



## Safer Remittances and Improved Livelihoods





# CONTENTS

- **Background** 1
- **Overall Objectives** 2
- **Specific Objectives** 3
- **Learning from the Project**
  - Skills and Employment
  - Remittance at the Village Itself
  - Financial and Knowledge Management
  - Community Participation
  - Growing Awareness about Local Government
- **Case Stories**
  - Multiple Benefits
  - Productive use of Remittance
  - Rebuilding Life
  - Poultry Changes sLife
  - Fruit of Training
  - Living by Learning
  - Balancing Act
  - Empowering Themselves
  - Aiming Higher





## Background

Migration for employment has remained a trend in Nepal for almost 200 years. Until the early 1980s, India was the only destination for Nepalese, but in the late 1980s, Nepalese labourers started migrating to Gulf Cooperation Council (GCC) countries and South East Asian Countries. This trend started to increase considerably during the 1990s. Migrating to India is much cheaper than migrating to other countries. It is, thus, natural that majority of Nepalese migrating to India for employment are from the poorest sections of the society. There is also seasonal variation in migration of the Nepalese workforce from Nepal to India. Even though migration of Nepalese to India and inflow of remittance represents a significant portion of the migrant population and remittance in Nepal, there are not many policies and programs specific to the migration and remittance flow between the two countries.

Although India ranks among the top destinations for foreign employments for Nepalese, exact statistics on the inflow and outflow of migrants is difficult to acquire due to the open border and lack of a system for recording migration across the border. Safer Remittances and Improved Livelihoods (SRIL) is a project being implemented in rural parts of Kailali district of Far Western Development Region and Surkhet District of Mid Western Development Region of Nepal. It is being supported through the Joint Migration and Development Initiative (JMDI) aimed at maximizing the potential of migration for local development through the delivery of targeted support to local authorities and civil society organizations.

This initiative is financed by the European Commission (EU) and the Swiss Agency for Development and Cooperation (SDC) and implemented by the United Nations Development Programme (UNDP) with support from other partner agencies: International Organization for Migration (IoM), International Labour Organizations (ILO), United Nations High Commissioner for Refugees (UNHCR), United Nations Population Fund (UNFP), UN Women and United Nations Institute for Training and Research.

## Overall Objective

SRIL's overall objective is to enhance the livelihood status of seasonal migrant families and their communities in Surkhet and Kailali districts of Nepal.

## Specific Objectives

- To ensure better job opportunities for seasonal migrant workers
- To increase access to seasonal migrant workers in the informal sector to suitable financial products
- To increase investments of remittances on productive sectors such as enterprise development and education To support local authorities for the formulation and implementation of suitable policies and programmes for the benefits of Nepali seasonal migrants working in India.



## Learning from the Project

The project will give high priority to local development works. It will sensitize communities, local authorities as well as the political parties on migration issues and help develop plans and programmes that will benefit migrants and their families. Better protection mechanism for migrant workers in India will reduce cases of exploitation and abuse. Supporting enterprise development and remittance utilization will not just improve the living standards of the migrants but also boost the local economy and generate jobs at the local level. Also, discouraging child migration will help to increase the number of schooling years in the communities. These are the key learning of the project.





## Skills and Employment

The project has gained positive experiences in the field of imparting skills and creating opportunities for the migrant workers. The project's experience is that there is a marked difference in outcome between people who acquire some skills and competence before they go for foreign jobs and those who do not. Employment opportunities have increased especially for those who go to India for employment and those who seek employments in the local markets. The project has played an important role in creating opportunities for those who go to Indian market for employment and those who seek employment within the country itself.



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*If we acquire some skills before leaving the country it will do us good no matter which countries you go to. You get good salary and you don't have to suffer much.*

*Basudev Chaudhary, Ghodaghodi, Kailali*

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*If you are trained, you will get job just about everywhere. Without training, you would be wandering about doing nothing. With training skills, they call for some work in the village as well. I am making a good earning from this.*

*Gulab Lamsal, Rakam Surkhet*

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*My husband was once looted in the jungle of Dehradun during travel to back home with money. Many people also suffered during mobility. After that he has vowed never to travel around by carrying cash with him. Now we are more aware because of the knowledge delivered by this project. We are using IME service. It has made things easy.*

*Rupa Basnet, Sadhepani, Kailali*

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## Remittance at the village itself

After this project started, commercial banks, remittance transfer operators, local cooperatives and micro-finance programme collaborates have taken the remittance services to people's doorsteps. This has enabled the family members of the migrant workers to get the remittance money from their own homes with full guarantee of safety. Before this service started, it was very difficult for the migrant workers to get their hard-earned money to the hands of their family members back home. Some of the migrant workers would be looted of their money on the way to home, and others even had to risk their lives while returning home with their hard-earned money. The remittance service has saved a lot of time for the family members. And they do not have to worry about safety either.

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*Earlier we suffered from various problems during the travel. It was really risky having to travel carrying cash. Nowadays we are using remittance service in our community and it's very easy and safe too. It has benefited us.*

*Bishnu Pun, Mehelkuna Surkhet*

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## Financial and Knowledge Management

This project has provided financial management trainings to the seasonal migrants. It has also provided the financial knowledge to the family members of the migrant workers on how to properly utilize the remittance money. They have acquired the knowledge to create the capital and professional development. Migrant workers and their families have received management skills. It has given them both knowledge and skills.

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*We are getting more financial knowledge from the group. We think earning and saving both are important. We are using remittance for our better livelihood. Because of this group knowledge, some have started commercial goat farming, others have opened up shops and the others have received mobile repairing training. We have learned the ways to remit money from the foreign countries and the ways to make best use of it.*

*Shanti Chand, Kailali*

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*Earlier I used to go India as a migrant worker, but it was not so beneficial for me. When my wife received training from this project, she got knowledge about the income generation and started pig farming. After training from SRIL from 100 piglets, I could make profit of around NPR 80,000. I can make net saving of 30 to 40 thousand rupees after deducting education and health expenses. I started this work after my wife received the training. I have also helped her. Now I won't go to India.*



*Santa Bdr. Chaudhary  
Sadhepani, Kailali*

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*We are engaging local migrants' family group and we are getting good knowledge and sharing from this network. Since we received knowledge I started goat farming, which has already benefitted us. After training we started administering drugs to goats every six months. They are well and healthy. It is good for us.*

**Gyanu Sharma**, Mulpani Women Empowerment Centre, Mehelkuna, Surkhet

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*Group training taught us a lot about vegetable farming. We learned as we were taught. And then we started commercial farming. It is good. My husband is working in India as a migrant worker and I am also doing something here for income generation.*

**Bibhakumari Rana**, Mehelkuna Surkhet

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## Community Participation

Through this project, the migrant workers and their families have started to participate in the community networks. This has enabled them to identify the problems of the migrant workers and also the ways to solve those problems. Their association with the community network has taught them a number of things.





*“Safer Remittance and Livelihood Project (SRIL) implemented by OXFAM is becoming more practical day after day. It has become useful and it has had positive effects. We have been raising awareness on issues such as using remittance for commercial gains, organizing programs for skill development and encouraging them to engage in life skills enterprises. All this has given better result.”*

**Hiralal Regmi**, Local Development Officer,  
District Development Committee Surkhet



*“They earn in the foreign countries. They have also become aware about safe remittance and using remittance money for economic gains. All this is the outcome of this project.”*

**Shyamlal Kharal**,  
Secretary, Rakam VDC Surkhet

## Growing Awareness about Local Government

The problems of the migrant workers and their families have become the subject of discussion in local communities and community networks. It has enabled them to draw the attention of local government bodies such as District Development Committee, Municipalities and Village Development Committees over these issues. It has also drawn the attention of these bodies on enhancing the capacities of the local bodies, integrating women into development, and working in favour of the people who migrate to other countries for employment and those who return from migration.



## Multiple Benefits

**Bheri Mahila Sasaktikaran Kendra**, Sahare-8, Tallo Botechaur

Bheri Mahila Sasaktikaran Kendra was established with the help of OXFAM and Environment Development Society (EDS) to work for the rights of women and families of India bound migrants. The 38 members of the Women Empowerment Centre are happy to be part of first such group working for the women. The members of the group have already received trainings in goat rearing and tailoring through the SRIL project.

The group took part in the Women's Day celebration held at the Village Development Committee (VDC) office and carried out campaigns against untouchability. They also held awareness campaigns for sanitation and financial literacy. The members agreed that they have benefitted from the knowledge about migration and safer remittance. Everyone now claims to be using formal channels for remittance. Within the group the members have also begun compulsory monthly savings with each member contributing Rs 20. The group also plans to request for resources from the VDC budget reserved for women.

*"After the training, we are no more afraid to go out of the house. Now we can also do those activities which were earlier done by only males. Now most of the males of the village are supportive though some showed reluctance in the beginning."*



## Productive Use of Remittance

**Bhimsara BK** - 38, Nangi-5, Mehelkuna

Before the Safer Remittances and Improved Livelihoods (SRIL) training program, Bhimsara's husband made many perilous journeys from India to Nepal carrying his hard earned money with himself. Now the family makes use of safer money transfer channels like Kakrebiha Bank in Mehelkuna after Bhimsara learnt about it through her group, Mulpani Mahila Sasaktikaran Kendra. With the remittance received from India, her family has bought two ropanis of land and she has been investing in poultry business since last year.

Bhimsara now has nearly 110 chickens in her poultry farm. She sells them at Rs 180 to Rs 190 per kilo and makes enough to cover the daily household expenses and her four children's education fees. She has received goat rearing training through the project. She also wishes for more training regarding poultry farming. Bhimsara hopes to expand her poultry business, so her husband wouldn't have to migrate anymore.

*"I have learnt the importance of savings and family budgeting after joining the group. Now even my husband is supportive of my participation in the group. Nowadays we both discuss together before making any decisions."* – Bhimsara BK.





## Rebuilding Home, Life

The nineteen-year old Bishnu Rana Khatri was distraught when last year landslide completely destroyed her home along with six others in the village, severely injuring her father-in-law. All their livestock and savings were lost in the disaster. With the money sent home by her husband and loans, they have rebuilt their lives and now she is working hard to ensure a bright future for her son.

Bishnu started all over again with goat rearing and now has 16 goats, which she sells at Rs 15-20,000 per adult goat depending on weight. She is also engaged in bee keeping with 12 beehives. She has received training in goat rearing from District Agriculture Development Office (DADO) through the Utpadansheel Mahila Krishak Samuha formed with the help of OXFAM and Environment Development Society (EDS). With this small enterprise along with the money sent by her husband, her family has managed to clear all their debts incurred by the disaster. She has also opened an account at the local bank in her son's name with savings now at Rs 40,000.

***“Due to the empowerment training, now I can convince my husband by explaining to him the benefits of these trainings. My in-laws also don't stop me as they too understand its importance. Everything is going good for now” – Bishnu Rana Khatri***



## Poultry Changes Life

**Dil Maya Oli – 25, Pul Bazar, Rakam-6**

Dil Maya Oli lives in a rented room with her daughter. Her husband has been migrating annually to India for the past 15 years for work. After learning about poultry business from relatives, Dil Maya asked her husband to start a poultry farm. Now after a year since she started, she is the proud owner of over 300 chickens and earns up to Rs 15-20,000 a month.

Dil Maya has recently taken a loan of Rs 50,000 from a local cooperative to expand her enterprise. Her aim is to make the business profitable enough so that her husband won't have to go to India anymore. She hopes to learn more about the poultry business through her women's group and its association with the District Agriculture Development Office (DADO).

***“Participation in the group made me aware of the need to prepare for the future of my daughter, to save and keep records of my enterprise for better management. I would gladly send my daughter into such training”.*** – Dil Maya Oli



## Fruit of Training

**Gita Sharma** – 27, Nangi – 5, Mehelkuna

Gita Sharma lives alone with her two children. Her husband now works in Malaysia after years of hardships in India. Gita uses the services of Kakrebihar bank in Mehelkuna to receive the money sent by her husband. She began using such formal channels after she learnt about them in the financial literacy training from OXFAM and Environment Development Society (EDS). She has taken loans from relatives and Pavitra (Cooperative of EDS supported by OXFAM) to build new house a year ago and is still paying back the loans. She now has Rs. 50,000 loan remaining.

*“I went to the VDC to give the letter on behalf of my group (Mulpani Mahila Sasaktikaran Kendra) requesting for funds. We didn’t get any response. But at least we learnt that we need to keep photocopies of what we submit and that we need to go in group next time instead of alone. Through the training received in group I learnt about Citizens Forum (Nagarik Mancha) and family budgeting. Due to which, now days I curtail my unnecessary expenses like use of mobile phone. Now I also take part more in decision making within the household. I have also told about these programmes and their benefits to members in my mother’s house.”*

- Gita Sharma



## Living by Learning

**Gyanu Sharma** - 20, Nagni-5, Mehelkuna

Gyanu Sharma diligently follows what she learnt in the goat rearing training under the Safer Remittances and Improved Livelihoods (SRIL) project of OXFAM and Environment Development Society (EDS). Her goats are healthy and she plans to ensure it by mixing the breeds for a healthier livestock. Gyanu also runs a small shop from her home. She earns from Rs 3,000 to 4,000 per month from the shop. With the small income from the shop and from the earnings of her husband, Gyanu and her family has begun building a house in Mehelkuna. This too without taking any loans and even managing to have a small savings.

*“The strength of the group (Mulpani Mahila Sasaktikaran Kendra) is very good for us women. I was a very shy person before and now I have grown confident becoming more social and outgoing. We go to VDC office and even Surkhet without fear. There have been positive changes in my husband and my in-laws. They are very supportive of me now. They even advised me to open up a shop. Before they had thinking that women cannot do anything but now it is changing.”*

Gyanu Sharma





## Balancing Act

**Mulpani Mahila Sasaktikaran Kendra, Nangi-5, Mehelkuna**

Despite initial opposition from the men of the village, the 32 women of the Mulpani Mahila Sasaktikaran Kendra have successfully managed to balance housework and their new life within the group. The group is actively engaged in raising awareness for safer remittance, safe drinking water, sanitation and women rights within the community. They have even carried out their own surveys to achieve their goals fully. The group celebrated Women's Day and Migration Day and plan to do so annually. The group even wrote to the VDC office requesting funds but didn't receive any reply. They realized their mistakes and learnt that they need to keep a copy of documents with them and go to government offices in a group.

The group has focused on inculcating saving habit among its members. Each member deposits Rs 50 monthly into the group's account. Now the group has savings of about Rs 9,000, which they give out on loan to their members only. Maximum loan amount is Rs 1,500 for three months duration with interest rate of two percent per month. They plan to increase the loan amount limit once the savings increase.



## Empowering Themselves

Shree Saraswati Mahila and Shreejansheel Mahila Sasaktikaran Kendra are both women's groups formed by OXFAM and Environment Development Society (EDS) project in Rakam VDC 6 and 7 respectively. They have been working together closely for women empowerment since their formation. The two sister groups, though separated by wards, hold their monthly meetings on separate days at the same community hall which they have built with the help of VDC in 2012. The two groups have also been registered at the District Agriculture Development Office (DADO) and they plan to participate in various trainings in the near future.

They carry out major activities together such as the campaign against VAW with the area police. Rakam VDC suffers from drinking water shortage so the two groups together went to the community stakeholders to discuss about the problem and also plans to approach the VDC if needed. The members have been active in dissemination of information about safer remittance and importance of official documents while migrating to their neighbours and helping to solve cases of domestic disputes within and outside their groups. The District Administrative Office has formed an Anti-VAW unit with the inclusion of few members from the two groups.



## Aiming Higher

**Utpadansheel Mahila Sasaktikaran Kendra,  
Machhkharka, Sahare-6**

Nearly ten-months since its formation, the 38 women of the WEC (Women Empowerment Centre) feel that they have accomplished many things together as a group. They had started group with 25 members, which soon grew to 38 members due to its success. The group has actively campaigned for cleanliness, women rights and financial literacy in the community. The women even built the footpath from the school to the main road. The group also benefitted from the safer remittance training given by OXFAM and EDS. Most of them are now using formal channels for remittance.

The WEC holds its meeting on the first day of the month for its savings program and on the 15<sup>th</sup> day for general discussions. For savings the group charges Rs 20 per month for each member and now has a saving of Rs 4,200 accounted by the group's treasurer Shanta Kumari Rana. One of their objectives is to begin a cooperative. For now, the group provides loans to its members only at interest of 1 percent for agricultural purposes and 2 percent for other uses. The group is also registered with the DADO. The members have decided to request training for mushroom farming from DADO.

"It has brought unity among us and created a better environment for us to get together", says Meena Kumari BK, chairperson of the group.





**Project Period:**  
May 2014-January 2016

**Geographical Coverage:**

**Surkhet**

(Mehelkuna, Sahare and Rakam VDCs) and

**Kailali**

Sadhepani and Ramshuikharjhala VDCs and Dhangadhi Municipality)

**Targeted Direct Beneficiaries:**

1,200 Seasonal Migrant Families

Local Partners: Forum for Awareness and Youth Activities(FAYA), Environment Development Society (EDS) and National Institute for Development Studies (NIDS)

## Safer Remittances



## Improved Livelihoods