3 Impediments to Leveraging Remittances for Development

Potentials of Remittances

Labour migration is an effective livelihood strategy for many mountain people. Migration generates financial and human capital, which, if leveraged for development, is a proven driver of poverty reduction.

Particularly social remittances, those benefits beyond the effects of financial flows such as the acquisition and transfer of new skills and improved knowledge, can play an important role in development. Migrants acquire new ideas, skills, perceptions, and technologies, which they carry back to their place of origin. Migration stimulates a flow and exchange, not only of financial resources, but also of ideologies, which influence and often challenge traditional structures at home (IOM 2005).

Equally, financial remittances are becoming the most direct, immediate, and significant contribution to the livelihoods of the mountain poor. They provide a safety net for the large number of dependents left behind. Results from macro-economic studies suggest that, on average, a 10% increase in per capita official international remittances leads to a 3.5% decline in the proportion of people living in poverty (Adams and Page 2005). In Nepal, remittances are responsible for almost 20% of the poverty decrease since 1995, against a background of armed insurgency and economic downturn (Lokshin et al. 2007). The benefits of remittances are not limited to recipient households, but have a wider impact on the receiving society, as remittances are spent, which generates demand and jobs for local workers (UNDP 2009).

Labour migration has yet to be fully leveraged for poverty alleviation and development in the western HKH region. The major impediments to an enhanced development impact of remittances in the western HKH that were identified are summarised in the following.

Impediments to Leveraging Remittances

The cost of labour migration

Migration from mountain areas is expensive. If migrants cannot rely on their informal network of friends and relatives to find jobs, they need to seek assistance from employment agencies, which considerably increases the cost.

The Nepal case study reported strong reliance on employment agencies for migration to the Gulf and Southeast Asian destinations. Many marginalised mountain people lack the capacity to find employment independently. Employment agencies offer a wide range of services: they arrange employment, visas, travel, and paperwork, and local accommodation and support at the destination. Through a network of brokers, who are usually returnees, the employment agencies reach even the remotest mountain village to advertise job opportunities abroad. Among the villages surveyed

Pakistan's policy intervention to lower the cost of migration

The migration management system introduced by Pakistan aims to control migration costs, mainly by regulating recruiting agencies. Pakistan introduced the system through the Emigration Ordinance of 1979, which established the Bureau of Emigration and Overseas Employment (BOE). The BOE was given regulating responsibilities, which include the authority to issue licenses to recruiting agents and ensure full compliance with the minimum standards in the foreign employment contract. The BOE also determines the rate of various charges, including the commission to be charged by recruiting agents, and the insurance rate to be paid by migrants as part of a 'welfare fund' to cover the possibility of death or disability incurred during employment abroad. Most of the recruiting agencies are located in city hubs. The case study for Pakistan could not identify any licensed recruiting agency in the mountain districts of Pakistan.

in Nepal, migrants claim that agencies charge as much as US$ 1,200 for employment in Malaysia or the Gulf countries (Dreusse and Schlueter 2009, p 11). Returned migrants in Pakistan reported that a contract of two to three years was usually sufficient to cover the costs of migration and accumulate some savings (Arif 2009).

While recruiting agencies have an extensive outreach in Nepal, they are less relevant in the mountain areas of Pakistan and Uttarakhand in India. The outflow data from the Bureau of Emigration shows that 46 per cent of the Pakistani migrants in 2004 went abroad on a direct visa (Suleri and Savage 2006). Research also shows that migrants assisted by recruiting agents earn a lower salary than migrants who directly contact their employers for similar jobs (ODI 2006). In Uttarakhand, friends and relatives were the major source of information for 60% of the migrants surveyed. The same holds true in Nepal for migration to India. Direct contacts substantially reduce the overall cost of migration.

Table 2: Average cost of international migration from Pakistan

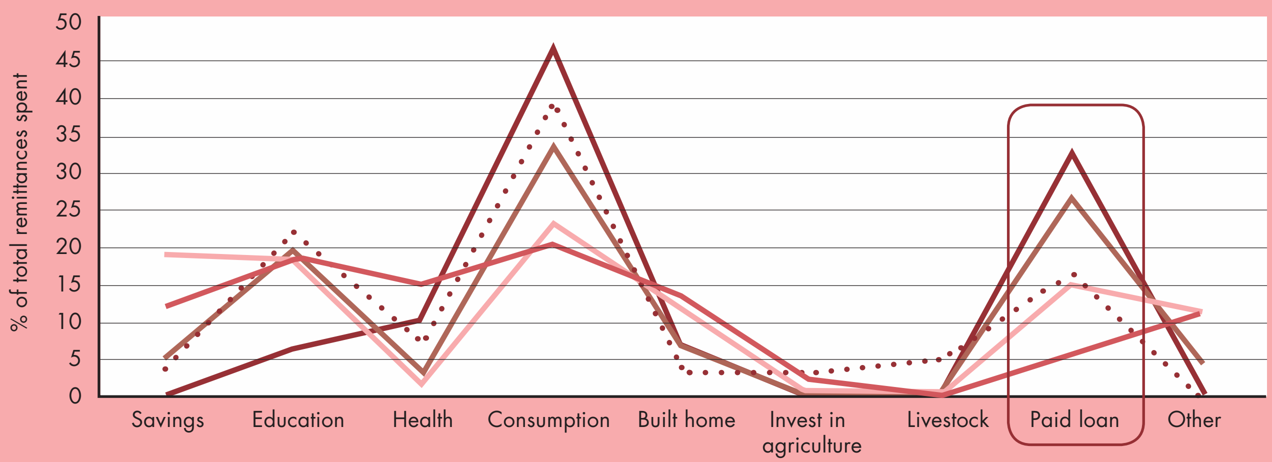
Route	Cost (approx USD)	Advantages	Disadvantages
Through agent	1,875–3,125	More likely that visa is approved Takes less time	High cost
Through relatives in destination country/ direct visa	1,000–1,375	Safe	Invitees must provide a guarantee letter
Directly on a tourist visa	625–1,000	Cost effective	Takes more time Visas often rejected

Source: ODI 2006

Financing migration

Many migrants are unable to meet the cost of migration on their own, and must borrow funds. But financial services in mountain areas are scarce and most have to take credit from moneylenders. Moneylenders throughout the western HKH charge exorbitant rates of interest, ranging from 5 to 10% or more per month, or up to 150% per year (Field Study Nepal in Sherpa 2010). Thus a great part of remittances are used to repay loans (see Figure 3). In Nepal, most respondents borrowed from local moneylenders because of the simple procedures and wide availability. But some migrants, particularly those with low paid jobs, run into trouble repaying high interest loans, and end up losing land and cattle, and have sometimes even become unpaid bonded labourers to the moneylender. Similar cases of migrants falling into debt traps, unable to pay even the interest, have been reported in other parts of Nepal (Dreusse and Schlueter 2009, p14) and Bangladesh (MigrationDRC 2009, p18).

Figure 3: **Proportion of most recent remittances used on average by households in each spending quintile* for different purposes in Nepal in 2006**



*HHs divided into five bands (quintiles) according to total amount spent: bottom 2 3 4 top

Source: Ferrari et al. 2007

What moneylenders charge per month, commercial banks bank charge per year. But the limited outreach, bureaucratic hassles, necessity of collateral, and problems in showing creditworthiness make banks inaccessible and unpopular among villagers. In the survey sites in Nepal, savings and credit schemes of community organisations and micro-finance institutions are gaining popularity because of their comparatively low interest rates (12-18 per cent per annum), non-requirement of collateral, and simple procedures (Field Study Nepal in Sherpa 2010). At the destination, Nepali migrants have developed financial self-help associations with saving and lending as primary functions, due to a lack of viable, formal alternatives (see Thieme 2003 for a detailed description of two savings and credit associations identified among Nepalese migrants in Dehli: Rotating Savings and Credit Association [RoSCA] and Accumulating Savings and Credit Association [ASCrA]). The value of these associations goes far beyond the frontiers of the financial landscape, as they contribute to social security, social life, and community development (Thieme 2003, 2006). See Table 3 for a comparison of major credit facilities in the western HKH.

In Uttarakhand, India, the surveyed migrants mainly arrange funds for migration from within their own household (54%) or borrow from friends (38%). Moneylenders are generally avoided and, hence, there were significantly less cases of migrant families being caught in debt traps (Field Study India in Jain 2010).

Table 3: Comparison of credit options for mountain migrants

	Local moneylenders	Banks	Community organisations
Interest rate per annum	Up to 150%	12%	18%
Accessibility	High	Low	Increasing
Collateral	Labour, land	Land, gold	Community organisation membership, goodwill
Process	Very fast	Slow	Fast
Potential for bad debt	Very high	Very low	Low
Repeat customers	Medium	Medium	High
Awareness among villagers of credit offers	High	Low	Increasing

Source: Field Study Nepal in Sherpa 2010

Unskilled labour – low paid jobs – low remittance transfers

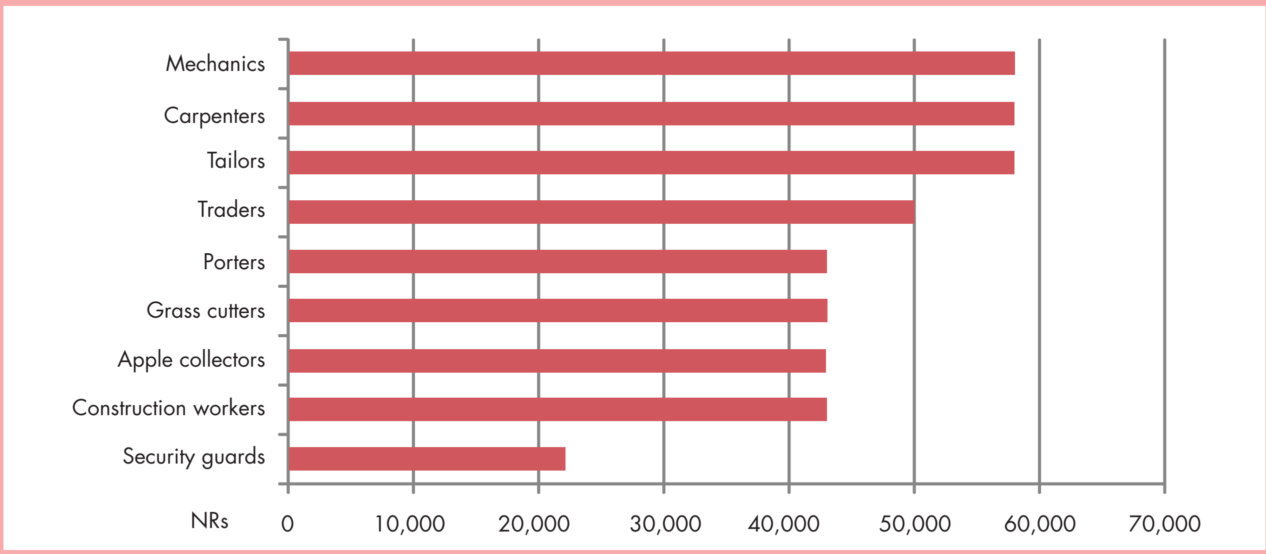
The volume of remittances sent by individual migrants from the western HKH is low. The main reason for this is that most migrants are unskilled or semi-skilled and work in low paid jobs. The major share of their earnings is consumed at the migration destination. Among the surveyed migrants from Nepal, almost half of the earnings are consumed directly at the destination (Field Study Nepal in Sherpa 2010). The average remittance for 64 per cent of the surveyed migrants from Uttarakhand, India, is just under IRs 3,000 (US$ 63) per month, while migrants from Nepal send less than NRs 1,000 (US$ 13) per month (Field Study India in Jain 2010, Field Study Nepal in Sherpa 2010). On average, Pakistani migrants remit only US$ 46 per month, but this is still significant in terms of local household income (Arif 2009).

> *"We do not migrate to the cities to work as labourers, that work we can do in our own village".*
> Migrant from Bageshwar district, Uttarakhand

Uttarakhand has a fairly high literacy rate, which is reflected among the migrants from the state. Graduate and postgraduate migrants from the state were able to secure managerial jobs, while others with a higher secondary education were either in the armed forces (29 per cent of respondents) or entry level clerical jobs (16 per cent). The majority of less qualified migrants are employed in the informal sector as drivers, labourers, security guards, waiters, and chefs (28 per cent). The earnings of rural-urban migrants from Uttarakhand vary greatly, from IRs 3,000 (US$ 63) per month to about IRs 18,000 (US$ 375) per month. Only about 5 per cent of the Uttarakhand respondents worked as daily wage labourers (Field Study India in Jain 2010).

Most migrants from the western Nepal are low skilled as the opportunities for education and vocational training are limited. Due to their lack of qualifications, most migrants work in low-paid jobs, such as portering, construction work, grass cutting, apple collecting, and so forth, with average earnings of about NRs 7,200 (US$ 94) per month. If migrants had more opportunity for skill development they could earn significantly higher salaries; e.g., Nepali skilled labourers in Indian cities can earn up to NRs 9,600 (US$ 125) per month (Figure 4) (Field Study Nepal in Sherpa 2010).

Figure 4: **Six-monthly earning scale of Nepalese migrants in India (in Nepali Rupees)**



NRs 10,000 = US$ 130

Source: Field Study Nepal in Sherpa 2010

Cost of remitting to the western HKH

Technically, a migrant from the western HKH has various remittance transfer channels to choose from. The most prominent being the money transfer operators (MTO), banks, hand carry, and the hundi or hawala system. New technologies such as remittance transfers through mobile banking are on the rise.

Hand carry and hundi are informal channels. They are most widely used modes of remittance transfer in the western HKH, as other transfer modes lack sufficient rural outreach. The transaction costs are either zero or little and the remittances reach the door of the migrant's family. Hand carry is the most common mode of remittance transfer among the surveyed migrants from Uttarakhand (55%) and Nepal. However, the hand carry of remittances involves risk. For instance, Nepalese migrants have been robbed on their way home, and some report that their money was confiscated by police officials at the border.

The western HKH migrants in Southeast Asia, the Gulf, and western countries frequently use the hundi system to send remittances. The hundi or hawala remittance system is a major remittance system operating outside the formal banking system and is a cheap and easy way to remit money. It is an ancient system originating from South Asia and used today throughout the world by migrants to send remittances back home. Hundi is based on trust and the extensive use of informal networks. It does not involve the physical movement of money. The migrant at the destination informs a local hundi broker about the amount to be transferred and the hundi broker instructs his network to disburse the amount to the recipient at the migrants' place of origin. The system works on trust between brokers in the host and home country and does not involve any official or legal documents. The Hundi brokers make a profit on the currency exchange rate. Users appreciate the system's efficiency, reliability, and lack of bureaucracy and paper trail, and for reasons of tax evasion. However, the system is illegal in most countries and alleged to play a role in money laundering (Jost 2000).

According to a recent study by the World Bank (2009), 51 per cent of Pakistanis have financial access through informal financial systems whereas only 14 per cent use financial services through formal financial institutions. Formal remittances nearly tripled from 2001 to 2002 in Pakistan as many migrant workers using underground channels switched to banking channels to avoid being caught in the US-led investigations into terrorist financing (Gazdar 2003). This reveals another dimension to the volume of informal flows. Throughout the western HKH, formal channels are less popular than informal channels for transfers. Informal channels are generally quicker and cheaper, but can also be unreliable and risky (see Table 4). Formal means are often more expensive and time consuming, but safe and reliable. Banks are safe and offer low transfer costs, but have limited outreach in remote mountain regions.

Table 4: Comparative advantages and disadvantages of remittance channels to the western HKH

Remittance system	Advantages	Disadvantages
Hand carry	No transaction costs Money reaches directly to house People prefer to go home with money rather than empty handed (self-esteem) More convenient for women	Reported cases of robbery, pick-pocketing and misuse of money by friends Delays in sending remittance
Hundi	Quick Low transaction costs	Informal/illegal
Money transfer operators	Quick Increasing accessibility Reliable	Transaction costs relatively high Lacking outreach in remote areas
Bank transfer	Reliable Safe	Lacking outreach in remote areas Bureaucratic procedures, time consuming Difficult for migrants to access banking services Relatively high transaction costs
Post office	Safe	High transaction costs – 5% of total sum Time consuming (up to a month) Staff of post office unduly delay delivery of remittances

The financially illiterate members of a migrant's family are often discouraged by the bureaucratic procedures and paperwork involved in receiving money through banks. Others may be simply unaware of the benefits provided by banks and the additional financial services. A vast majority of western HKH households do not have a bank account.

"Many women and old people do not understand the policies and cannot sign, so they prefer not to use the banks to receive remittances. Women say that bank staff give them a lot of problems and ask for their signature everywhere. Moreover, the banks are located in the district headquarters, which makes it a time consuming and expensive exercise."
Dechen Sherpa while carrying out the Nepal Survey

According to Rastriya Banijya Bank in Bajhang district, from April 2008 to April 2009 only NRs 250,000 (US$ 3250) was received through money transfers (Field Study Nepal in Sherpa 2010). According to the Nepal Living Standards Survey (NLSS), almost 11,000 labour migrants left for Delhi from Bajhang. Considering that

"The process of sending money is not difficult at all. There are different mediums to remit such as International Money Express (IME), western Union, Express Money Transfer, Banijya Remit. As soon as money is remitted, a control number is given. The family member has to come with citizenship and the control number. Money can be remitted in one day."
Manager, Rastriya Banijya Bank, Bajhang, Nepal

Mobile banking to reach the unbanked

In Pakistan, only 25 million people have bank accounts, which is less than 15% of the total population. Mobile banking (i.e., using a mobile phone to deposit, withdraw, or remit cash), such as being pioneered by Tameer Microfinance Bank, has the potential to increase the outreach of banking services to rural, previously 'un-bankable' areas (ADB 2008). Mobile banking links people's mobile phone number to their bank account, allowing them to make transactions through any ATM or authorised POS enabled banking agent. Mobile banking provides maximum liquidity for customers, with minimum cash-handling costs, making it highly suitable for rural customers.

Tameer Bank has recently teamed up with Telenor Pakistan (telecommunications company) to extend its operations to poor people in rural areas, especially those who do not have access to the formal banking system, using the mobile operator's extensive wireless coverage as part of a branchless expansion programme. The aim is to create mobile banking services that are highly customer friendly, fast, and secure (for more details see www.tameerbank.com and www.cgap.com).

In addition, the Microfinance Department of Pakistan plans to implement a 20-year, $20 million endowment fund to complement the capacity building activities in rural areas. Part of the fund will be used to promote mobile money transfers and financial and basic literacy programmes for potential clients, as well as training for government authorities to support the development of an inclusive financial sector (ADB 2008).

In recent months, Nepal remittance stakeholders have been study the Pakistani model to evaluate the potential for implementation in Nepal.

Pakistan's strategy to increase formal flows

The Pakistan Government encourages transfers through official channels by means of regulation and incentive schemes. Pakistan has allowed international migrants to open foreign currency accounts that pay preferential interest and to convert the holdings into local currency at premium rates. The wage-earner scheme provides privileges to migrants with remittances of US$ 2,500 or more transferred through official channels, such as allowances for duty-free imports and issuance and renewal of passports free of charge (Hunzai 2010).

migrants to India remit on average NRs 9,000 (US$ 120) per year (Kollmair et al. 2006), the transfer of remittances through official channels is probably less than 0.3 per cent. Official transfers to the neighbouring district Jumla are also low. In 2008, NRs 71,200, or less than US$ 1000 entered Jumla via western Union Money Transfer, and another NRs 70,000 through Nepal Investment Bank, (Field Study Nepal in Sherpa 2010). Among the respondents from Uttarakhand, only 23% remit money through banks (Field Study India in Jain 2010).

Post offices are another transfer channel with potential. In Uttarakhand, 23 per cent of the migrants surveyed remit money through post offices. However, postal money orders have a high transfer cost (5 per cent) and a long processing time. Some cases of unnecessary delays caused by post office employees have also been reported (Field Study India in Jain 2010).

According to the community level study in Uttarakhand, migrants using formal channels remit money more regularly than migrants using informal channels. Almost 44 per cent of the surveyed migrants remitted quarterly, another 32 per cent monthly, and 18 per cent half yearly. Migrants with low savings prefer to remit quarterly or half-yearly, as over four to six months they can accumulate a reasonable amount to send back. In order to save on transaction costs they rarely use money transfer operators (Field Study India in Jain 2010).

Lack of local investment opportunities for financial and social remittances

A core finding of the community level studies is that migrants see few opportunities for investment of remittances, whether financial or social, at their place of origin. Saving rates, which are directly linked to investment capacity and credit availability, are low. In Uttarakhand, only 24 per cent of the recipient households surveyed generated any savings. On average, savings accounted for only 9 per cent of the total remittances (Field Study India in Jain 2010). In Nepal, saving rates are even lower as a major portion of remittances are needed to cover basic consumption and repayment of loans (Field Study Nepal in Sherpa 2010). Lack of investment ideas, entrepreneurship, infrastructure, and access to markets all contribute to the lack of motivation of mountain communities to save, which in turn leads to lack of availability of financial capital once investment opportunities arise.

"We do not have a habit of saving and we have no awareness of the importance of saving", said a 34 year-old migrant from Bajhang, Nepal, who claimed to have worked 13 years in a hotel in India, earning a total of NRs 750,000, without saving anything.

Pakistan's strategy to increase investment by migrants

Pakistan designed a scheme to encourage migrants to set up businesses in zones in 'backward areas' (OPF 2005 cited in Arif 2010). The Overseas Pakistanis' Foundation (OPF) established an Industrial Division to guide migrants settled overseas and returned migrants towards productive business investments, including joint ventures with the private and public sectors. The OPF published a 'Guide for Investment' for migrants, which provides information on government procedures and names and addresses of concerned departments and organisations. However, the scheme is struggling to respond to the further needs of migrants (Hunzai 2010).

Internationally, about 80 per cent of remittances are required for consumption, and only 20 per cent are used for investment (IFAD 2009). The picture for the Western HKH is similar. A large share of remittances is spent on household consumption such as food, clothing, health and education. In addition, funds are also used to build or improve housing, buy land, and to repay loans for migration. In Uttarakhand, 48 per cent of remittances are spent on food and clothing (Field Study India in Jain 2010) (Figure 5). Among the households surveyed in Nepal, 83 per cent of remittances are spent on consumption (Field Study Nepal in Sherpa 2010). The percentage of remittances spent on consumption tends to be higher for poorer households.

However, consumption should not be seen negatively. It is generally accepted that financial remittances, besides diversifying household income sources, also contribute to household welfare including nutrition, living conditions, education, and health (see, for example, Ghosh 2006; Ratha 2007; De Haas 2007a; Dreusse and Schlueter 2009; MigrationDRC 2009; UNDP 2009). For poor households, remittances ensure immediate relief during food insecure periods. Furthermore, consumption has positive long-term benefits.

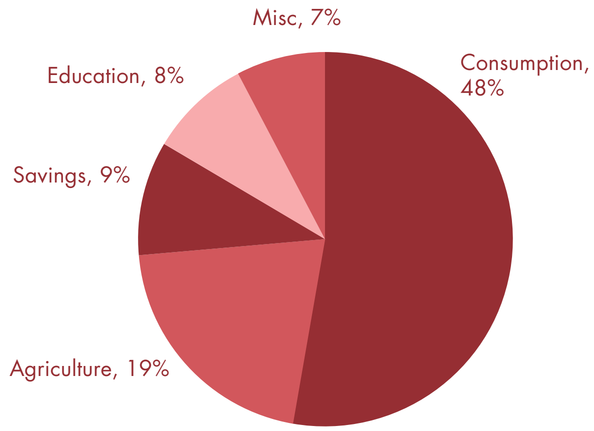


Figure 5: **Utilisation of remittances by households**

(Source: Field Study India in Jain 2010)

All case studies reported that many migrants were building new houses, which created demand for local services and has a significant multiplier effect. When remittances are spent on labour intensive goods and services, such as construction, or the establishment and expansion of a business, it benefits the migrant sending community as a whole, including non-migrants, through multiplier effects (De Haas 2007a, UNDP 2009). Human capital greatly benefits from remittances through enhanced nutrition and school attendance (UNDP 2003). In the surveyed households in Uttarakhand, 7 to 9 per cent of remittances are invested in education. The education status is observed to be higher among migrant households. The survey in Nepal indicated that, after consumption and repayment of loans, education receives the highest attention, making a considerable contribution to the development of human capital (Figure 2).

In the surveyed sites in Uttarakhand, only 8 per cent of remittances are invested in businesses such as animal husbandry, small shops, and roadside eateries. A higher percentage of respondents (19%) claimed to use some remittances to hire agricultural labour (Field Study India in Jain 2010). Similar findings hold true for Azad Kashmir, Pakistan, where remittances are used to upgrade farm equipment and hire labour. In rural Pakistan, remittances have a significant effect on the accumulation of two agricultural assets: irrigated and rainfed land (Khatri 2007).

Besides financial remittances, ideas, practices, skills, and identities also flow back to the home country (UNDP 2009, p 79). All survey results from the western HKH showed that migrants return with new skills, which can have a significant impact on the development of their home community.

Pakistani returned-migrants were ranked much higher in job performance by their employees compared to domestic workers with no overseas employment experience as they know modern techniques, allowing them to perform faster and more accurately, thus saving costs (Azam 2005). Overall, field appraisals showed that self-confidence, awareness, and the knowledge of the returnees had improved significantly. Many of the returned migrants are considered 'opinion leaders' in their villages, some even running for public office. In Uttarakhand, migrants had a particularly positive effect on the youth. They encouraged higher education, promoted the need for knowledge of computers and English language, and supported them to migrate. Nevertheless, concerns were also voiced that some returning migrants might not be fulfilling their role as a 'change agent' in the best interests of the community (Field Study Nepal in Jain 2010). Suresh Shahi, from Chhedui in Nepal, recently returned from India. He says he went to India, not just to earn money, but to learn skills. Overall, however, social remittances remain as unexploited human capital for development of the origin community (Field Study India in Sherpa 2010)

Social and financial remittances: A foundation stone for entrepreneurship

Ratan Bahadur Rawal (age 32) from Talhyum VDC in Jumla, Nepal, first went to India when he was 13 years old. He went to Kinor in Himachal Pradesh, where he worked on an apple farm. He soon learned different skills, like stem grafting, grading, and packing apples, and earned close to NRs 50,000 in six months. With the savings, he bought land in his village and started planting apples on a small plot. Today, his farm has 28,000 plant seedlings of apples, walnuts, peaches, pomegranates, and lemons, which he sells to the Agriculture Office. He makes around NRs 200,000 a year, and is optimistic that he can make NRs 500,000 a year. He has not gone to India since he started his own farm. He says, "I'm glad I went to India and earned money, as well as learning skills. But, there are plenty of opportunities here as well, although we do not see them. We think there is no other way besides migration".

Gender Challenges

Migration in the western HKH is a highly engendered process, with mostly men leaving and women staying behind. A primary objective of the field studies was to identify the gender effects of this predominantly male outmigration.

Migration has positive as well as negative impacts on the social status, drudgery, and decision-making capacity of women. A majority of the surveyed women (62 per cent) in Uttarakhand were happy about the migration of their husbands as they believed it was necessary to ensure a better future for their children, and because it increased household income, improved their social status in the village, increased their decision-making power, and provided them with more freedom. Male migration has led to an increase in the self-confidence of women, particularly those from nuclear families, as they have to perform a number of tasks outside the house (Figure 6a).

On the negative side, women cited an increase in workload, problems with in-laws, separation from their husbands, low income of their husbands, and marital insecurities as reasons for dissatisfaction (Figure 6b). A serious concern is the increase in drudgery for women in migrant households. On average, women in the western HKH work 16 to 18 hours a day. Due to male migration, women's work hours have increased on average by 2 to 4 hours a day. Besides daily household tasks, women in migrant households have an increased role outside the house, performing physically demanding tasks in the fields and forests. Both the field studies in India and Nepal concluded that the increased workload has a detrimental impact upon women's health, leading to a rise in mental tension and physical stress, particularly for women heading nuclear families, as they cannot depend on other male relatives in the absence of their husbands. Furthermore, some respondents in Uttarakhand expressed fear that their husbands may have developed extra-marital relations in the cities. In the remote Nepal sites, cases of HIV and fatalities are reported in relation to migrant labourers. In both study sites, villagers reported feeling shy and reluctant to seek medical care, and particularly women felt scared to go alone to hospitals. In Nepal, most of the villagers interviewed did not know about HIV or showed a lack of interest in the issue.

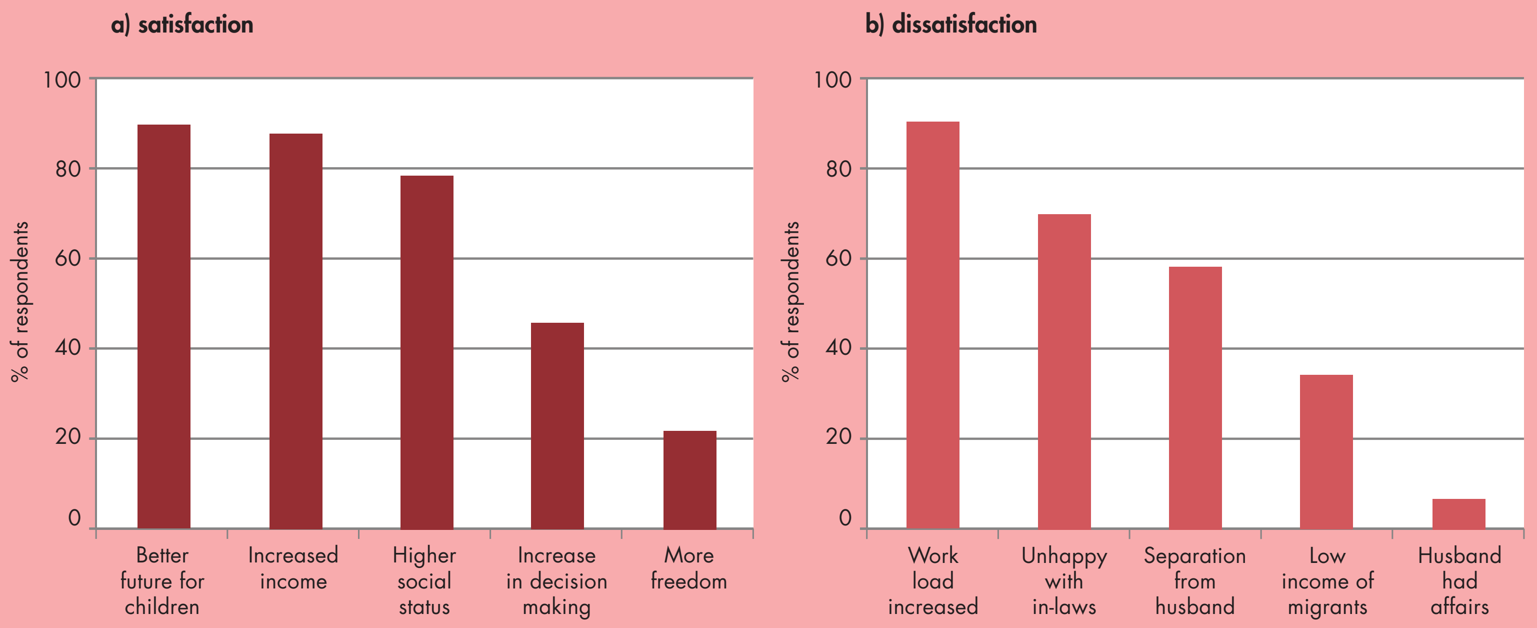
Status and decision-making power of women from migrant households varies with family structure

For the study site in India, the decision-making power of wives of migrants heading nuclear households increased, but that of wives of migrants from joint families decreased. The latter are either too shy or too scared to voice their views in the presence of male relatives who head the household. In Nepal, women who become the default head of their households are only allowed to take minor decisions, while the major decisions are deferred until the return of male members. Previous studies (Hampshire 2006; King et al. 2006; Kaspar 2005) in developing countries also concluded that migration may not always bring about a permanent change in established gender norms.

Findings from the community level studies indicate that the impact of migration is related to family structure. First observations from Uttarakhand suggest that joint families benefit more from migration than nuclear families. The primary reason for this is that in a nuclear family the wife of the migrant (who becomes the de facto head of the household) finds it difficult to manage agricultural operations on her own. Despite making additional investment in labour for agricultural operations, wives of migrants are, in many cases, unable to cultivate their entire landholding; fallow land represents an economic loss for such households. In joint families, other male members of the household are able to compensate for the loss of human capital due to the migration of one of its members.

In joint households, remittances often do not reach the wife of the migrant. In-laws spend the funds according to their own priorities. In Nepal, some of the wives of migrants received a small amount of money from their husbands without the knowledge of their in-laws.

Figure 6: **Reasons for (a) satisfaction and (b) dissatisfaction of migrants' wives in Uttarakhand**



Source: Field Study India in Jain 2010

Woman standing guard during blessing of the crops, Tangbe, Mustang, Nepal