयोग

ग.० अन्तरवार्ताकारको लागि: (ख.१.३, ख.२.३ ख.३.३ हेरेर चिन्ह लगाउनुहोस्)

१. घरधुरीमा रेमिट्यान्स आउछ

२. घरधुरीमा रेमिट्यान्स आउदैन

→ ग.८ मा जानुहोस्

अब हामी तपाईंको घर परिवारमा बाहिर बसिरहनू भएका सदस्यहरूबाट पाउने रेमिट्यान्स घरमा कसरी उपयोग हुन्छ भन्ने बोरमा केहि कुरा गरौं । सबैभन्दा पहिले घरमा प्रयोगहने जिन्सी सरसामानको बारे कुरा गरौं ।

ग.१: घरायसी जिन्सी सामानमा रेमिट्यान्सको उपयोग

ग.१.१ तपाईंको घरमा छ कि छैन ?

१. छ

०. छैन

→ अर्को सामानको बारेमा सोध्नुहोस्

ग.१.२गएको वर्षमा किन्नु भएको हो ?

१. हो

०. हैन

→ अर्को सामानको बारेमा सोध्नुहोस्

ग.१.३रेमिट्यान्सको पैसाले किन्नुभएको हो ?

१. हो

०. हैन

→ अर्को सामानको बारेमा सोध्नुहोस्

ग.१.४किन्दा रेमिट्यान्सको पैसा कति लगाउनु भयो ? _____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि:

कुन कुन महिना र सालमा किन्नु भएको हो तलको तालिकाको कोठामा पैसा लेख्नुहोस ।

घरायसी जिन्सी सरसमान र रेमिट्यान्सको प्रयोग

ग.१: घरायसी जिन्सी सामान	ग.१.१ घरमा		ग.१.२ गएको १२ महिनामा किनेको		ग.१.३ रेमिट्यान्स		बि.सं. २०६९				बि.सं. २०७०									
	१.छ	०.छैन	१. हो	०. हैन	१. हो	०. हैन	पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
							2013													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan							
ग.१.१ रेडियो/टेप																				
ग.१.२ टि.भी./भि.सि.आर/डेक																				
ग.१.३ साईकल																				
ग.१.४ मोटर साईकल/स्कुटर																				
ग.१.५ ट्रयाक्टर																				
ग.१.६ पम्पसेट/सिंचाई मोटर																				
ग.१.७ कार/गाडी																				
ग.१.८ गोबर ग्यांस																				
ग.१.९ राईस कुकर																				
ग.१.१० ग्यास चुल्हो																				
ग.१.११ फ्रिज																				
ग.१.१२ फोन/मोबाईल																				
ग.१.१३ कम्प्युटर																				
ग.१.१४ बिजुलीबाट चल्ने पंखा																				
ग.१.१५ फर्निचरहरु																				
ग.१.१६ पानी तान्ने मोटर																				
ग.१.१७ कृषि औजारहरु																				
ग.१.१८ अन्य:.....																				
ग.१.१९ अन्य:.....																				

नोट: कृषि औजारहरु भन्नाले थ्रेसर, घांस/पराल काट्ने मेसिन, स्प्रेयर, मकै छाडाउने मेसिन आदि बुझ्नु पर्दछ ।

ग.२: घरायसी खर्च र रेमिट्यान्सको उपयोग

अब हामी तपाईंको घरायसी खर्चको बारे कुरा गरौं ।

ग.२.१ गएको एक वर्षमा किन्नु भयो ?

१. किन्यौ

०. किनेनौ

अर्को सामानको बारेमा सोध्नुहोस्

ग.२.२रेमिट्यान्सको पैसाले किन्नु भएको हो ?

१. हो

०. हैन

अर्को सामानको बारेमा सोध्नुहोस्

ग.२.३ किन्दा रेमिट्यान्सको पैसा कति लगाउनुभयो ?

_____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि:

कुन कुन महिना र सालमा किन्नु भएको हो तलको तालीकाको कोठामा पैसा लेख्नुहोस ।

घरायसी खर्च र रेमिट्यान्सको प्रयोग

ग.२: घरायसी खर्च	ग.२.१ घर परिवारले १. किन्छ ०. किन्दैन	ग.२.२ रेमिट्यान्सले १. हो ०. हैन		बि.सं. २०६९				बि.सं. २०७०								
				पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस
				2013												2014
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
ग.२.१ अन्नपात																
ग.२.२ तरकारीहरू																
ग.२.३ मासु																
ग.२.४ दुध/दही/घिऊ																
ग.२.५ खाने तेल																
ग.२.६ चिनी/चियापती/कफी																
ग.२.७ लत्ताकपडा																
ग.२.८ अन्य:.....																
ग.२.९ अन्य:.....																

ग.३: शिक्षा र स्वास्थ्यमा रेमिट्यान्सको उपयोग

अब हामी शिक्षा तथा स्वास्थ्यमा रेमिट्यान्सको उपयोगको बारेमा कुरा गरौं ।

ग.३.१ गएको एक वर्षमा खर्च गर्नुभयो ? →

ग.३.२रेमिट्यान्सको पैसा लगाउनु भयो ? →

ग.३.३ गर्दा रेमिट्यान्सको पैसा कति लगाउनुभयो ? _____ जम्मा रुपैया

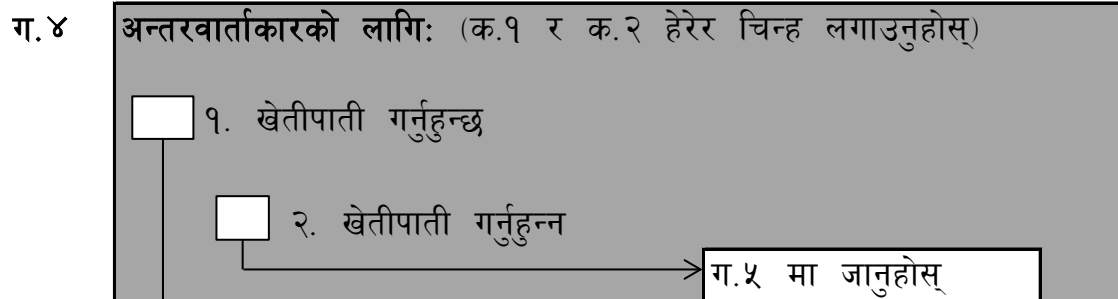
अन्तरवार्ता लिनेको लागि:

कुन कुन महिनामा कति कति खर्च गर्नुभयो, तलको तालिकाको कोठामा पैसा लेख्नुहोस ।

उपचार तथा पढाई खर्च र रेमिट्यान्सको प्रयोग

ग.३: शिक्षा र स्वास्थ्य	ग.३.१ घर परिवारले १. गच्यो ०. गरेन	ग.३.२ रेमिट्यान्सको प्रयोग १. भयो ०. भएन	बि.सं. २०६९				बि.सं. २०७०									
			पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
			2013													2014
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
ग.३.१ औषधि उपचार																
ग.३.२ पढाई खर्च																
ग.३.३ अन्य:																

ग.४: खेतीपातीमा रेमिट्यान्सको उपयोग



अब हामी खेतीपातीमा रेमिट्यान्सको उपयोग सम्बन्धि बारेमा कुरा गरौं ।

ग.४.१ गएको एक वर्षमा खर्च गर्नुभयो ? १. गन्थौ ०. गरेनौ → अर्को सोध्नुहोस्

ग.४.२रेमिट्यान्सको पैसा लगाउनु भयो ? १. हो ०. हैन → अर्को सोध्नुहोस्

ग.४.३ किन्दा/गर्दा रेमिट्यान्सको पैसा कति लगाउनु भयो ? _____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि:

कुन कुन महिनामा किन्नु भएको हो तलको तालीकाको कोठामा पैसा लेख्नुहोस् ।

खेतीपाती र रेमिट्यान्सको प्रयोग

ग.४. खेतीपाती	ग.४.१ घर परिवारले	ग.४.२ रेमिट्यान्सको प्रयोगले		बि.सं. २०६९				बि.सं. २०७०									
				पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
				2013													2014
				१. छ	०. छैन	१. हो	०. हैन	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
ग.४.१ बिउ बिजन किनेको																	
ग.४.२ विकासे मल हालेको																	
ग.४.३ बिषादी औषधि किनेको																	
ग.४.४ कृषि औजारहरु भाडामा लिएको जस्तै: थ्रेसर, घांस/पराल काट्ने																	
ग.४.५ पम्पसेट (भाडमा लिएको)																	
ग.४.६ ट्रयाक्टर (भाडमा लिएको)																	
ग.४.७ ज्यालामा मान्छे लगाएको																	
ग.४.८ वस्तुभाउ (गाई गोरु/भैसी/रांगा /भेडा बाखा आदि) किनेको																	
ग.४.९ कुखुरा पालनमा लगानी गरेको																	
ग.४.१० माछा पालनमा लगानी गरेको																	
ग.४.११ बंगुर पालनमा लगानी गरेको																	
ग.४.१२ वस्तुभाउ तथा पशुपंक्षीको लागि दाना/चोकर/ढुटो आदि किनेको																	
ग.४.१३ वस्तुभाउ तथा पशुपंक्षीलाई औषधि उपचार गर्नभएको																	
ग.४.१४ वस्तुभाउ पालनको लागि जग्गा किन्नभएको																	
ग.४.१५ वस्तुभाउ पालने खोर गोठको मर्मत गर्नुभएको																	
ग.४.१६ वस्तुभाउको लागि नया खोर गोठ बनाउन भएको																	
ग.४.१७ अन्य:.....																	

ग.५: बन्दब्यापार तथा ब्यबसायमा रेमिट्यान्सको उपयोग

अब हामी बन्दब्यापार तथा ब्यबसायमा रेमिट्यान्सको उपयोग सम्बन्धि कुरा गरौं ।

ग.५.१ गएको एक वर्षमा लगानी गर्नुभयो ? १. गन्थौ ०. गरेनौ → अर्को सोध्नुहोस्

ग.५.२रेमिट्यान्सको पैसा लगाउनु भयो ? १. हो ०. हैन → अर्को सोध्नुहोस्

ग.५.३ गर्दा रेमिट्यान्सको पैसा कति लगाउनु भयो ? _____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि: कुन कुन महिनामा कति कति खर्च गर्नुभयो, तलको तालिकामा पैसा लेख्नुहोस ।

बन्दब्यापार तथा ब्यबसायमा रेमिट्यान्सको प्रयोग

ग.५: बन्दब्यापार तथा ब्यबसाय	ग.५.१ घर परिवारले १. छ ०. छैन	ग.५.२ रेमिट्यान्सले १. हो ०. हैन		बि.सं. २०६९				बि.सं. २०७०									
				पुस	माघ	फागुन	चैत्र	बैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
				2013												2014	
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
ग.५.१ व्यापार व्यवसाय गरेको																	
ग.५.२ व्यापार व्यवसायमा लगानी गरेको																	
ग.५.३ घडेरी किनेको																	
ग.५.४ नयां घर बनाएको																	
ग.५.५ घर मर्मत तथा सुधार गरेको																	
ग.५.६ रिन तिरेको																	
ग.५.७ ढुकुटी खेलेको																	
ग.५.८ समुह वा कोष खेलेको																	
ग.५.९ पैसा व्याजमा लगाएको (साथी/छिमेकी)																	
ग.५.१० पैसा बैंकमा राखेको																	
ग.५.११ गरगहना किनेको (सुन/चाँदी/हिरा)																	
ग.५.१२ अन्य:																	

ग.६: चाडपर्व तथा रीतिरिवाजमा रेमिट्यान्सको उपयोग

अब हामी चाडपर्व तथा सामाजिक कार्यमा खर्च गरिएको रेमिट्यान्सको उपयोग सम्बन्धि कुरा गरौं ।

ग.६.१ गएको एक वर्षमा खर्च गर्नुभयो ? १. गयौ ०. गरेनौ → अर्को सोध्नुहोस्

ग.६.२रेमिट्यान्सको पैसा लगाउनु भयो ? १. हो ०. हैन → अर्को सोध्नुहोस्

ग.६.३ गर्दा रेमिट्यान्सको पैसा कति लगाउनु भयो ? _____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि:

कुन कुन महिनामा कति कति खर्च गर्नुभयो, तलको तालिकामा पैसा लेख्नुहोस ।

चाडपर्व तथा रीतिरिवाजमा रेमिट्यान्सको प्रयोग

च.६: चाडपर्व तथा सामाजिक खर्चमा	ग.६.१ घर परिवारले १. छ ०. छैन	ग.६.२ रेमिट्यान्सले १. हो ०. हैन		बि.सं. २०६९				बि.सं. २०७०									
				पुस	माघ	फागुन	चैत्र	बैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
				2013												2014	
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
ग.६.१ चाडपर्वहरूमा																	
ग.६.२ बिबाह तथा ब्रतबन्ध																	
ग.६.३ तिर्थयात्रा तथा भ्रमण																	
ग.६.४ काजकिरिया, श्राद्ध तथा अघौ																	
ग.६.५ जन्मदिन, न्वारन/पाशनी आदि																	
ग.६.६ अन्य: (पूजाआजा)																	
ग.६.७ अन्य:																	

नोट: माथिका सबै कुराहरूमा आफ्नो घरमा हुदा वा बाहिर हुदा लागेको खर्च समावेश गर्नु पर्नेछ ।

ग.७: अन्य खर्चहरूमा रेमिट्यान्सको उपयोग

अब हामी चाडपर्व तथा सामाजिक खर्चमा रेमिट्यान्सको उपयोग सम्बन्धि कुरा गरौं ।

ग.७.१ गएको एक वर्षमा खर्च गर्नुभयो ? १. गन्थौ ०. गरेनौ → अर्को सोध्नुहोस्

ग.७.२रेमिट्यान्सको पैसा लगाउनु भयो ? १. हो ०. हैन → अर्को सोध्नुहोस्

ग.७.३ गर्दा रेमिट्यान्सको पैसा कति लगाउनु भयो ? _____ जम्मा रुपैया

अन्तरवार्ता लिनेको लागि:

कुन कुन महिनामा कति कति खर्च गर्नुभयो, तलको तालिकामा पैसा लेख्नुहोस ।

अन्य खर्चहरूमा रेमिट्यान्सको प्रयोग

ग.७: अन्य खर्चमा रेमिट्यान्सको उपयोग	ग.७.१ घर परिवारले १. छ ०. छैन	ग.७.२ रेमिट्यान्सले १. हो ०. हैन	बि.सं. २०६९				बि.सं. २०७०									
			पुस	माघ	फागुन	चैत्र	वैशाख	जेठ	असार	साउन	भाद्र	अशोज	कार्तिक	मंशीर	पुस	
			2013													
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
ग.७.१ घरभाडा तिरेका																
ग.७.२ टेलिफोन/मोबाईल/ईन्टरनेको बिल तिरेको																
ग.७.३ बिजुलीको बिल तिरेको																
ग.७.४ पानीको बिल तिरेको																
ग.७.५ चुरोट, सुर्ती, खैनी,																
ग.७.६ पेय पदार्थ: रक्सी, वियर, हुस्की																
ग.७.७ चन्दा, दान																
ग.७.८ अन्य:																

अब म गएको १२ महिनामा तपाईंहरूको घरपरिवारको आम्दानी खर्चको बारे केहि प्रश्नहरू सोध्दै छु ।

ग.८

वर्ष भरीको आम्दानी विचार गर्दा, विभिन्न किसिमबाट जस्तो कि तपाईंहरूको घर परिवारको सदस्यहरूले कमाएर ल्याएको ज्याला, तलब, पेन्सन, बन्दब्यापार तथा अन्य व्यवसायबाट भएको कमाइ, अन्न, पशुपंछी, घर, जग्गा जमीन र अरु सरसामन बेचबिखन बाट आएको आम्दानीमा कुनै पनि खर्च नकटाईकन भएको जम्मा आम्दानीलाई सम्झनु होला ।

पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु पचास हजार वा सो भन्दा कम थियो कि, रु. पचास हजार भन्दा बढि थियो ?

१. रु. पचास हजार वा सो भन्दा कम

२. रु. पचास हजार भन्दा बढि

अर्को पानाको ग.११ मा जानुहोस्

३. कति पनि आम्दानी नै थिएन

पाना नं.२१को ग.१४ मा जानुहोस्

ग.९

पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु पचिस हजार वा सो भन्दा कम थियो कि, रु. पचिस हजार भन्दा बढि थियो ?

१. रु. पचिस हजार वा सो भन्दा कम

२. रु. पचिस हजार भन्दा बढि

अर्को पानाको ग.१४ मा जानुहोस्

ग.१०

पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु दश हजार वा सो भन्दा कम थियो कि, रु. दश हजार भन्दा बढि थियो ?

१. रु. दशहजार वा सो भन्दा कम

२. रु. दशहजार भन्दा बढि

अर्को पानाको ग.१४ मा जानुहोस्

ग.११ पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु एक लाख वा सो भन्दा कम थियो कि, रु. एक लाख भन्दा बढि थियो ?

१. रु. एक लाख वा सो भन्दा कम

अर्को पानाको ग.१४ मा जानुहोस्

२. रु. एक लाख भन्दा बढि

ग.१२ पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु. दुइलाख पचास हजार वा सो भन्दा कम थियो कि, रु. दुइलाख पचास हजार भन्दा बढि थियो ?

१. रु. दुइलाख पचास हजार वा सोभन्दा कम

ग.१४ मा जानुहोस्

२. रु. दुइलाख पचास हजार भन्दा बढि

ख.१३ पोहोर देखि अहिले सम्म तपाईंहरूको आम्दानी जोड्दा रु. पाँचलाख वा सो भन्दा कम थियो कि, रु. पाँचलाख भन्दा बढि थियो ?

१. रु. पाँच लाख वा सो भन्दा कम

२. रु. पाँच लाख भन्दा बढि

ख.१४ तपाईंहरूको सहयोग र समयको लागि धेरै धेरै धन्यवाद ! तपाईंहरूले दिनु भएको जानकारीहरू हाम्रो लागि धेरै महत्वपूर्ण छन् । हवस त अहिलेलाई विदा हुन्छु !

नमस्कार !

आहेलेको ठीक समय:.....

यो पाना खाली राखिएको छ

खण्ड घ: अन्तरवार्ता लिनेले अवलोकन गरेर लेखने

तलका सबै प्रश्नहरू अन्तरवार्ता लिने व्यक्ति आफैले अवलोकन गरेर लेख्नुहोस् ।
यी प्रश्नहरू उत्तरदातालाई सोधिराख्नु पर्दैन ।

घ.१ उत्तरदाता कस्तो किसिमको घरमा बस्नुहुन्छ ?

१. एक परिवार बस्ने घरमा

२. एक भन्दा बढि परिवार बस्ने घरमा

घ.२ उत्तरदाता बस्ने गरेको घर कति तले छ ?

१. एक तले

२. दुई तले

३. तीन तले

४. चार तले

५. पाँच तले वा बढी

घ.३ उत्तरदाताको घरको भित्ता के ले बनेको छ ?

१. ईट्टाले

२. सिमेन्ट/कंक्रीटले

३. चित्रा/खडाइले

४. ढुङ्गाले

५. काठको फलेकले

६. माटोले

९७. अन्य (खुलाउनुहोस्) _____

घ.४ उत्तरदाताको घरको छानो के ले बनेको छ ?

१. टिनले

२. खरले

३. चित्रा/खडाइले

४. ढुङ्गाले/स्लेटले

५. काठको फलेकले

६. प्लाष्टिकले

७. कंक्रीट ढलान

९७. अन्य (खुलाउनुहोस्) _____

घ.५ उत्तरदाताको घरको भुईँ के ले बनेको छ ?

१. माटोले

२. काठले

३. कंक्रीट ढलान

४. ईट्टाले

९७. अन्य (खुलाउनुहोस्)

घ.६ उत्तरदाताको घरमा भएको इनार के कस्तो किसिमको छ ?

०. उत्तरदाताको घरमा इनार छैन

१. सिमेन्टको रिङ्ग राखेको, तर ढकनी नराखेको र बाहिर वरिपरि प्लास्टर पनि नगरेको

२. सिमेन्टको रिङ्ग र ढकनी राखेको तर वरिपरि प्लास्टर नगरेको

३. सिमेन्टको रिङ्ग र वरिपरि प्लास्टर गरेको तर ढकनी नराखेको

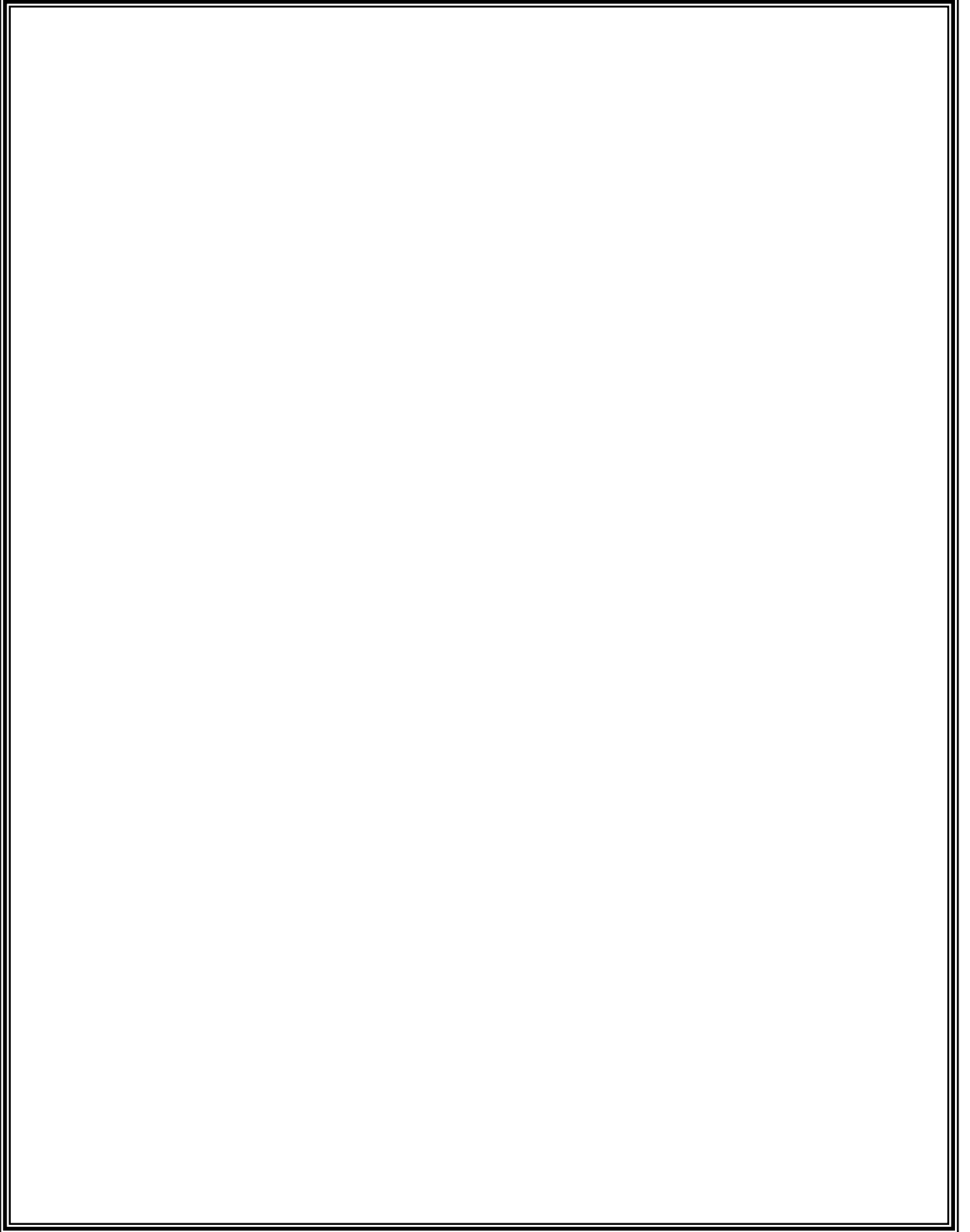
४. सिमेन्टको रिङ्ग र वरिपरि प्लास्टर गरेको साथै ढकनी राखेको

५. सिमेन्टको रिङ्ग र ढकनी नराखेको कच्ची इनार

६. सिमेन्टको रिङ्ग नराखेको कच्ची इनार तर ढकनी राखेको

९७. अन्य (खुलाउनुहोस्)

अन्तरवार्ताकारको अनुभव



सम्पर्क विवरण

विवरण	पहिलो पटक	दोश्रो पटक	तेस्रो पटक	कैफियत
मिति				
अन्तरवार्ता लिनेको नाम				
परिणाम*				
समय				
अर्को पटक जाने मिति				

* १. अन्तरवार्ता पुरा भएको २. उत्तरदाता घर नभएको ३. अन्तरवार्ता बिचैमा रोक्नु परेको
 ४. अन्तरवार्ता दिन नचाहेको ५. अन्तरवार्ता आंशिक पुरा भएको ६. अन्य भए खुलाउने:.....