



The KOICA Project for Strengthening the
Stage-wise Support System for the Stable
Reintegration of Korea Returnee Migrants in Nepal

First Survey of Nepali Migrants' Experiences in South Korea and Entrepreneurship & Employment after Returning Home



KOICA
Korea International
Cooperation Agency

HRDK
Human Resources Development
Service of Korea

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CONTENTS

Abbreviations

Summary

1. Background	1
2. Method	9
3. Results	13
3.1. Demographic characteristics area of origin	13
3.2. Origin of returnee migrant workers	17
3.3. Work and salary in South Korea	17
3.4. Duration of work in South Korea	17
3.5. Use of earnings in South Korea	22
3.6. Awareness about EPS Insurance	25
3.7. Return Guarantee Insurance	25
3.8. Occupational Safety and Health in South Korea	27
4. Return and Reintegration in Nepal	30
4.1. Preliminary plans about eventual return to Nepal	30
4.2. Year of return to Nepal	30
4.3. Situation of economic reintegration after return	31
4.4. Situation of re-employment	32
4.5. Situation of business after return	37
4.6. Reason for unemployment and plan of re-migration	58
4.7. Wealth accumulated from earnings from employment in South Korea	61
4.8. Participation in start-up assistance	64
5. Recommendations	65
<i>Annexes</i>	<i>70</i>

LIST OF FIGURES AND TABLES

Figure 1	Study sites (in-person survey)	11
Figure 2	Sex and age	13
Figure 3	Education qualification	15
Figure 4	Marital status	16
Figure 5	Residential area	18
Figure 6	Sector of work in South Korea	20
Figure 7	Monthly earning	21
Figure 8	Spending of earned income	23
Figure 9	Awareness about EPS insurance scheme	26
Figure 10	Return guarantee Insurance	27
Figure 11	Reason for not receiving return guarantee insurance	27
Figure 12	Industrial injuries/accidents and disease	28
Figure 13	Burden of industrial accident treatment cost	29
Figure 14	The consequences of industrial injuries after return	29
Figure 15	Monthly income by sex	33
Figure 16	Utilization of skills learnt from employment in South Korea	35
Figure 17	Reason for skills and experience gained in South Korea not being helpful in Nepal	36
Figure 18	Satisfaction level with current employment by sex	38
Figure 19	Time since start of business or operational period since start of business	42
Figure 20	Number of people employed in the business	43
Figure 21	Use of savings from employment in South Korea to start business	45
Figure 22	Cause of insufficient resources and services to start business in Nepal	48
Figure 23	Skills training or advice after return	56
Figure 24	Reasons for unemployment	59
Figure 25	Participation in start-up assistance programme	63
Figure 26	Reasons for not participating in start-up assistance programme	63

Table 1	Legal instruments related to reintegration of returnee migrant workers	5
Table 2	Returnee migrant workers from South Korea by provinces	9
Table 3	Survey participants and study sites	10
Table 4	Age and educational qualification	15
Table 5	Sex and family members	16
Table 6	Top-ten districts of origin	17
Table 7	Age and years worked in South Korea	19
Table 8	Sex and use of earnings in South Korea	24
Table 9	Age and use of earnings in South Korea	24
Table 10	Insurance scheme taken	26
Table 11	Individual and/or organisations from where they received support	30
Table 12	Year of return	31
Table 13	Experience of preparing for business by age	32
Table 14	Situation of economic reintegration after return by age	32
Table 15	Sector of employment	33
Table 16	Sector of employment by the number of years worked in South Korea	34
Table 17	Age and number of years of employment in Nepal	34
Table 18	Challenges faced during re-employment by sex	36
Table 19	Aspired monthly salary in Nepal	37
Table 20	Satisfaction level with current employment by monthly income	39
Table 21	Province of business	40
Table 22	District of business	40
Table 23	Sector of business/self-employment by sex	41
Table 24	The relationship between business/self-employment in Nepal and employment in South Korea	42
Table 25	Monthly income by sex	44
Table 26	Use of savings from South Korea	44
Table 27	Challenges in utilizing savings from employment in South Korea for business	47
Table 28	Perception on business environment in Nepal by age	47
Table 29	Challenges faced when starting a business	48
Table 30	Institution from where training or mentoring received after return	56
Table 31	Usefulness of training received	58
Table 32	Wealth accumulated in Nepal based on savings from Korea	59

Table 33	Situation of work after return and wealth accumulated	60
Table 34	Duration of stay in South Korea and wealth accumulated	61
Table 35	Types of start-up assistance programme wanted by returnee migrant workers	62

MESSAGE



An estimated 100,000 people from Nepal have gone to South Korea through the EPS system and about 40,000 to 50,000 have returned to Nepal. After returning from South Korea, returnees who become involved in trade, business and employment, often scattered in different parts of the country, are contributing to the economic and social development of Nepal. These returnees play a crucial role in the economic and social development of the country by making the highest use of the knowledge, skills, capital and professionalism acquired in South Korea through this project related to the reintegration of South Korea returnees.

It is with great pleasure I announce that the report of the first phase of the returnee survey conducted by “Strengthening Stage Wise Support System for Stable Reintegration of Korean Returnee Migrant in Nepal” (K-HaMi) project, which is operated as a bilateral agreement between the Government of Nepal and Government of South Korea, is going to be made public with the aim of assisting in the economic-social reintegration of returnees who had been employed in South Korea. I am confident that this initial returnee survey report will help to illuminate their reality and formulate more programs for their economic-social reintegration to get the expected results. Therefore, it is hoped that the direct or indirect participation of returnees from South Korea in the survey and the presented report will be very important.

Finally, I would like to express my heartfelt gratitude to all those involved in the survey to identify the situation at home for returnees, including the participants in the survey, the Department of Foreign Employment, EPS Korea Section, the K-HaMi project, the research team, and other agencies, and I look forward to everyone’s active support in the reintegration of South Korea returnees.

Bishnu Raj Dhakal

Joint Secretary, Ministry of Labour, Employment and Social Security

Date: 24 January 2024

MESSAGE

Nepal, a landlocked country located in the Himalayan mountain range in South Asia, has been supported by KOICA since the opening of its Nepal office in 1995. Until 2022, KOICA has provided approximately \$188.64 million in grant aid. The key areas of support include health, vocational training, agriculture, public administration, and ICT, with the goal of improving the quality of life and promoting economic prosperity for the people of Nepal.



The backbone of Nepal's economy lies in remittances from Nepali workers employed overseas. However, this process often gives rise to various social issues such as workers' suicides and family breakdowns. In 2022, KOICA initiated the project "Strengthening Stage Wise Support System for Stable Reintegration of Korean Returnee Migrant in Nepal" (K-HaMi) to address these issues.

This project involves collaboration between the Government of Nepal (GoN), Korea International Corporation agency (KOICA), and the Human Resources Development Service of Korea (HRDK) to provide necessary programs for migrants in three phases: Pre-migration, Migration, and Post Migration. Among them, a reintegration survey targeting 1,441 migrants, who returned between 2018 and 2022, was designed and administered. The survey utilized online and in-person questionnaires, as well as group discussions. The data obtained from the reintegration survey will serve as valuable foundational information for this project. KOICA is pleased to announce the publication of the research results on the 'First Survey of Nepali Migrants' Experiences in South Korea and Entrepreneurship & Employment after Returning Home' through the K-HaMi project. The report on the reintegration experiences of Nepali migrant workers who worked in Korea and returned to Nepal will provide important insights and perspectives. Migration is often a choice to seek new opportunities and improve living conditions. However, returning home may pose challenges different from the initial expectations. This research report explores and documents the challenges and successful stories of Nepali returnee migrant workers during the reintegration process. These narratives will provide insights into their pain, passion, and the process of readapting

The stories and experiences of those who had worked in South Korea prior to 2018 are being revealed through this research report in various dimensions. This will enhance our understanding of the ongoing importance of support after return and the challenges faced by the returnees.

We hope that this research report will shed some light on the stories and experiences of migrants and contribute to finding more effective ways to support their reintegration.

Mooheon Kong

Country Director, KOICA Nepal Office

Date: 24 January 2024

SUMMARY

South Korea is a premier destination for migrant workers from Nepal, especially with the introduction of the Employment Permit System (EPS) program by the Government of South Korea. With the rise in demand for labor in South Korea, particularly in new sectors like ship building as well as the service sector, the number of Nepalis aspiring to migrate to South Korea has also increased exponentially. With this rise in the number of Nepalis migrating to South Korea for work, there has been heightened interest in economic and psychosocial reintegration of migrant workers who return after completing their work term(s). South Korea has thus expressed a commitment to reintegration for returning migrant workers to their home country through the Happy Return Program, first initiated in 2009, to help returnees find long-term employment in South Korea or start entrepreneurial activities after returning home. In line with this reintegration program, the Korea Returnee Migrant Project, K-HaMi (Korea Happy Migration, 2022-2028) was initiated to provide support and training to migrants during pre-migration and in South Korea, as well as post-return. While there is a limited body of literature on the return and reintegration of Nepali migrant workers, a majority of such studies are focused on other labor destinations like the Gulf Cooperation Council (GCC) countries and Malaysia. This study, as part of the K-HaMi project, was conducted to better understand the expectations and needs of Nepali migrant workers returning from South Korea, with a focus on the challenges they face in reintegration.

The study is based on data collected from a survey of 1,441 returnees from South Korea, administered in person and online in late 2023 and four group discussions conducted in person and online to better understand their current situation and the challenges they face, as well as a desk review of existing laws, policies, documents, and datasets related to labor migration, particularly those centered on return and reintegration of Nepali migrant workers.

Major Findings

Of the total number of survey respondents, only 2 percent were women. Nearly half of all respondents had a graduate level education or higher and a majority were either from Bagmati, Lumbini, or Koshi provinces. Around 81 percent of respondents had worked in the manufacturing sector in South Korea, followed by 18 percent in the agriculture and animal husbandry sector. On average, more than one-third had a monthly income between NPR 150,000-200,000 (c. USD 1130-1500) in South Korea. The findings also revealed that after returning to Nepal around 43 percent of respondents weren't working

or pursuing any education or training in Nepal while 36 percent of returnees had started their own business, only 6 percent of returnees were re-employed. An additional 6 percent were in pursuit of improving existing or acquiring additional skills through education and training programs.

Situation of re-employment

Among those who were re-employed, the education field, primarily Korean language instruction, was a popular choice followed by the distribution of food and fresh produce and the tourism and hospitality sector. A majority of re-employed returnees (51 percent) had a monthly income of NPR 30,000 (c. USD 230). The major challenges in attempting re-employment were reportedly low salaries (67 percent), the current work being unrelated to their work in South Korea (56 percent), and an insecure future (44 percent). Similarly, 34 percent of re-employed returnees reported feeling a little or very dissatisfied with their current monthly income.

Situation of self-employment

Around 28 percent of self-employed returnees sold goods and 22 percent had an agricultural business. The other popular occupational sectors among entrepreneurial returnees were manufacturing, animal husbandry, and education; among the women returnee who are engaged in business, 39 percent were engaged in the educational sector. Around 40 percent said their monthly income was less than NPR 30,000 (c. USD 230) while 32 percent earned between NPR 30,000-50,000 (c. USD 230-380). Half of the women returnees said they earned between NPR 30,000-50,000.

During the group discussion, returnees cited insufficiency of funds, lack of financial assistance, inconsistent and outdated government policies, a dearth of expertise and skills, limited market access and market mismanagement, gender norms and patriarchal limitations on women entrepreneurs, and a shortage of skilled labor as some of the significant challenges affecting their entrepreneurial activities in Nepal.

Skills training and mentoring

Nearly half of the respondents who had received training or mentoring to start their business said it helped them a little while 27 percent said it helped a lot. However, around 17 percent said it wasn't that helpful. Some returnees found the training lacking as the practices and techniques taught differed significantly from what they had learned in South Korea.

Unemployment and plans of re-migration

Among returnees not engaged in employment or education/training, around 60 percent said they were planning to go abroad again and 54 percent said they hadn't been able to find jobs that matched their skills or aspirations. Returnees also emphasized the unfavorable business environment, lack of market access and easy access to finances, technological differences, and low wages as reasons for wanting to re-migrate.

Recommendations

The following are the key recommendations from the study.

Financial assistance

- Projects like K-HaMi project should ensure easy and timely access to financial resources to help returnees start businesses. These resources range from low-interest loans to grants and subsidies, with some returnees also suggesting interest free loan programs.
- It is crucial to ensure that returnee migrant workers receive the entitled social security benefits and insurance provided under the EPS. Likewise, it is crucial to ensure the portability of these insurances.

Skills training and capacity building

- Skills training after returning in areas namely agriculture, manufacturing and production. For such training to be effective, it needs to take in the context of Nepal's geography and society.
- Training programs need to include financial literacy, marketing, and language training; and the government needs to enable returnees to receive training, advice, and other guidance from skilled experts and industry leaders.
- The government should conduct a survey of returnees to assess the skills they acquired in South Korea to help them find employment or create employment opportunities in Nepal.
- Training to both (returnee) migrant workers and their families on better planning and management of their incomes as well as debts should be included in the financial literacy and remittance education programmes of the K-Hami project.
- Government officials and other concerned staffs engaged in supporting the sustainable reintegration and entrepreneurship of returnee migrant workers should be provided training, especially about existing insurance for migrant workers in South Korea including the Return Guarantee Insurance, and process & policies related to starting business in Nepal, among others. Such information should also be incorporated in post-return information manuals and entrepreneurship education programmes under the K-Hami project.

Access to market, security of investment and price and business-friendly environment:

- Easy access to the market for the goods (including raw materials) and services and a business-friendly environment for returnees.
- Better management of the marketplace for the goods already being produced and setting a price guarantee especially for agricultural goods.
- The government as well as KOICA should facilitate the formation of groups of returnees who are willing to invest in Nepal and recommend feasible and potential industries for investment so they can generate employment.
- Strengthening the partnership and collaboration between the Governments of Nepal and South Korea for the establishment of Korean industries and businesses (mainly in the agriculture sector) in Nepal, where the returnees from EPS should be prioritised during recruitment. This will also facilitate technology and industrial knowledge transfer to Nepal as well.

Facilitation for remigration or support to their family members

- Access to easily available travel visas and the government should facilitate an easy return to South Korea; those seeking re-entry be exempt from retaking the language assessment.
- The Government of South Korea should ease the process of acquiring higher education in South Korea for the children of EPS returnees—either providing generous scholarships or highly subsidised fees or simplifying the visa process for them.
- The Government of South Korea should initiate a pension or unemployment allowance program for EPS returnees, particularly for those who are now unable to work due to various reasons.

Support for reintegration

- Specialized programs and initiatives such as trainings and employment support tailored to address the distinctive needs and challenges faced by returning women migrants from South Korea should be formulated.
- During the design and implementation of the project EPS returnees and their families as well as local stakeholders including local governments, community members, organizations, and beneficiaries should be consulted.
- It is important to include returnee migrant workers who might not be actively engaged in existing support networks through coordination with other returnee migrant workers networks in Nepal.

Furthering knowledge on reintegration

- Generate and disseminate periodic evidence on the skill requirements, opportunities, and challenges in employment and entrepreneurship including for marketing and branding.
- Conduct further research, especially on women returnee migrant workers from South Korea.
- The governments of Nepal and South Korea should maintain a comprehensive record of returnee migrant workers ensuring the inclusion of their current address and contact details.

ABBREVIATIONS

ACC	Asian Culture Centre
CTEVT	Council for Technical Education and Vocational Training
DoFE	Department of Foreign Employment
EPS	Employment Permit System
ESC	Employment Service Centre
FEB	Foreign Employment Board
FET	Foreign Employment Tribunal
FEWF	Foreign Employment Welfare Fund
FSF	Financial Support Fund
GCC	Gulf Cooperation Council
GCM	Global Compact for Safe, Orderly and Regular Migration
HRDK	Human Resources Development Service of Korea
ILO	International Labour Organization
K-HaMi	Korea-Happy Migration
MEDEP	Micro Enterprise Development Programme for Poverty Alleviation
MOLESS	Ministry of Labour, Employment and Social Security
MoU	Memorandum of Understanding
MRC	Migrant Resource Centre
NEA	Nepal Electricity Authority
NGO	Non-Governmental Organization
NPR	Nepali Rupee
NVTA	National Vocational Training Academy
ReMi	Reintegration of Migrant Returnees
RMWs	Returnee migrant workers
SaMi	Safer Migration Programme
SSF	Social Security Fund
TOPIK	Test of Proficiency in Korean
USD	United States Dollar
VSDTA	Vocational & Skill Development Training Academy

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Sungyoul Seo

Project Manager, K-HaMi project



(Top row) Record of Discussion signed jointly by Joint Secretary, MoLESS Ram Chandra Dhakal and Sunghoon Ko, former Country Director KOICA Nepal Office in presence of Eak Narayan Aryal, Former Secretary MoLESS, 31 May 2022. *(Second row, left and right)* First PSC Meeting held in VSDTA to plan the survey and its method, 21 September 2023. *(Bottom row)* Second Technical Committee Meeting held in VSDTA. 28 December 2023.

1. BACKGROUND

Return and reintegration is of particular importance in a temporary migration cycle, as migrants return to their countries of origin after completing their contracts.¹ Return migration is integral in the migration–development nexus as the financial, human, and social capital brought back by the returnee migrant workers can contribute to the development of their home countries. However, return and reintegration does not just involve a journey back to one’s place of origin and going back into one’s previous life or employment.² Return and reintegration is complex, and it may take years for some to reintegrate in their home countries while others may not attain complete reintegration potentially resulting in re-migration. Reintegration is defined as ‘the re-inclusion or re-incorporation of a person into a group or process, e.g. of a migrant into the society of his or her country of origin or habitual residence’ and reintegration is sustainable when migrants attain economic self-sufficiency, social stability within their communities, and psychosocial well-being that allow them to cope with (re)migration drivers.³

In Nepal, economic migrants constitute the major group of those who migrate abroad and are expected to return after the completion of their temporary work.⁴ Although return migration is not a new phenomenon in Nepal, the topic of return and reintegration has not been discussed much. Rather, focus has been more on the pre- and post-migration situation of migrant workers. While the government of Nepal had been conducting programs targeting returnee migrant workers, the subject did not gain much prominence until the Covid-19 pandemic.⁵ The Covid-19 pandemic led to loss of employment for a considerable number of labor migrants, necessitating their return to Nepal, in some instances forcibly. The unexpected and forced return brought to the forefront the challenge of and need

1 Michiel Baas, ‘Temporary Labor Migration’, in the *Routledge Handbook of Asian Migrations*, eds. Gracia Liu-Farrer and Brenda S.A. Yeoh (New York: Routledge, 2018).

2 Katie Kuschminder, ‘Reintegration Strategies: Conceptualizing How Return Migrants Reintegrate’, in *Migration, Diasporas and Citizenship*, eds. Robin Cohen and Zig Layton-Henry (Gewerbestrasse: Springer International Publishing, 2017).

3 IOM, *Towards an Integrated Approach to Reintegration in the Context of Return* (Geneva: IOM, 2017).

4 Sadikshya Bhattarai, Bipin Upadhyaya and Sanjay Sharma, *State of Migration in Nepal* (Kathmandu: Centre for the Study of Labor and Mobility, 2023); Ministry of Labor, Employment and Social Security (MoLESS), *Nepal Labor Migration Report 2022* (Kathmandu: MoLESS, 2022).

5 Jeevan Baniya, Sadikshya Bhattarai, Binay Jung Thapa and Vibhav Pradhan, *COVID-19 and Nepali Labor Migrants: Impacts and Responses* (Kathmandu: CESLAM, 2020); Binay Jung Thapa, Jeevan Baniya, Sadikshya Bhattarai and Vibhav Pradhan, ‘Rehabilitation and Reintegration of Nepali Migrant Returnees amid the COVID-19 Pandemic,’ *International Journal of Innovation, Creativity and Change Special Edition: COVID-19 Life Beyond* (2020).

for economic and (psycho) social reintegration of the returning workers in their home country. However, studies, globally and in Nepal, have underscored various challenges and/or barriers that impede the socio-economic reintegration of labor migrants.⁶ Countries of origin often face difficulties in supporting sustainable reintegration, primarily stemming from a lack of sustainable reintegration policies and guidelines, institutional capacity, and inadequate human and financial resources. Structural, social, and economic barriers such as lack of access to updated information about employment services and the current labor market situation, prevalent social and gender norms, inadequate finances, among others can lead to migrants not being able to use the skill acquired from employment abroad back home. As a result, they are forced to become involved in low-return employment or re-migrate.

1.1. Nepal-South Korea Migration

In recent decades, the Republic of Korea (hereafter South Korea) has emerged as an important destination for Nepali migrant workers seeking economic opportunities, better wages, and diverse cultural experiences.⁷ While migration from Nepal for employment has been primarily concentrated in the GCC countries, Malaysia and, more recently, Eastern European countries, South Korea continues to represent a important country of destination for aspiring Nepali migrant workers. Based on the available record, the presence of Nepali workers in South Korea can be traced back to as early as the 1990s.⁸ At present, migration from Nepal to South Korea for work takes place under the Employment Permit System (EPS) after Nepal signed a memorandum of understanding (MoU) with South Korea in 2007. Between 2008 till mid-November 2022, 79,921 Nepali individuals (comprising 74,498 men and 5,423 women) migrated to South Korea for employment

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- 6 Sadikshya Bhattarai, Jeevan Baniya, Sanjit Shrestha, Prasansa Thapa, Rajib Neupane, Dogendra Tumsa, Sita Nepali and Sita Mademba, *Return, Weak Reintegration, and Remigration: A Study of Nepali Migrant Workers* (Kathmandu: PNCC/CESLAM, 2023); International Organization for Migration (IOM), *Profiling Returnee Migrant Workers for Labor Market Integration* (Kathmandu: IOM, 2022); Bandita Sijapati, Ang Sanu Lama, Jeevan Baniya, Pawan Sen, Sambriddhi Kharel, Suvekshya Gautam, Mohd Ayub, Rajita Dhungana, Anisha Bhattarai, Nilima Rai, Manoj Suji, Swarna Jha and Kishor Bikram Shah, *Returning Home: Challenges and Opportunities for Women Migrant Workers in the Nepali Labor Market* (Kathmandu: UN Women, 2019); Ruerd Ruben, Marieke Van Houte, and Tine Davids, 'What Determines the Embeddedness of Forced-return Migrants? Rethinking the Role of Pre-and Post-return Assistance,' *International Migration Review* 43, No. 4 (2009): 908-937; Ramona Pirvu and Gheorghe Axinte, 'Return Migration— Reasons, Consequences and Benefits,' *Annals of the University of Petroșani. Economics* 12 (2012): 193-202.
- 7 Jeevan Baniya, Sadikshya Bhattarai, Arjun Kharel, Nilima Rai and Dogendra Tumsa, 'Only a Few Can Afford to Go to Korea': *The Costs of Nepali Migration to South Korea* (Kathmandu: CESLAM, 2023); MoLESS, *Nepal Labour Migration Report*.
- 8 Young-Bum Park, 'The Turning Point in International Migration and Economic Development in Korea,' *Asian and Pacific Migration Journal* 3, No. 1 (1994): 149-74.

under the EPS.⁹ Furthermore, migration to South Korea is likely to increase in the coming years given more labor demands including in ship building and the service sector. The growing interest among Nepali workers in pursuing opportunities in South Korea is further evidenced by the steady rise in the number of prospective migrants registering for the mandatory Test of Proficiency in Korean (TOPIK), ballooning from 31,525 in 2008 to 92,356 in 2019 and 164,322 in 2024.¹⁰

South Korea has implemented policies to fill the labor gaps in specific sectors since the 1990s. The Industrial Trainee Scheme was introduced in 1991 to allow firms that had international subsidiaries or exported equipment or technology to invite foreign workers as trainees.¹¹ This scheme was expanded in 1993 as the Industrial Trainee System to incorporate small and medium enterprises in the manufacturing sectors and later the construction, fishery, and agricultural sectors. Subsequently, an Employment-cum Training System was introduced in 1997 with implementation beginning in 2000, allowing trainees who have completed the two-years training under the Industrial Trainee System to work an additional year as an ‘employee’. In 2003, the Government of South Korea passed the Act on Foreign Workers Employment etc. (Act No. 6967)¹² in order to address labor shortages and regulate foreign workers in the country. This was followed by the Enforcement Decree of the Act on Foreign Workers’ Employment, etc. (Presidential Decree No. 18314) in 2004 for the implementation of the Act on Foreign Workers’ Employment. This led to the introduction of the Employment Permit System (EPS). Under this system, foreign workers were allowed to be hired temporarily in low-skilled occupations based on the sector, size, and level of demand. South Korea signed memorandums of understanding (MoUs) with 16 nations: The Philippines, Sri Lanka, Vietnam, Thailand, Uzbekistan, Pakistan, Indonesia, Cambodia, China, Bangladesh, Kyrgyzstan, Nepal, Myanmar, East Timor, and Laos to bring in workers under the EPS.

1.2. Reintegration Policies, Programs, and Projects in Nepal

Legal instruments related to reintegration of returnee migrant workers

The Foreign Employment Act, 2007 and the Foreign Employment Rule, 2008 that governs the labor migration regime in Nepal were the first to introduce policy for supporting

9 MoLESS, *Nepal Labour Migration Report*.

10 Ibid; Republica, ‘Over 164,000 Candidates Apply for EPS Examination for Manufacturing Jobs in Korea,’ *Republica*, 6 January 2024, <https://myrepublica.nagariknetwork.com/news/over-164-000-candidates-apply-for-eps-examination-for-manufacturing-jobs-in-korea/>.

11 Chin Hee Hahn and Yong Sok Choi, *The Effects of Temporary Foreign Worker Program in Korea: Overview and Empirical Assessment* (University of Washington, 2006).

12 ‘Act on the Employment of Foreign Workers,’ *Korea Legislation Research Institute*, accessed 26 December 2023, https://elaw.klri.re.kr/eng_service/lawTwoView.do?hseq=60984; ‘Enforcement Decree of the Act on the Employment of Foreign Workers,’ *Korea Legislation Research Institute*, accessed 26 December 2023, https://elaw.klri.re.kr/eng_service/lawTwoView.do?hseq=60984.

returnee migrant workers. The Act authorises the utilization of the Foreign Employment Welfare Fund (FEWF) to implement employment programs for returning migrant workers. The Rule permits utilization of the welfare fund for the educational development of the families of workers who have gone for foreign employment and those who have come back from foreign employment as well as for assistance in medical treatment of the families of the migrant workers abroad. Since then, the Government of Nepal has introduced various policies and programs targeting returnee migrant workers.

In 2022, the GoN implemented the Reintegration Program (Operation and Management) Directives for Returnee Migrant Workers, 2022. The Directive introduced three kinds of reintegration programs for returnees: socialization of returnees, employment, and entrepreneurial development. Furthermore, starting September 2020, the government has also started recording data on returning migrants as well. Additionally, the Strategic Plan of the Ministry of Labour, Employment and Social Security (MoLESS) (2022-2027) envisages the development of an information system to record the experience, expertise, knowledge, and capital of returnees at the provincial and local levels and coordination with the country of destination in regard to the reintegration of returning migrants. The Integrated Labour and Employment Service (Operation and Management) Procedure, 2023 envisages providing integrated and localized labor, employment, and reintegration-oriented services in all 753 local governments through the Employment Service Centres (ESCs). Also, annually, MoLESS awards accomplished returnee migrant workers as a means of motivating them to apply the knowledge, skills, experience, and capital acquired during their overseas employment to boost production and employment opportunities in Nepal.

Guided by the Foreign Sector Social Security Scheme Operating Procedures, 2023, migrant workers can enroll in the contribution-based Social Security Fund (SSF) program of the government. The benefits and schemes include regular medical check-ups, health protection and maternity plans, accident and disability security plan, dependent family security plan, and old age security plan.

In 2015, a new constitution was promulgated in Nepal, which has defined a federal system of governance in the country. This has led to decentralization and/or delegation of certain mandates and responsibilities related to labor migration to sub-national governments and agencies. In this regard, the Local Government Operation Act, 2017 mandates the social and economic integration of returnee migrants and utilization of their economic and social remittance. Provincial and local governments have also taken significant strides in supporting reintegration of returnees by implementing policies, allocating budgets, creating migration profiles and conducting skill training, and enterprise development programs.

Table 1: Legal instruments related to reintegration of returnee migrant workers

Policy	Year	Provision for returnee migrant workers
Foreign Employment Act	2007	Utilization of the Foreign Employment Welfare Fund (FEWF) to implement employment programs for returning migrant workers
Foreign Employment Rule	2008	Utilization of the FEWF for the educational development of the families of the workers who have gone for foreign employment and of returnee migrant workers
Foreign Employment Policy	2012	Mobilization of skills and remittance savings towards entrepreneurship by promoting the development of those organisations that focus on training migrant returnees on entrepreneurship, capital formation and investment, and promotion of awareness programs and psychosocial services.
Constitution of Nepal	2015	Utilization of the Foreign Employment Welfare Fund (FEWF) to implement employment programs for returning migrant workers
15th Periodic Plan	2019/20-2023/24	Envisage formulation of policies for providing technological, technical and financial support to returnee migrant workers (RMWs) to encourage them to start businesses
Constitution of Nepal	2015	Encourage mobilization of the capital, skills, technology and experience of returnee migrant workers in productive sectors in the country
Reintegration Program (Operation and Management) Directives for Returnee Migrant Workers	2022	Conduct programs related to socialization of returnees, employment, and entrepreneurial development.
Strategic Plan of the Ministry of Labour, Employment and Social Security (MoLESS)	2022-2027	Development of information systems to record experience, expertise, knowledge and capital of returnees at provincial and local level. Coordination with the country of destination in regard to the reintegration of returning migrants.
Foreign Sector Social Security Scheme Operating Procedures	2023	Enrolling migrant workers in the contribution-based Social Security Fund (SSF) program of the government.
Integrated Labour and Employment Service (Operation and Management) Procedure	2023	Providing integrated and localised labour, employment and reintegration-oriented services in all 753 local governments through the Employment Service Centres (ESCs).
Local Government Operation Act	2017	Social and economic integration of returnee migrants and utilization of their economic and social remittance.

Other sectoral policies and programs

In addition to laws and policies for (returnee) migrant workers, there are also sectoral policies of Nepal with provisions and programs targeting unemployed youth and entrepreneurs including returnee migrant workers. The National Agriculture Policy of 2004 aims to provide opportunities of income and employment while focusing on the commercialization and diversification of agriculture, provide farmers with training programs in order to improve the efficiency of farmers at the local level, establish a land bank in collaboration with local bodies to provide information services, and provide concessional loans in order to enable them to purchase lands for agricultural production. Likewise, the Industrial Policy of 2011 aims to promote industries utilizing local resources, skills, and technology, fostering a strong and sustainable industrial base. Further, the policy mentions providing technical and financial assistance to industries adopting environment-friendly and energy-saving technologies as well as capacity enhancement activities for industrial skills, entrepreneurship, effective industrial management, and developing funds to support industrial development collaboratively with private and cooperative sectors. The Youth and Small Entrepreneurs Self-Employment Fund provides concessional loans for the establishment and operation of commercial farming, animal husbandry, agro-industry or service-oriented self-employment programs without collateral for targeted groups which includes returnee migrant workers among others. Similarly, guided by the Micro-Enterprises Development Program for Poverty Alleviation (MEDEP) Operation Directive 2020, MEDEP provides entrepreneurship and skill development trainings and business collaboration support for Nepali citizens including unemployed Nepalis who have returned from foreign employment.

Programs and projects targeting returnee migrant workers

The Safer Migration Program (SaMi) initiative of the Governments of Nepal and Switzerland has been providing financial literacy to left-behind members of migrant workers,¹³ free legal aid services to returnees, migrants and their families through Migrant Resource Centres (MRCs), the Department of Foreign Employment (DoFE), and the Foreign Employment Tribunal (FET). Similarly, 43 returnee migrant networks have been formed at the district and local levels. These networks coordinate for budget allocation for migrants and returnees, grievance/case referrals and referrals for other services (psychosocial, legal aid, accessing assistance, rescue and repatriation) for migrants, returnees and their families through the returnee volunteers and Migrant Resource Centres (MRCs), among others.

As per the provision in the Reintegration Directive, the Foreign Employment Board (FEB) is conducting reintegration programs in coordination with the local level governments. The Reintegration of Returnee Migrant Workers (ReMi) Project, launched in 2022, is a bilateral initiative of the Governments of Switzerland and Nepal. Provincial

13 This is provided through Financial Literacy facilitators who are trained by the Development Project Service Center (DEPROSC) Nepal, one of the SaMi's national partners.

line ministries of Koshi and Madhesh Provinces and 20 participating local governments are implementing the ReMi Project.

Reintegration Programs for Returnees from South Korea

The South Korea government implemented the Happy Return Program for reintegration and co-development of migrant workers under the EPS in 2009. The program aimed to aid EPS worker's re-employment in South Korea or business start-up endeavors upon returning to their home country. Under this program, the Government of South Korea provides return support services to Nepali migrant workers in South Korea, primarily those nearing the end of their contract. This included the dissemination of information on return preparedness, vocational training for high demand topics including Korean language, and administrative support such as guidance and support for insurance benefit claims and grievance registration.

More recently, the Korea Returnee Migrant Project, K-HaMi Project (Korea-Happy Migration) (2022-2028) was initiated which includes a stage-wise support system for the stable reintegration of South Korea returnee migrants in Nepal. This is part of the project to strengthen the support system for the stable reintegration of South Korea returnees in Nepal. It is a bilateral initiative of the Government of Nepal and the Government of South Korea. The project aims at socio-economic development of Nepal through stable reintegration of returnee migrant workers with increased employment and enhanced entrepreneurship capacity.¹⁴ The purpose of this project is to develop and implement various programs for the favorable support of Nepali migrant workers and help in the successful rehabilitation of the returned workers in Nepal. The project has three major components in reintegration. In the pre-migration phase, financial literacy will be provided to the pre-migrants, primarily remittance-oriented education and financial literacy classes via pre-departure orientation training for the migrants. A pilot class was conducted for labor migrants preparing to go to Republic of Korea (RoK) (*hereafter* South Korea) from 17-30 December 2023 (i.e. half an hour class a week or two weeks) at the Vocational and Skill Development Training Academy¹⁵ (VSDTA). After migration to South Korea, the migration phase will include financial literacy for migrants and their families, the development of a one-stop mobile platform for providing comprehensive reintegration information, providing technical training for potential entrepreneurs, online mentoring program, conducting entrepreneurship mentoring programs, and organizing entrepreneurship competitions for potential entrepreneurs. Post-migration phase will include entrepreneurship incubating for potential entrepreneurs; providing reintegration education programs; providing funding for potential entrepreneurs through a financial support fund (FSF¹⁶) enterprise competition for potential entrepreneurs;

14 The Rising Nepal, 'Deal Signed to Support SKorea Returnee Migrants,' *The Rising Nepal*, 26 December 2023, <https://www.risingnepaldaily.com/news/11960>.

15 The name was recently changed to National Vocational Training Academy (NVTA).

16 It might consists of USD 5 million with USD 2.5 million contribution from Agricultural Development Bank Ltd. and USD 2.5 million from KOICA.

a survey of returnees. This survey is part of the post-migration phase of the K-HaMi project, which examines returnee workers' lives in South Korea prior to return and their employment status after returning.¹⁷

1.3. Objective

There exists a limited but growing body of literature on the return and reintegration of Nepali migrant workers. However, the majority of these studies concentrate on individuals returning from Gulf Cooperation Council (GCC) countries, which are the main destinations for Nepali migrant workers. Similarly, although there are some studies on the migration of Nepalis to the South Korea, there is a lack of research on the return and reintegration experiences of Nepali migrant workers from South Korea, particularly, factors that contribute to the successful reintegration of returnee migrants or create barriers in economic and psychosocial reintegration. It is in this context that this study was carried out to understand the expectation and needs of Nepali returnee migrant workers from South Korea and their circumstances following their return.

The primary objective of this study is to understand the preparedness of returnee migrant workers for and the challenges they face in reintegration in Nepal. More specifically, this study aims to:

- a. Understand the financial situation, savings, and spending patterns of migrant workers while in South Korea
- b. Assess the plans of returnee migrant workers after their return to Nepal
- c. Identify migrant workers' awareness about the existing insurance for returning migrants under EPS
- d. Assess the situation of economic reintegration after their return including the area of work in South Korea and after return along with challenges faced in re-employment or starting of business
- e. Reflect on the existing policies and programs to support returnee migrant workers in Nepal
- f. Identify the educational programs returnees need for reintegration and their educational needs

17 The second survey will take place in 2026.

2. METHOD

The study was carried out using primary and secondary data. This included a survey and review of existing publications and policies. The following approaches were deployed for data collection and analysis.

2.1. Desk review

Documents and datasets related to labor migration, particularly return migration and reintegration of Nepali migrant workers, published by the government and non-government institutions were thoroughly reviewed. The review especially helped understand the situation of return and reintegration of Nepali returnee migrant workers. Likewise, a review of migration- and reintegration-related policies, acts and guidelines, such as the Foreign Employment Act (2007) and its amendment, the Foreign Employment Rules (2008) and its amendments, the Foreign Employment Policy (2012), and the Reintegration Directive (2022) among others, were conducted to understand the existing legal provisions and mechanisms for reintegration of returnee migrant workers in Nepal.

Table 2: Returnee migrant workers from South Korea by provinces

Distribution Ranking	Province	Number of Returned workers
1	Koshi	5,638
2	Gandaki	4,963
3	Bagmati	4,170
4	Lumbini	3,294
5	Sudurpashchim	1,004
6	Madhesh	474
7	Karnali	457
Total returnee migrant workers		20,000

Source: HRD Korea 2023

※ Provincewise returnee statistics of HRDK from 2018-2022, with the exception of the address & contact details that are missing

2.2. Survey

In line with the objective of the Korea Returnee Migrant Project (K-HaMi Project), a survey was conducted with 1,441 returnee migrants from South Korea. The survey was administered both in person and online (Google form) from October to December 2023.

The survey focused on five provinces of Nepal: Lumbini, Gandaki, Bagmati, Koshi, and Sudurpashchim. Returnee migrant workers from South Korea are concentrated in these five provinces. The survey was conducted with returnee migrant workers who returned from South Korea in the last five years i.e., between 2018 and 2022. Between 2018 and 2022, a total of 23,450 Nepalis had returned from South Korea. From these returnees, 3450 were excluded due to unregistered or unclear record of their address leading to a final sample size of 20,000 returnees. According to the province distribution of the 20,000 returnees, the top five provinces were selected for the study. The survey was promoted through collaboration with the EPS Korea Section of the Ministry of Labor, Employment and Social Security (MoLESS), Nepal, the project's social media (Facebook) page as well as through Ankur Nepal¹⁸, the Association of Returned Workers, and the Asian Culture Centre (ACC)¹⁹.

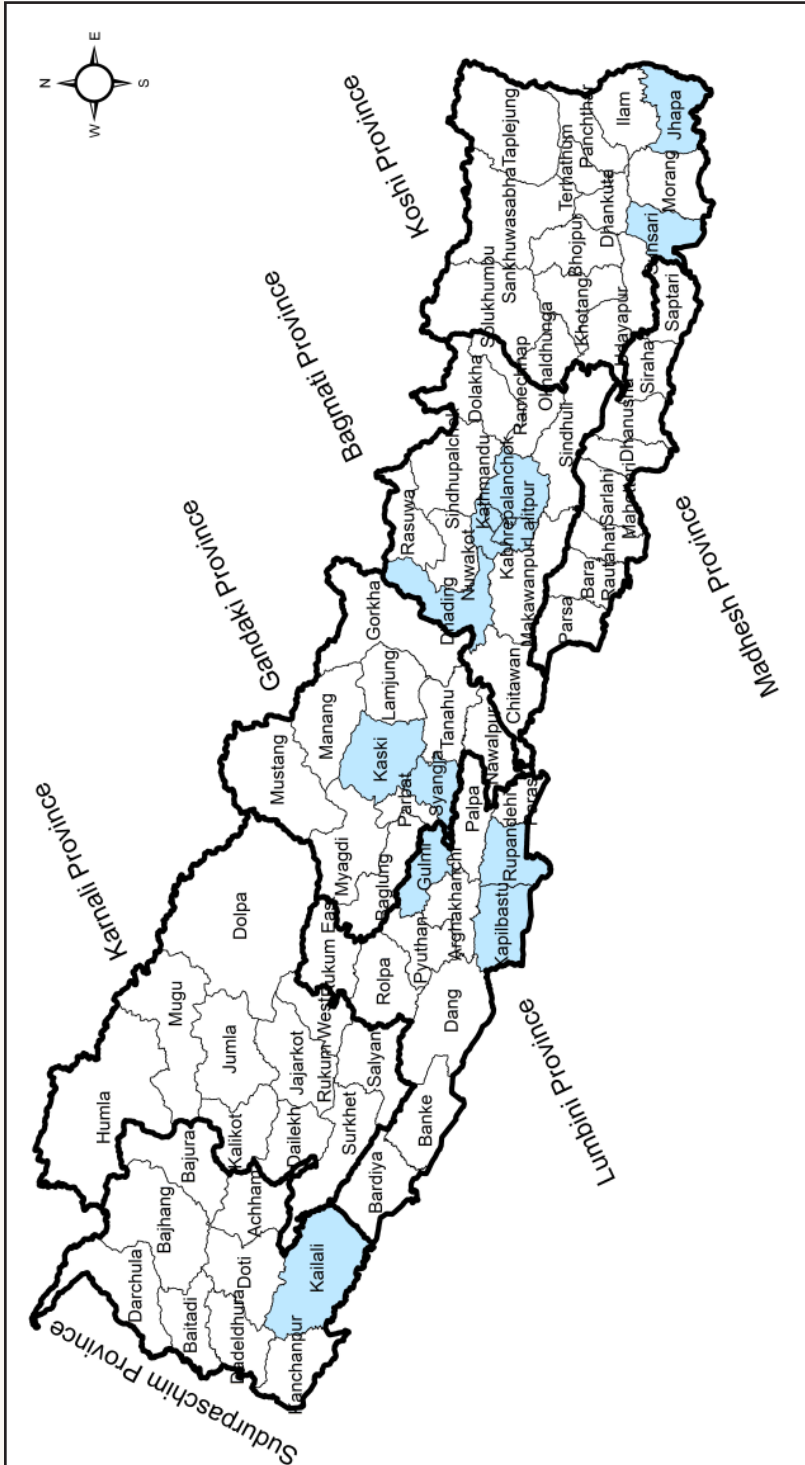
Table 3: Survey participants and study sites

SN	Province	City/District	Group Survey Respondents	Online Survey Respondents
1	Lumbini	Butwal	83	738
		Gulmi	7	
		Kapilvastu	23	
2	Gandaki	Syangja	87	
		Pokhara	69	
3	Koshi	Dharan	67	
		Birtamode	72	
4	Bagmati	Kathmandu, Lalitpur and Bhaktapur	177	
		Dhulikhel	18	
7	Sudurpashchim	Dhangadi	100	
Total			703	738

18 Ankur Nepal, established in 2012, is an organization of Nepali migrant workers returning from South Korea. The organization aims to support South Korea returnee migrants in self-employment through entrepreneurship using the technical knowledge, expertise and financial resources acquired through working in South Korea and create job opportunities for Nepalis through the returnees returning from South Korea.

19 ACC was established in 2019. It helps in the service sector, especially in school and language institutions i.e. people who have worked in South Korea for many years and have returned to and opened schools in Nepal. It also aims to support the development of Korean language skills of aspirant migrants to make it easier for them to go to South Korea for further studies and work.

Figure 1: Study sites (in-person survey)



2.3. Process and Limitations

Despite the initial plan to conduct surveys with around 20,000 returnee migrant workers, it was not possible due to the constraints of time and resources as well as difficulty to find enough returnees through the available records in the HRD Korea. This study was conducted only in five of the seven provinces of Nepal; hence the data is not generalizable across all provinces. The sample size for the female returnee migrants is small. This creates further constraints in generalizability and interpretation of the information. Likewise, it was difficult to ascertain whether and how the returnees had understood the essence of the survey questions correctly as the surveys were self-administered.

Similarly, to get more in-depth understanding of the challenges that returnee migrant workers from South Korea face in re-employment and self-employment in Nepal, four group discussions were conducted with returnee migrant workers from South Korea. Two group discussions (one consisting of only men returnees and one only women returnees) were conducted in person in Kathmandu on 5 January 2024 and two were conducted online on 9 January 2024.

Meetings were held with the Project Steering Committee and Technical Committee of the K-HaMi project to plan the survey and its method. Likewise, the committees also provided feedback and suggestions over the different phases of the study including the report. Likewise, enumerators involved in the data collection were provided training prior to the start of the survey. They were trained on the purpose of the survey, the content of the questionnaire, and the method of the survey.

3. RESULTS

3.1. Demographic characteristics area of origin

Among the returnee migrant workers, a majority of returnees were men, most of whom were between the ages of 30 and 49. Women only made up 2 percent of the research participants. Three-thirds of the female returnee migrant workers were also between 30 and 49 years of age (Figure 2).

In regard to the education qualification of returnee migrant workers, 41 percent each had completed their graduate studies and their secondary education (Figure 3). Similarly, over two-thirds of male returnee migrant workers had a secondary level or above education level, with 42 percent having acquired a graduate level education. Moreover, almost all the male respondents were married (Figure 4).

Likewise, disaggregation of data by age and education qualification shows that a majority of returnee migrant workers in all education qualification categories were between the age of 30-39 years (Table 4).

Figure 2: Sex and age

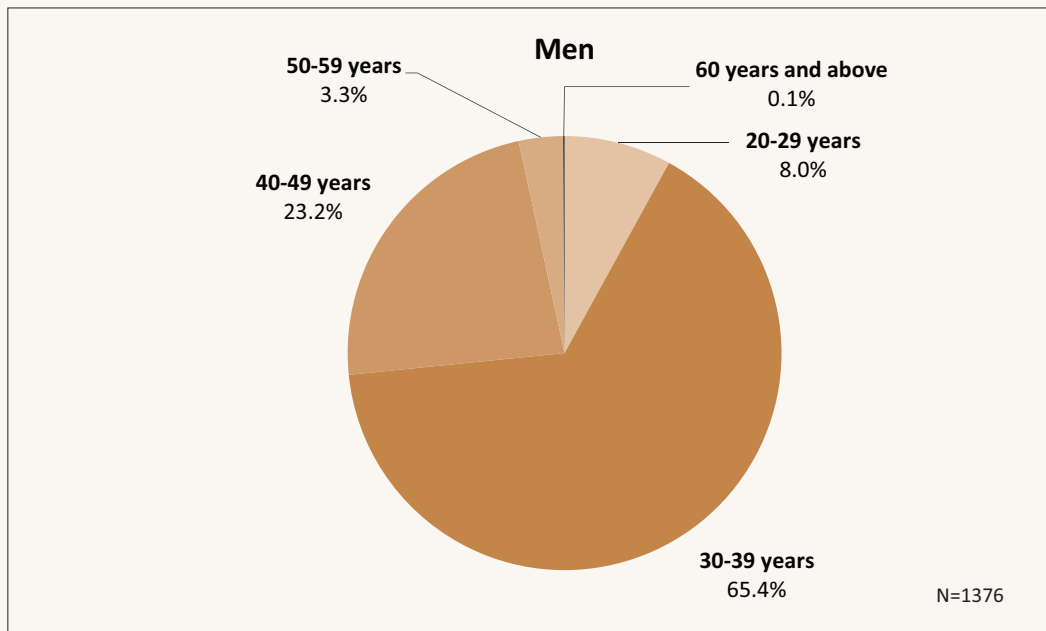


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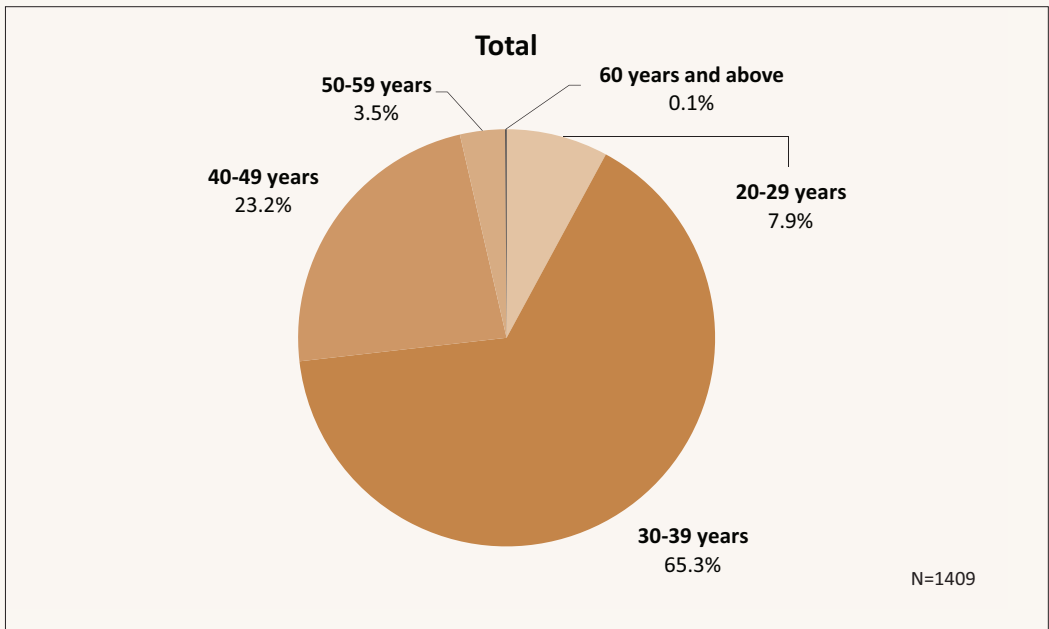
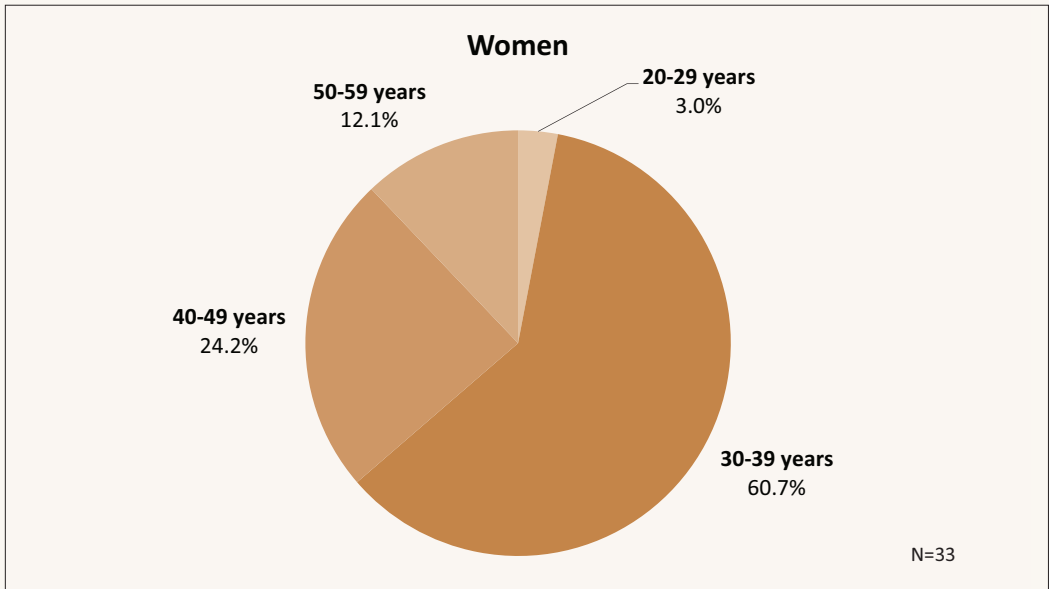


Figure 3: Education qualification

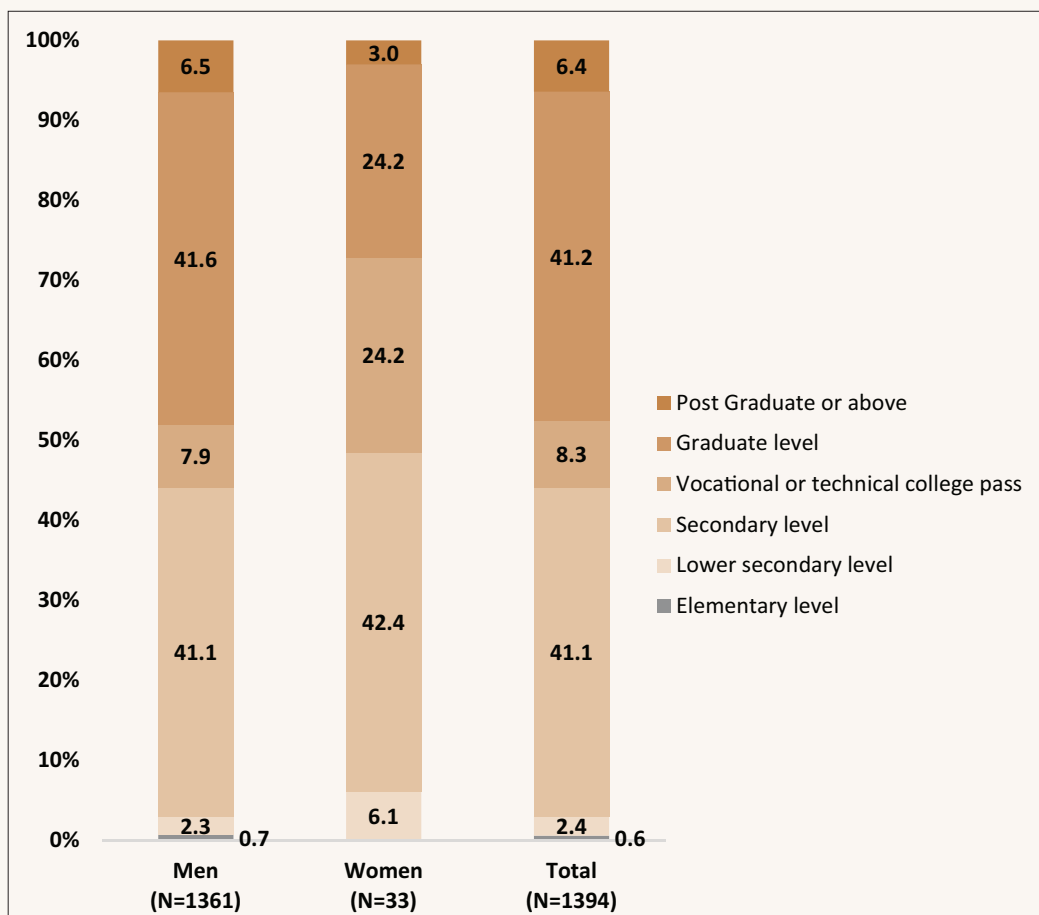


Table 4: Age and educational qualification

	Elementary	Lower secondary	Secondary	Vocational or technical college	Graduate	Post Graduate or above
20-29 years	0	6.1	9	13.8	6.6	3.4
30-39 years	77.8	60.6	60.9	68.1	68.2	75.3
40-49 years	0	27.3	26.3	14.7	21.6	20.2
50-59 years	11.1	6.1	3.7	3.4	3.5	1.1
60 years and above	11.1	0	0.2	0	0	0
Total %	100	100	100	100	100	100
Total number	9	33	575	116	573	89

In regard to their living situation, over half of the returnee migrant workers (55 percent) lived with one or both of their parents. Another 49 percent lived with their spouse while 70 percent had one or more children they lived with.

Figure 4: Marital status

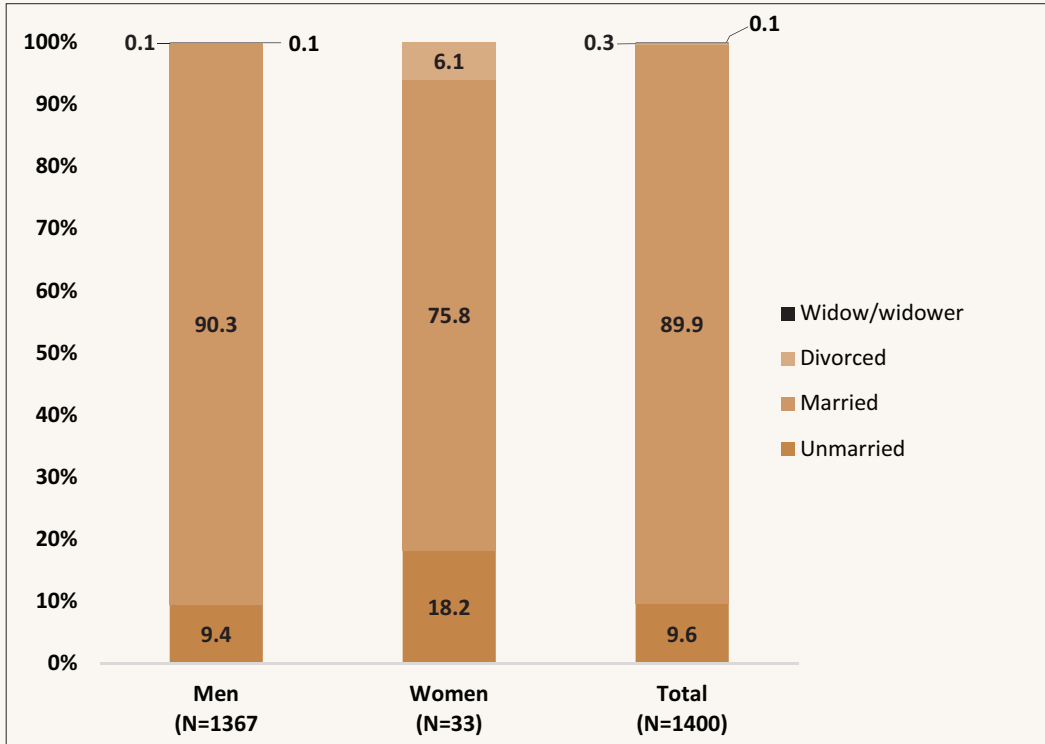


Table 5: Sex and family members

	Men	Women	Total
Husband or wife	48.7	39.4	48.5
1 child	27.9	24.2	27.8
2 children	35.6	33.3	35.6
3 or more children	6.8	9.1	6.8
Father and/or mother	55.1	42.4	54.9
Relatives	3.7	6.1	3.7
Grandfather/grandmother	1.6	0	1.6
I live alone	1.2	3	1.3
Total %	180.7	157.6	180.2
Total number	1,369	33	1,402

Table 6: Top-ten districts of origin

	Total
Kathmandu	13.5
Rupandehi	11.1
Kaski	8.4
Jhapa	7.9
Sunsari	7.1
Syangja	7
Kailali	6.5
Bhaktapur	3.6
Lalitpur	3.5
Kanchanpur	2.6
Others	28.8
Total number	1,398
Total %	100

3.2. Origin of returnee migrant workers

Furthermore, a majority of respondents were either from Bagmati, Lumbini, or Koshi provinces (Figure 5). Madhesh province had the lowest number of respondents returning from South Korea. In terms of the geographical distribution, the top three districts included Kathmandu (14 percent), Rupandehi (11 percent), and Kaski (8 percent) (Table 6).²⁰

3.3. Work and salary in South Korea

More than 56 percent of returnee migrant workers had worked in South Korea between 3 to 5 years (Table 7). Likewise, 28 percent worked in South Korea for more than 7 years while 12 percent for 5 to 7 years. Within the age groups of 40-49 and 50-59 years, almost half had stayed in South Korea for over 7 years.

3.4. Duration of work in South Korea

A large majority of returnee migrant workers (81 percent) had worked in the manufacturing sector followed by 18 percent in agriculture and animal husbandry sector. The work sectors in South Korea differs in comparison to the major destination country of Nepali migrant workers i.e. GCC countries. According to the Nepal Labor Migration Report 2022, more than half of Nepali labor migrants who obtained labor permits from the Government of Nepal for foreign employment in GCC countries were engaged in elementary occupation such as cleaning and laundry, labor work, packaging, loading, shipping and delivery in the destination country.²¹

20 See Annex 3 for detailed distribution of returnee migrant workers by district of origin.

21 Packaging, loading, and shipping are areas where Nepali migrant workers are employed in South Korea's

Figure 5: Residential area

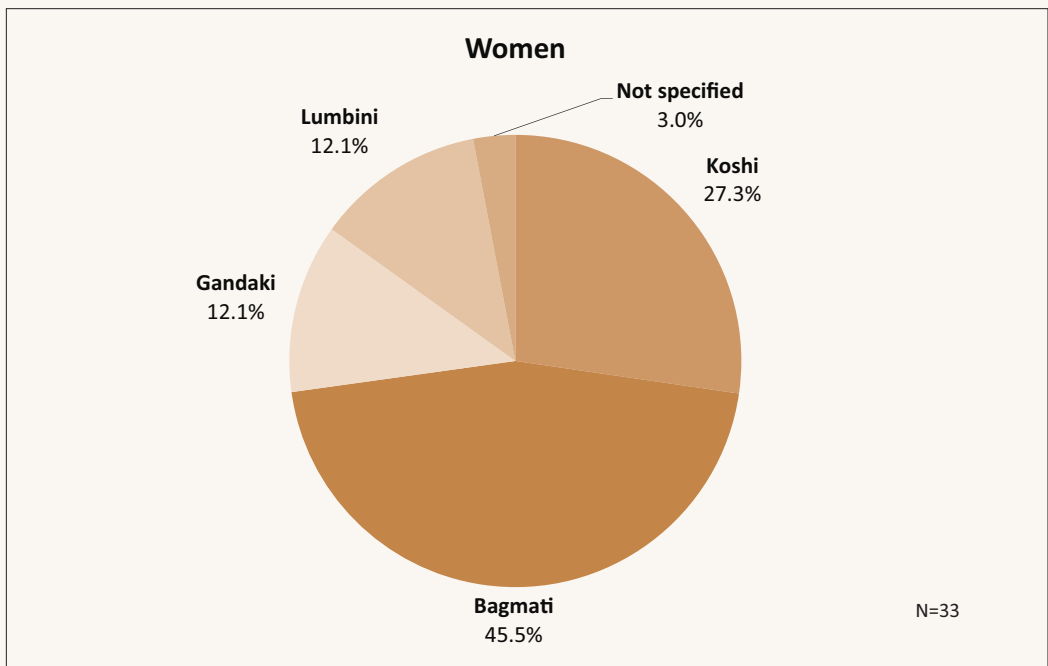
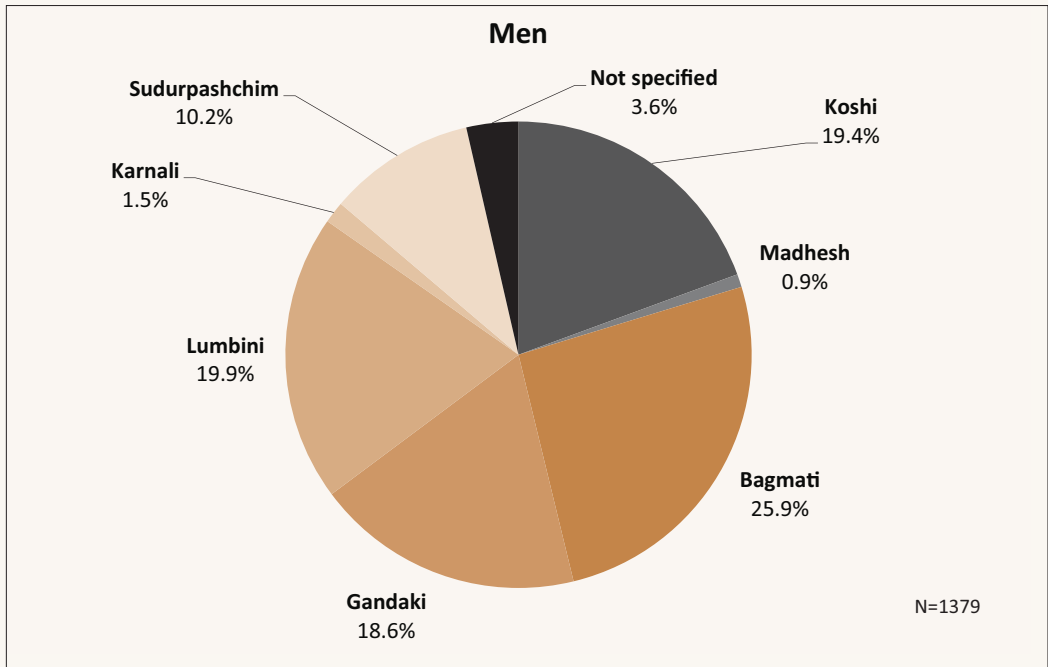


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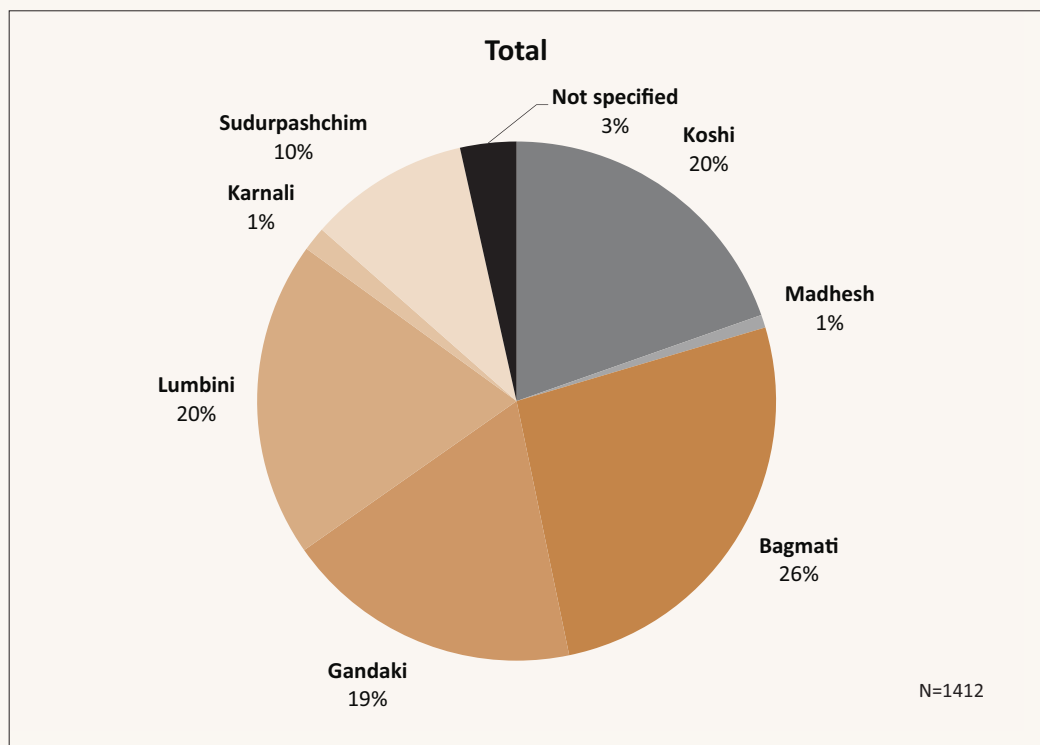


Table 7: Age and years worked in South Korea

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Less than a year	2.8	0.3	0	0	50	0.5
More than a year - less than 3 years	2.8	2.7	3.4	4.3	0	2.9
More than 3 years - less than 5 years	68.8	65.3	30.9	32.6	50	56.6
More than 5 years - less than 7 years	24.8	9.8	13.9	15.2	0	12
More than 7 years	0.9	21.9	51.9	47.8	0	28
Total %	100	100	100	100	100	100
Total number	109	923	324	46	2	1,404

manufacturing sector. Previously, under the EPS system, Nepalis only migrated for manufacturing, and agriculture and livestock sectors. Now that services and shipbuilding have been added, the next survey may yield different results. MoLESS, *Nepal Labour Migration Report 2022*.

Figure 6: Sector of work in South Korea

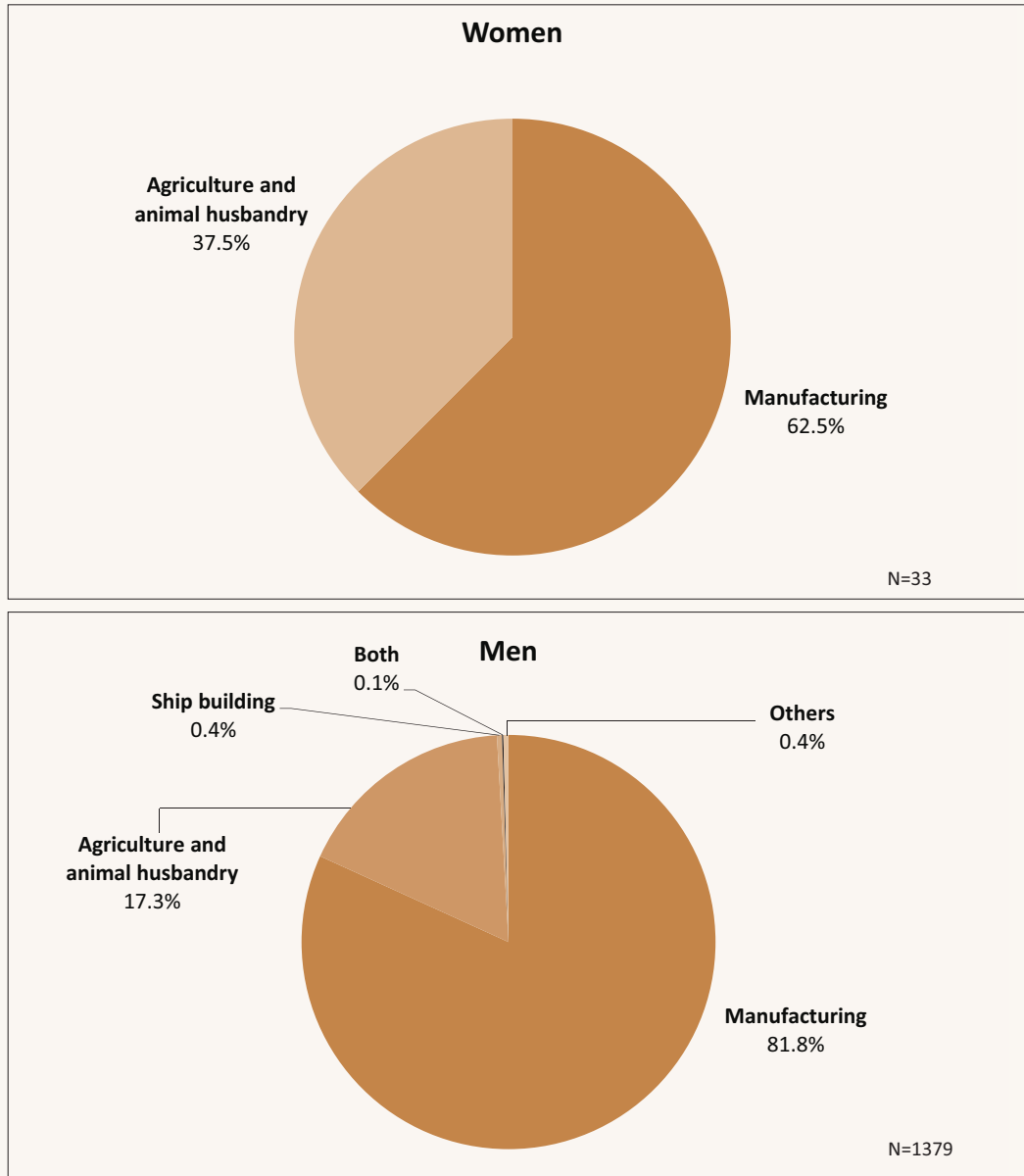


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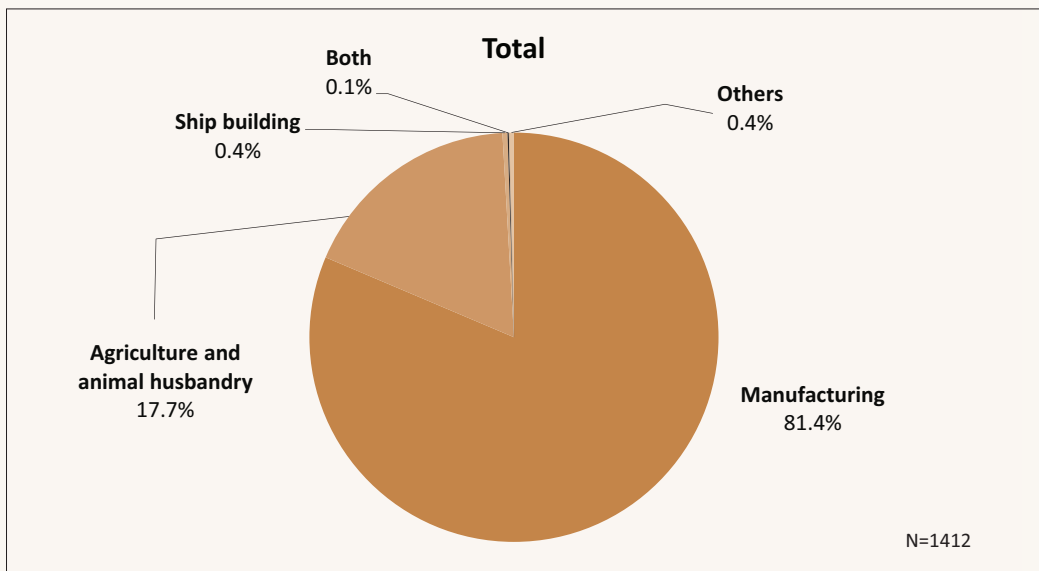
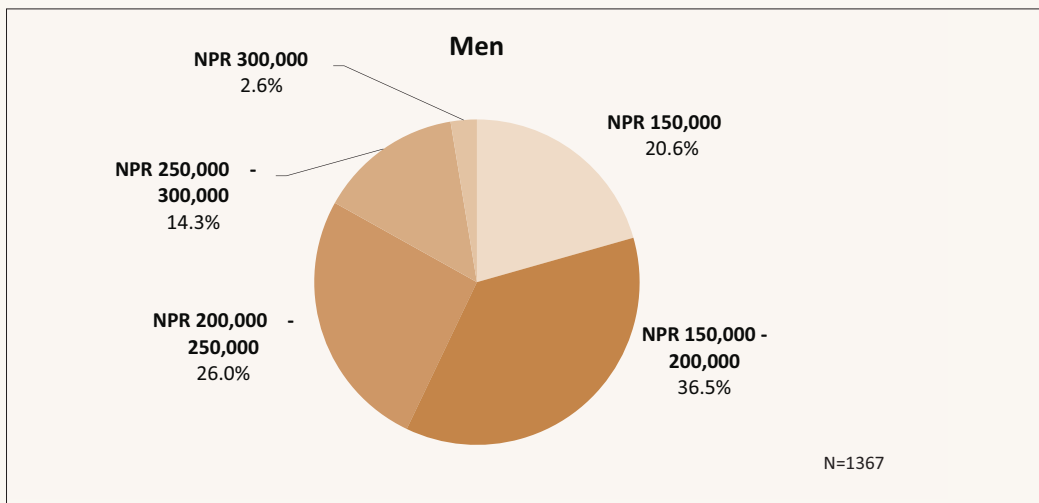


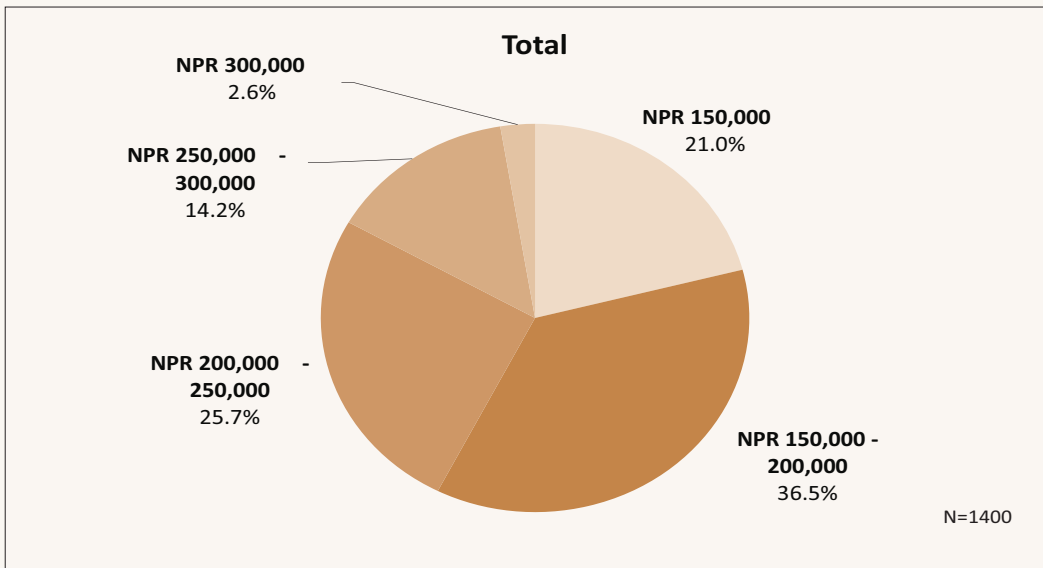
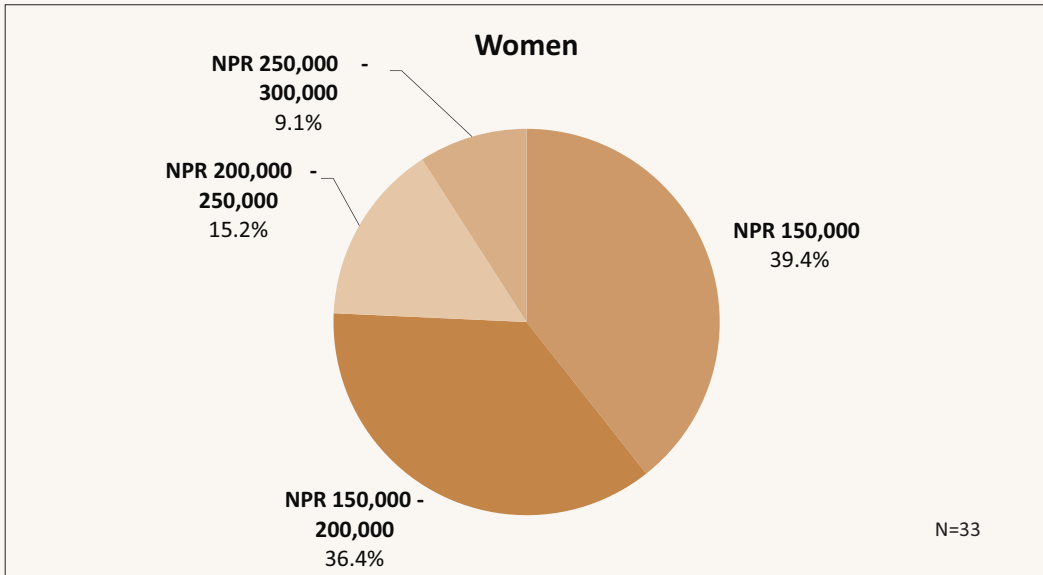
Figure 7: Monthly earning



On average, more than one-third were earning between NPR 150,000-200,000 (c. USD 1130-1500) monthly (Figure 7).²² The monthly average income of 26 percent of returnees were between NPR 200,000-250,000 (c. USD 1500-1900) while another 21 percent earned less than NPR 150,000 (c. USD 1130).

²² 1 NPR = 0.0075 USD for 21 January 2024.

Figure 7: Contd...

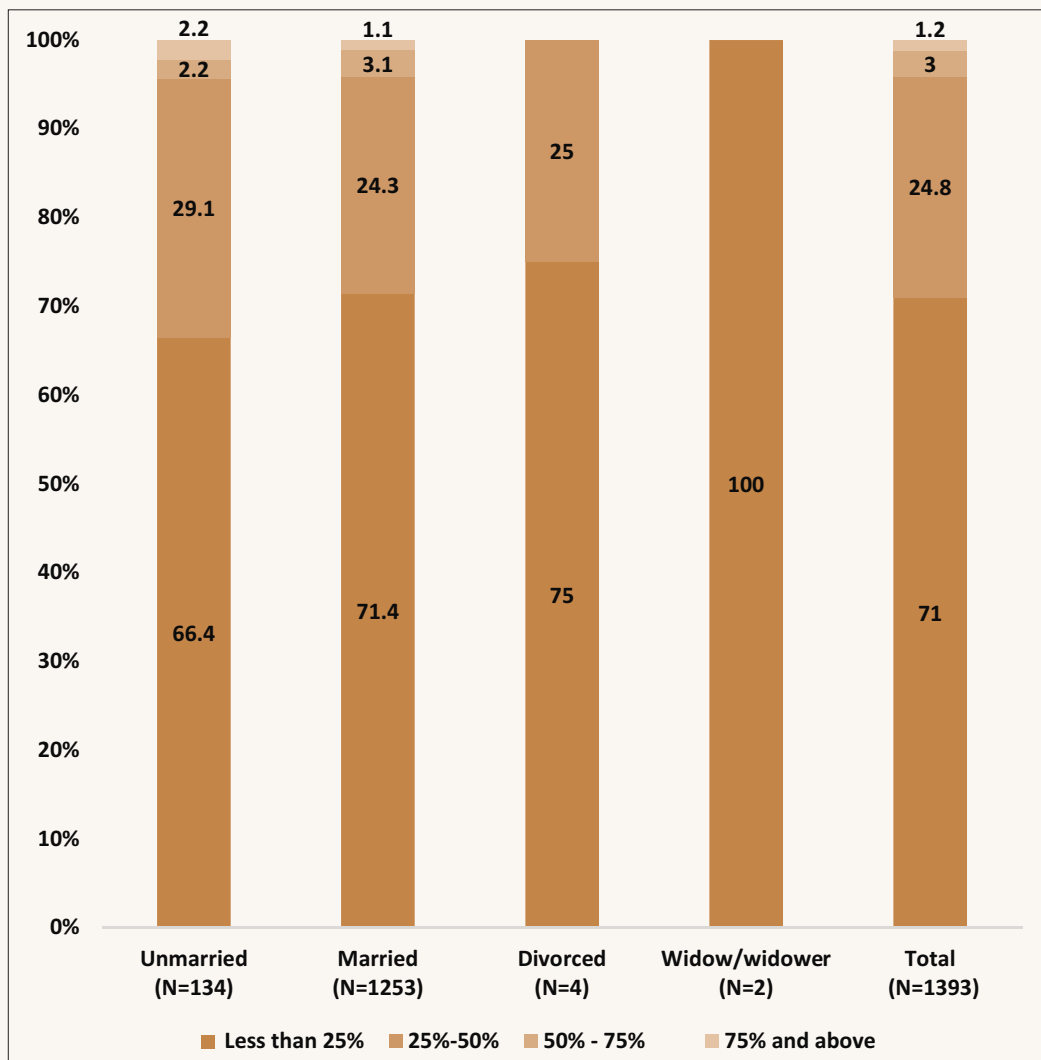


3.5. Use of earnings in South Korea

Almost three-fourth of the returnee migrant workers reported spending less than 25 per cent of their income on themselves during their stay in South Korea with 25 per cent spending between 25 to 50 percent on their needs (Figure 8). A higher proportion of unmarried migrant workers spent between 25 to 50 percent of their earnings compared to married migrant workers.

In regard to their spending in South Korea, returnee migrants were found to spend their income on multiple things, primarily on their own interests and entertainment,

Figure 8: Spending of earned income



health, and on the purchase of a mobile phone (Table 8).

Around 53 percent also spend it on the purchase of electronic goods, ceremony and accommodation expenses, or on gold. Over half of the 33 women spent their income on the purchase of a mobile phone followed by health and their own interests and entertainment. However, due to the small number of women migrant workers in the survey, this finding is not generalizable for all returnee migrant workers from South Korea and hence should be interpreted with caution. There may be further challenges like the practice of sharing phones with other members of the household (e.g. husbands, children, other family members). Free texting and video-calling mobile apps provided a cost-effective way of

Table 8: Sex and use of earnings in South Korea

	Men	Women	Total
Health	45.4	39.4	45.2
Education	8.2	12.1	8.3
Life Expenses	17.8	18.2	17.7
Expenditure on own interests and entertainment	61.5	39.4	61
Purchase of mobile phone	43.3	54.5	43.5
Purchase of electronic goods (e.g. refrigerator, laptop, camera etc.).	24.6	9.1	24.2
Automobile purchase	2.3	0	2.3
Purchase of gold	10.8	27.3	11.2
International communication charges	7.2	3	7.1
Other	0.7	6.1	0.9
Total %	221.7	209.1	221.4
Total number	1,364	33	1,397

Table 9: Age and use of earnings in South Korea

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above
Health	43.6	43.4	50.5	45.8	100
Education	10	7.3	9.3	14.6	0
Life Expenses	27.2	16.7	17.8	18.8	0
Expenditure on own interests and entertainment	64.5	63.1	56.1	43.8	0
Purchase of mobile phone	48.2	43.9	40.2	47.9	0
Purchase of electronic goods (e.g. refrigerator, laptop, camera etc.).	22.7	26.4	18.4	25	0
Automobile purchase	3.6	2.6	0.9	2.1	0
Purchase of gold	5.5	12.4	10	8.3	0
International communication charges	10.9	7.2	5.9	6.3	0
Other	0	0.7	1.6	2.1	0
Total %	236.4	223.8	210.6	214.6	100
Total number	110	917	321	48	2

communicating with their families and loved ones while abroad.

Age-disaggregated data shows that older migrant workers (older than 40 years of age) were more likely to spend their income on health, with a little over half of 40-49 year olds spending it on their own interests and entertainment followed by health.

3.6. Awareness about EPS Insurance

As also recognized in various international instruments including the Global Compact for Safe, Orderly and Regular Migration (GCM) and the ILO conventions, social security and insurance arrangements are critically important for protection of migrant workers.²³ Migrant workers face an elevated likelihood of encountering occupational safety and health risks due to their exposure to multiple vulnerabilities associated with their work and living environments.²⁴ The absence of social protection not only jeopardizes the well-being of migrant workers but also generates social and economic vulnerabilities for their families in their countries of origin. As such, access to health insurance and social security is vital to ensure occupational safety and health of migrant workers.

The returnee migrant workers were well-informed about the insurance options available through the EPS program (Figure 9). Nearly all of them knew about health insurance, while a large majority also knew of the Industrial Accident Insurance, Accident Insurance, and Return Guarantee Insurance. However, a lower proportion of returnees (63 percent) were aware about the Repatriation Expense Insurance and this proportion was even lower in regard to national pension scheme (23 percent).

Similarly, 97 percent of returnee migrant workers reported that they had Health Insurance, 83 percent Industrial Accident Insurance followed by Return Guarantee Insurance (71 percent), Accident Insurance (63 percent), and Repatriation Expense Insurance (59 percent) (Table 10). This remained more or less consistent regardless of gender, age, education level, or marital status.

3.7. Return Guarantee Insurance

Among the returnee migrant workers, 92 percent mentioned that they have received the Return Guarantee Insurance (Figure 10).

Among the respondents who hadn't received the Return Guarantee Insurance, over

23 Marius Olivier, 'Social Protection for Migrant Workers Abroad: Addressing the Deficit via Country-of-origin Unilateral Measures?', in McAuliffe, M. and M. Klein Solomon (Conveners) (2017) *Ideas to Inform International Cooperation on Safe, Orderly and Regular Migration*, IOM: Geneva; Kenichi Hirose, Milos Nikac and Edward Tamagno, *Social Security for Migrant Workers A Rights-based Approach* (Budapest: ILO, 2011).

24 Equidem, *If We Complain, We are Fired: Discrimination and Exploitation of Migrant Construction Workers on FIFA World Cup Qatar 2022 Stadium Sites* (London: Equidem, 2022); Vital Signs, *The Deaths of Migrants in the Gulf* (No place: Vital Signs, 2022); Ju-Yeun Lee, Woojoo Lee, and Sung-il Cho, 'Characteristics of Fatal Occupational Injuries in Migrant Workers in South Korea: A Machine Learning Study,' *Heliyon* 9, No. 9 (2023).

half weren't aware of its existence (Figure 11). Likewise, 22 percent didn't know the procedure to get the insurance amount after returning to Nepal and 17 percent returnees weren't familiar with the procedure to get insurance in South Korea and hadn't gotten it as a result. Moreover, despite being part of the EPS program, around 8 percent believed

Figure 9: Awareness about EPS insurance scheme

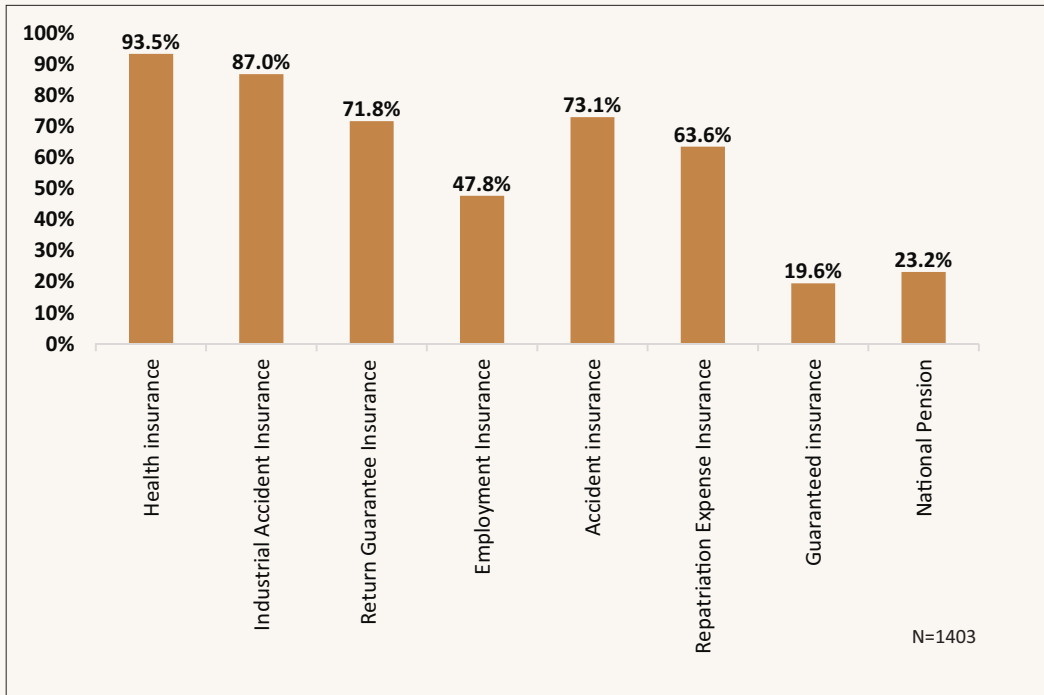


Table 10: Insurance scheme taken

	Men	Women	Total
Health insurance	96.9	93.5	96.8
Industrial Accident Insurance	83.1	67.7	82.7
Return Guarantee Insurance	71.5	61.3	71.2
Employment Insurance	26.9	9.7	26.5
Accident insurance	63.2	38.7	62.6
Repatriation Expense Insurance	59.3	54.8	59.2
Guaranteed insurance	7.8	3.2	7.7
National Pension	5	6.5	5
Total %	413.7	335.5	411.9
Total number	1,360	31	1,391

themselves to be undocumented and therefore ineligible to get insurance.

3.8. Occupational Safety and Health in South Korea

While a majority of returnee migrant workers didn't suffer from occupation-related injuries/accidents in South Korea, around 18 percent reported getting injured due to industrial accidents (Figure 12).

Figure 10: Return Guarantee Insurance

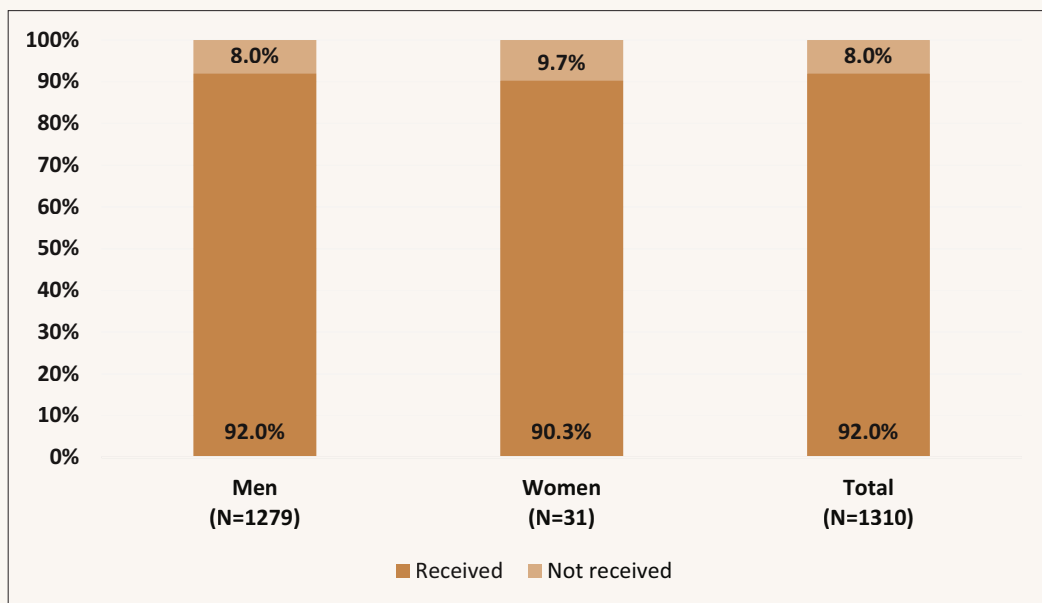
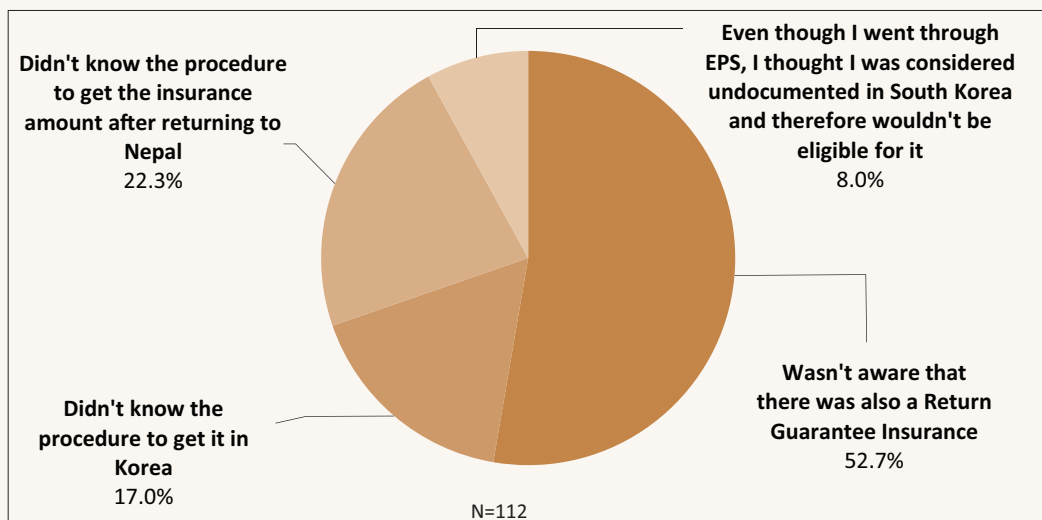


Figure 11: Reason for not receiving return guarantee insurance



Around 44 percent of those who got injuries during the course of work received treatment through the Workers’ Compensation Insurance while the employer borne the cost of treatment for another 44 percent of the returnees (Figure 13). While 8 percent paid for their treatment themselves 3 percent reported not getting proper treatment for their injury/illness.

When asked about whether the industrial accident had continued to affect them or had any consequences since returning to Nepal, 41 percent of the returnees said there were no such effects or consequences (Figure 14). Likewise, 38 percent reported they were mostly healthy, but they still experienced some effects of the accident. Around 4 percent reported experiencing a significant impact from the accident which makes their life uncomfortable.

Figure 12: Industrial injuries/accidents and disease

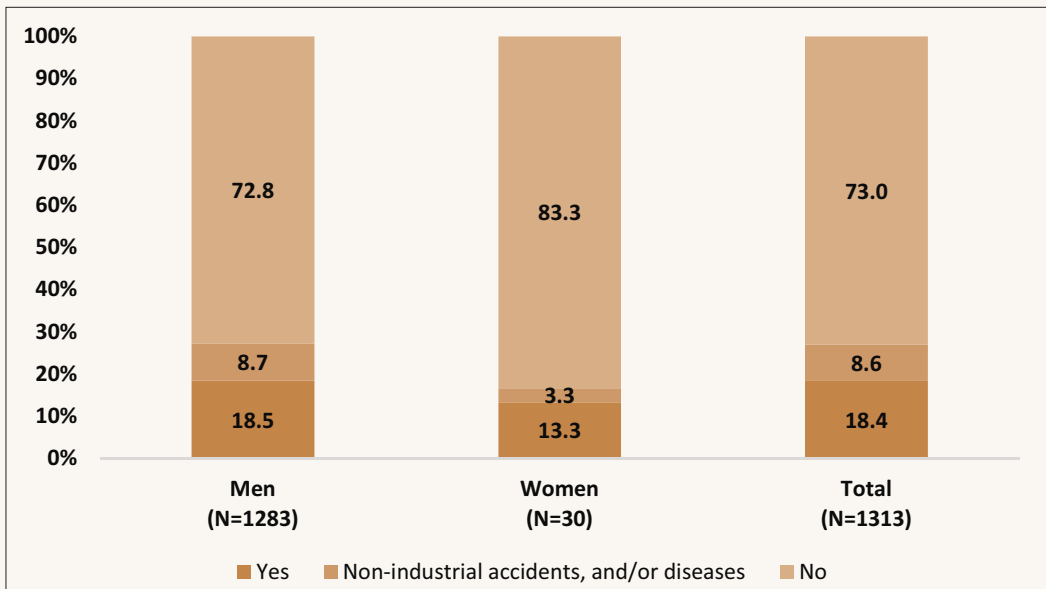


Figure 13: Burden of industrial accident treatment cost

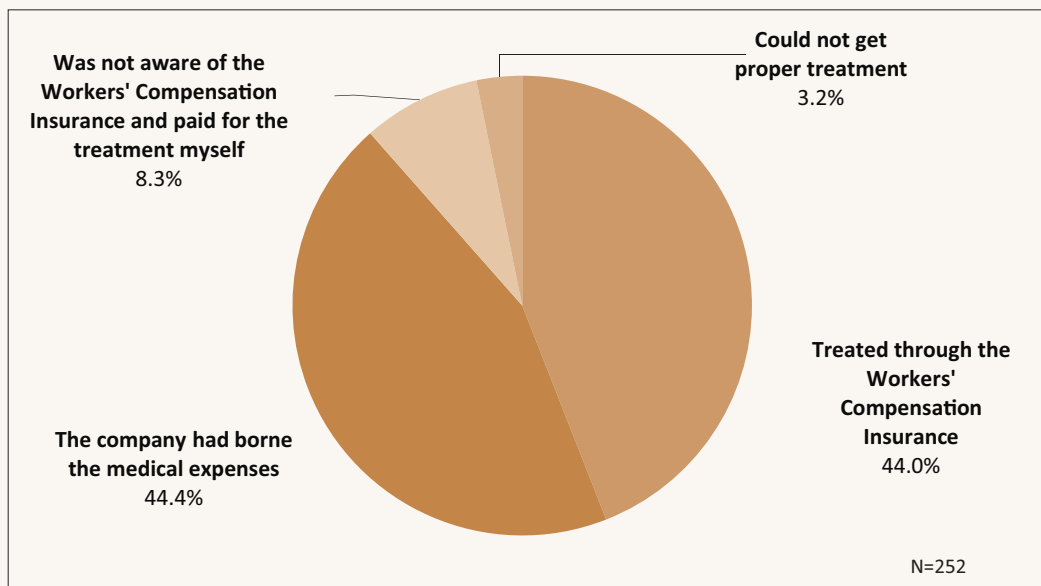
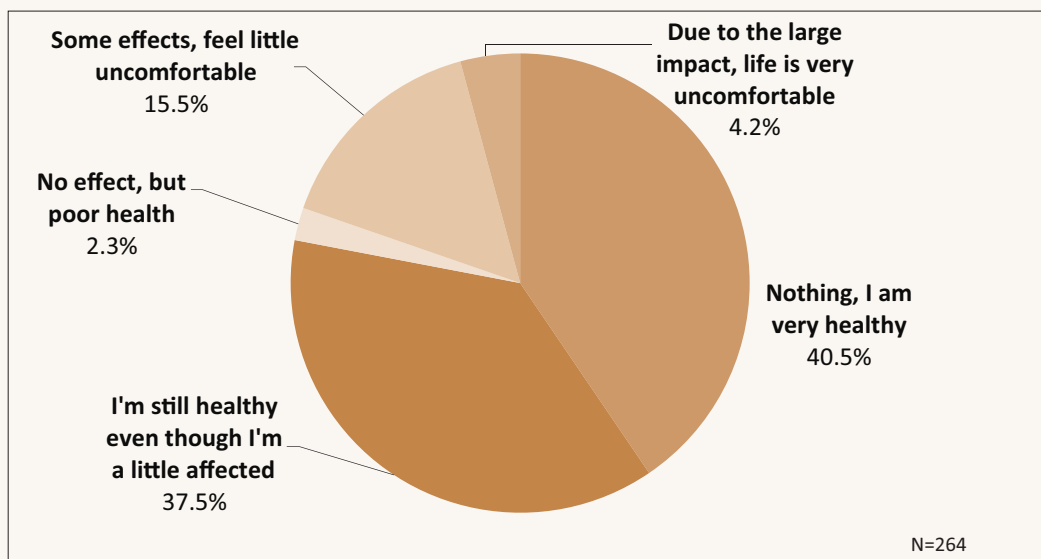


Figure 14: The consequences of industrial injuries after return



4. RETURN AND REINTEGRATION IN NEPAL

4.1. Preliminary plans about eventual return to Nepal

Among the returnee migrant workers surveyed, 50 percent affirmed they had made preliminary plans for their eventual return and reported receiving support from multiple sources for their return while 46 percent said they had not made preliminary plans. Of those who had made preliminary plans, 35 percent received help from their employer or colleagues in South Korea to prepare for their return. Additionally, 23 percent reported receiving support from the Labor and Employment Center in South Korea, 22 percent from the Human Resources Development Service Of Korea (HRDK) while 18 percent did not access any organization or individual for support.

4.2. Year of return to Nepal

Over half of the respondents returned to Nepal before 2020, with 18 percent returning in 2019—the largest number of migrant workers who returned in a particular year (Table 12).

Table 11: Individual and/or organisations from where they received support

	Men	Women	Total
Employer or colleague in South Korea	35.4	22.2	35
Labor and Employment Center of South Korea	24	0	23.3
Human Resources Development Service of Korea (HRD Korea)	22.3	5.6	21.8
Self (did not get help from anyone)	17.9	33.3	18.4
EPS Korea Section, Government of Nepal	18.1	16.7	18
Returnee migrant workers	13.9	0	13.4
Nepalese community in South Korea	13	11.1	12.9
Organization of returnee migrant workers in Nepal	8.4	0	8.2
South Korean NGO	7.2	11.1	7.3
Family and friends	1.9	0	1.9
Others	0.9	0	0.9
Total %	163	100	161.1
Total number	570	18	588

Table 12: Year of return

	Men	Women	Total
2023	1.3	0	1.3
2022	16.4	6.3	16.1
2021	12.3	6.3	12.1
2020	16.6	28.1	16.9
2019	18.2	15.6	18.1
2018	12.8	18.8	13
Before 2018	22.4	25	22.5
Total %	100	100	100
Total number	1,355	32	1,387

4.3. Situation of economic reintegration after return

While Nepal's policy landscape offers some reintegration support and resources for returnee migrant workers, there are still significant gaps in the implementation of such policies. In some cases, the delay in the implementation of the policy has caused many returnees to lose hope for any government support for their plans and aspirations post-return.²⁵ Despite these programs and policies focusing on helping returnee migrant workers find gainful employment or start entrepreneurial enterprises, in many instances, the policy design proves to be detrimental to the desired end goals—the ILO identifies additional bureaucratic measures as a challenge which prevents many returnees from establishing businesses.²⁶ Moreover, these measures often create entrepreneurial bottlenecks which hinder the growth of businesses with many entrepreneurs unable to scale up their business ventures. Delays in the roll-out of policies also hinder enterprises. For example, since 2019 the Government of Nepal has promised cash subsidies and funding to start-ups; however, it has failed to actually provide it to entrepreneurs in the intervening years.²⁷

When asked if they had any experience preparing for a business on their own or in partnership with someone else since returning to Nepal, a majority of respondents said they did (Table 13). However, 45 percent said they did not have any such experience. Returnee migrant workers aged between 20-29 were more likely to not have any such experience preparing for a business.

25 Pawan Pandey, 'Reintegration program for Migrant Workers Awaits Implementation,' *The Kathmandu Post*, 6 November 2022, <https://kathmandupost.com/money/2022/11/06/reintegration-program-for-migrant-workers-awaiting-implementation>.

26 ILO, *Building Inclusive Entrepreneurial Ecosystems in Nepal: An Analysis of Kathmandu and Pokhara* (Geneva: International Labor Office, 2023).

27 Subin Adhikari, 'Government Makes More Promises to Help Start-ups,' *The Kathmandu Post*, 28 August 2023, <https://kathmandupost.com/money/2023/08/28/government-makes-more-promises-to-help-start-ups>.

Furthermore, 43 percent of the returnees aren't currently working or pursuing any education or training. Likewise, 36 percent of the returnee migrant workers have started their own business and another 9 percent have done so in partnership with someone else. Only 6 percent of the returnees were re-employed while 5 percent are currently pursuing education or training through vocational and skills development school

Table 13: Experience of preparing for business by age

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Yes, I have experience of preparing for business	40.7	52.2	64.7	66	100	54.7
No, I do not have experience	59.3	47.8	35.3	34	0	45.3
Total %	100	100	100	100	100	100
Total number	108	897	312	47	2	1,366

Table 14: Situation of economic reintegration after return by age

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Currently re-employed	5.5	6.4	5.6	4.5	0	6.1
Started my own business	19.3	34.1	44.4	56.8	50	36
Started a business in partnership	9.2	8.3	14.1	6.8	0	9.6
Currently enrolled in education and training (schooling, vocational and skills development schools)	12.8	4.7	3.9	4.5	0	5.1
I am not working or pursuing education or training	53.2	46.5	31.9	27.3	50	43.2
Total %	100	100	100	100	100	100
Total Number	109	901	304	44	2	1,360

4.4. Situation of re-employment

Among the returnee migrant workers who were employed, 31 percent were involved in the field of education, 18 percent worked in the distribution of fresh produce and rice, while 24 percent worked in various other sectors. Of the 33 female returnee migrant, only four were employed at the time of the survey: two worked in the education field while two others worked in the service sector and a company that deals with forklifts, heavy machinery and other specialty vehicles respectively.

Of the returnee migrant workers who were involved in the field of education, 46 percent had lived in South Korea for more than 5 years.

Table 15: Sector of employment by sex

	Men	Women	Total
Hydroelectric power, solar energy, etc. construction company	5.7	0	5.5
Automobile/motorcycle repair and service centres	9.2	0	8.8
Car dealership	2.3	0	2.2
Electrical, welding, electronics companies	11.5	0	11
Washing machines, refrigerators, mobile phones, and other electronics stores	4.6	0	4.4
Hotels, travel and trekking (guide) companies	13.8	0	13.2
Forklifts, heavy machinery, and other specialty vehicle companies	4.6	25	5.5
Manufacturing company of clothes, bags, shoes, etc.	5.7	0	5.5
Distributors of rice, vegetables, fruits etc.	17.2	25	17.6
Involved in the field of education (institutes or colleges)	29.9	50	30.8
Service sector	3.4	25	4.4
Others	25.3	0	24.2
Total %	133.3	125	133
Total number	87	4	91

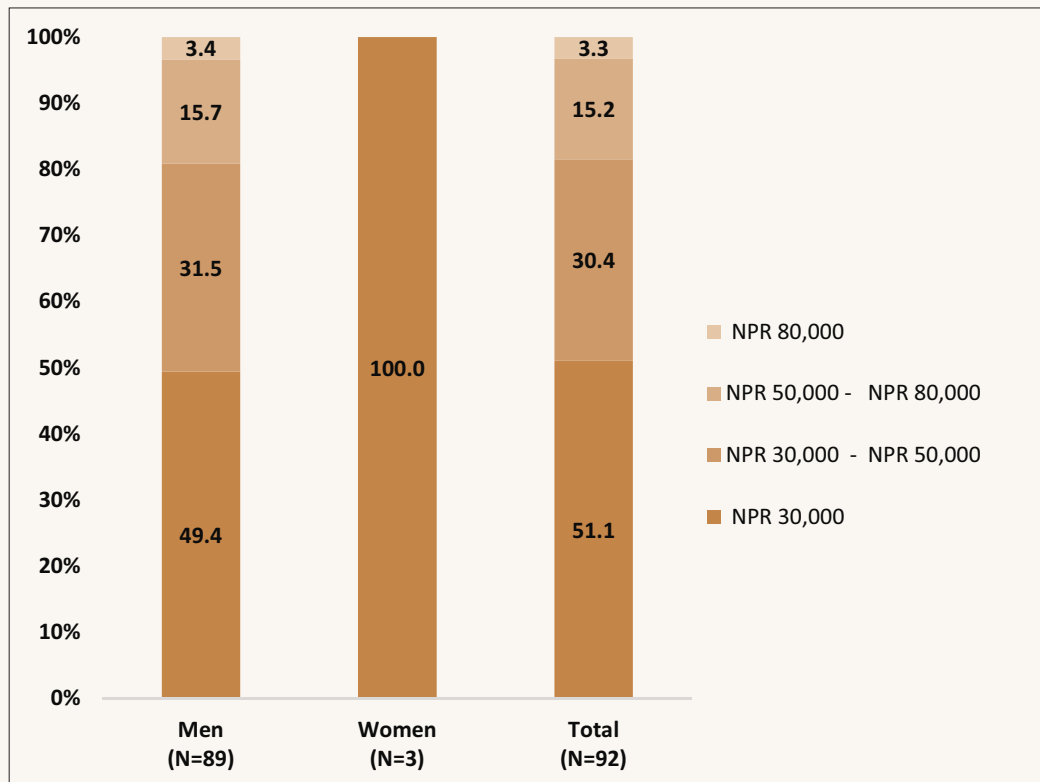
Figure 15: Monthly income

Table 16: Sector of employment by the number of years worked in South Korea

	Less than 5 years	More than 5 years	Total
Hydroelectric power, solar energy, etc. construction company	3.5	8.6	5.4
Automobile/motorcycle repair and service centres	7	11.4	8.7
Car dealership	1.8	2.9	2.2
Electrical, welding, electronics companies	7	17.1	10.9
Washing machines, refrigerators, mobile phones, and other electronics stores	3.5	8.6	5.4
Hotels, travel and trekking (guide) companies	12.3	14.3	13
Forklifts, heavy machinery, and other specialty vehicle companies	5.3	5.7	5.4
Manufacturing company of clothes, bags, shoes, etc.	5.3	5.7	5.4
Distributors of rice, vegetables, fruits etc.	17.5	17.1	17.4
Involved in the field of education (institutes or colleges)	21.1	45.7	30.4
Service sector	7	0	4.3
Others	29.8	14.3	23.9
Total %	121.1	151.4	132.6

Table 17: Age and number of years of employment in Nepal

	20-29 years	30-39 years	40-49 years	50-59 years	61 years and above	Total
Less than a year	60	33.3	23.8	0	0	31.8
More than a year - less than 3 years	20	45.6	19	0	0	36.5
More than 3 years - less than 5 years	20	15.8	38.1	0	0	21.2
More than 5 years	0	5.3	19	100	0	10.6
Total %	100	100	100	100	0	100
Total Number	5	57	21	2	0	85

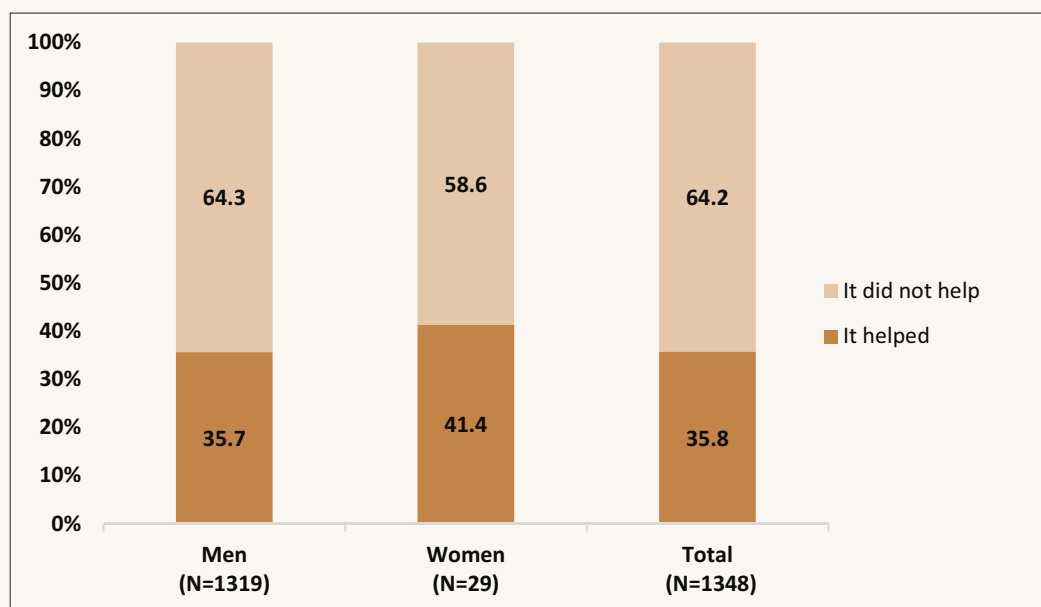
When asked how long it had been since they were re-employed, 37 percent said it had been between 1 to 3 years and 32 percent said it had been less than one year. Those who had been re-employed for more than 5 years were between the ages of 30 and 59.

More than half of these respondents were earning less than NPR 30,000 (c. USD 230) every month. None of the women respondents earned more than NPR 30,000 (c. USD 230), while around 3 percent were earning more than NPR 80,000 (c. USD 600).

4.4.1. Utilization of skills learnt from employment in South Korea

Of the total returnee migrant workers surveyed, 64 percent felt the skills and experience they gained in South Korea did not help them in their current economic activities. Of those who reported not being able to use the skills learnt from employment abroad, around 65 percent said it was difficult to implement the skills they gained in South Korea in Nepal and 23 percent believed that they didn't have enough financial resources even though they had the proper skills.

Figure 16: Utilization of skills learnt from employment in South Korea



4.4.2. Financial aspirations

Regarding their financial aspirations, 40 percent of the returnees would prefer if their monthly income was between NPR 50,000-100,000 (c. USD 380-760) while 24 percent wanted it to be between NPR 100,000-150,000 (c. USD 760-1130). Surprisingly, 17 percent said they wanted their monthly income to be between NPR 30,000-50,000 (c. USD 230-380).

4.4.3. Challenges faced during re-employment

When asked about the difficulties in re-employment that they had experienced, most reported low salaries, current work being unrelated to what they did in South Korea, and an insecure future.

While deliberating on the transfer of skills from South Korea to Nepal, participants in the group discussion believed that the difference in industrial capacity between the two

Figure 17: Reason for skills and experience gained in South Korea not being helpful in Nepal

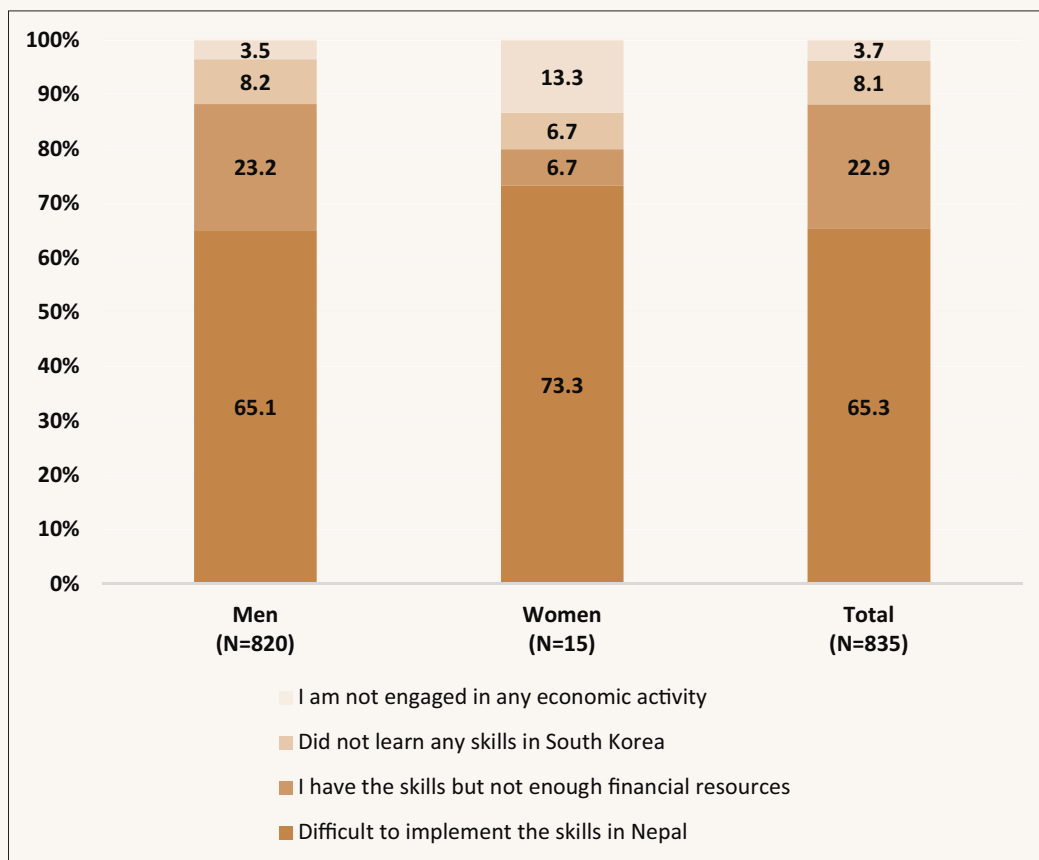


Table 18: Challenges faced during re-employment by sex

	Men	Women	Total
Low salary	65.2	100	66.7
Unrelated to work done in South Korea	57.3	25	55.9
Lack of a working environment	32.6	0	31.2
Lack of skills and abilities	24.7	0	23.7
Insecure future	43.8	50	44.1
Health problems	14.6	0	14
Total %	238.2	175	235.5
Total Number	89	4	93

countries because of their varying levels of economic development also contributed to returnees' inability to find related or similar work after returning to Nepal. In the words of one such discussant,

There is a disparity between industrial scale/level of development between Nepal and Korea. Nepal is still around 20-30 years behind Korea.

Likewise, 29 percent of the returnee migrant workers who were employed reported that they were neither satisfied nor dissatisfied with their current employment while 12 percent said they were very satisfied and 22 percent said they were a little dissatisfied. More than one-third of the male returnees said they were dissatisfied with their current employment. Predictably, respondents who earned less than NPR 30,000 (c. USD 230) were more likely

Table 19: Aspired monthly salary in Nepal

	Men	Women	Total
NPR 30,000 and less	2.7	3.4	2.7
NPR 30,000 to NPR 50,000	17.1	17.2	17.1
NPR 50,001 to NPR 100,000	39.2	55.2	39.6
NPR 100,001 to NPR 150,000	24.3	10.3	24
NPR 150,001 to NPR 200,000	6.1	3.4	6
More than NPR 200,000	10.6	10.3	10.6
Total %	100	100	100
Total Number	1,336	29	1,365

to be a little or very dissatisfied with their current occupation. However, other respondents who were also earning less than NPR 30,000 per month in Nepal accounted for over half of the “quite satisfied” respondents and around one-fourth of respondents who said they were very satisfied with their current occupation. Furthermore, only one respondent who was earning between NPR 50,000-80,000 (c. USD 380-600) per month reported feeling “very dissatisfied” with their current circumstances.

4.5. Situation of business after return

Returnee migrant workers who had started their own business tended to do so in Bagmati, Koshi, and Gandaki provinces. Of the total returnees, there were 12 women who had started their own business since returning to Nepal, most of them were in Bagmati province.

Figure 18: Satisfaction level with current employment

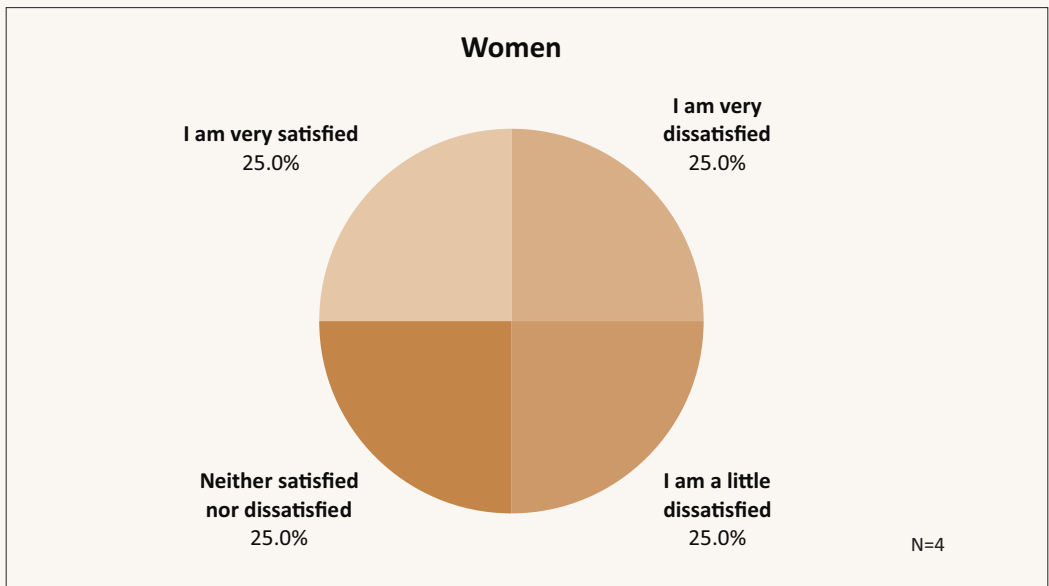
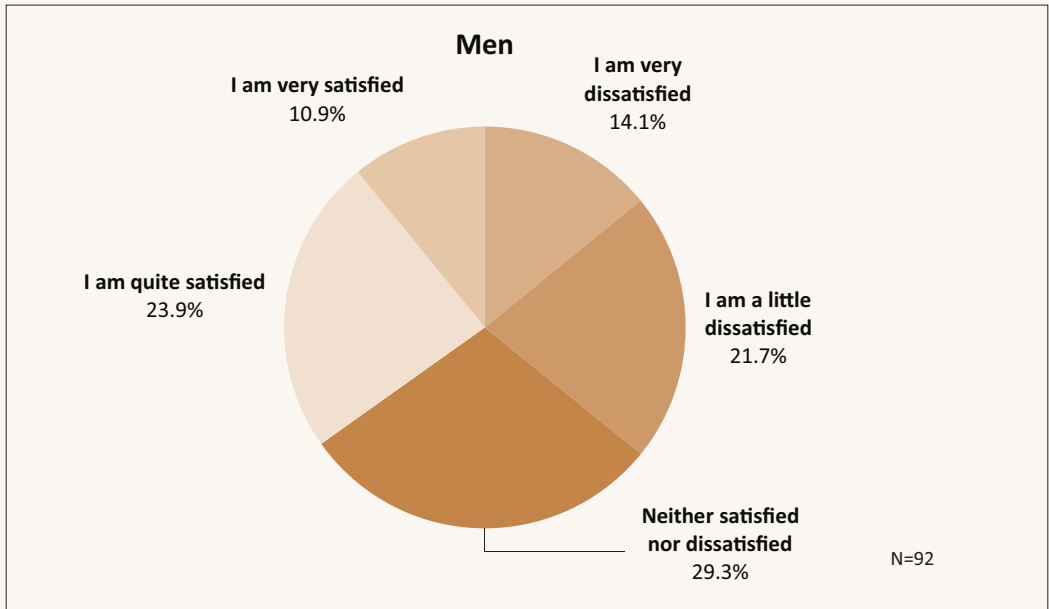
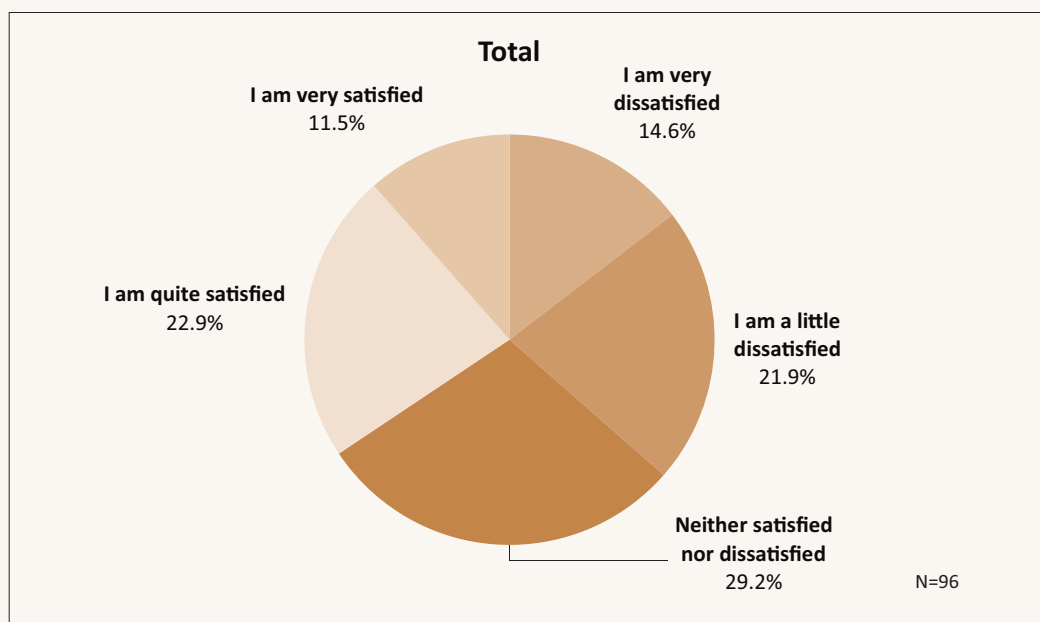


Figure 18: Contd...



Of the 143 returnee migrant workers who had started their business in Bagmati Province, 14 percent were in Kathmandu district. Of the nine women who were centred in Bagmati Province, six were located in Kathmandu Valley. Similarly, 64 of the 94 returnees from Lumbini Province established their business operation in Rupandehi and 54 of the 113 returnees from Koshi did so in Jhapa District.

When asked which occupational sector their business was in, around 28 percent returnee migrant workers said they sold goods and 22 percent had an agricultural business. The other popular occupational sectors among the returnee migrant workers were manufacturing, animal husbandry, and education. Among the women returnee who are engaged in business, 39 percent were engaged in the educational sector.

Table 20: Satisfaction level with current employment by monthly income

	Less than NPR 30,000	NPR 30,000 to less than NPR 50,000	NPR 50,000 to less than NPR 80,000	NPR 80,000 and above	Total
I am very dissatisfied	21.7	3.6	7.1	0	13
I am a little dissatisfied	28.3	21.4	0	0	20.7
Neither satisfied nor dissatisfied	19.6	46.4	35.7	25	30.4
I am quite satisfied	23.9	21.4	28.6	0	22.8
I am very satisfied	6.5	7.1	28.6	75	13
Total %	100	100	100	100	100
Total Number	46	28	14	4	92

Table 21: Province of business

	Men	Women	Total
Koshi	21	16.7	20.9
Madhesh	0.6	0	0.6
Bagmati	25.3	75	26.4
Gandaki	19.5	0	19
Lumbini	17.6	8.3	17.4
Karnali	1.1	0	1.1
Sudurpashchim	14.9	0	14.6
Total %	100	100	100
Total Number	529	12	541

Table 22: District of business

	Men	Women	Total
Arghakhanchi	0.4	0	0.4
Baglung	0.2	0	0.2
Baitadi	0.4	0	0.4
Banke	1.1	0	1.1
Bardiya	0.2	0	0.2
Bhaktapur	2.4	8.3	2.5
Chitwan	1.1	0	1.1
Dailekh	0.2	0	0.2
Dang	1.1	0	1.1
Dhading	0.4	0	0.4
Dhankuta	0.6	0	0.5
Dolakha	0.2	0	0.2
Doti	0.2	0	0.2
Gulmi	0.6	0	0.5
Ilam	0.7	0	0.7
Jhapa	9.9	8.3	9.8
Kailali	9.5	0	9.3
Kanchanpur	4.8	0	4.7
Kapilvastu	1.1	0	1.1
Kaski	9.1	0	8.9
Kathmandu	13.8	41.7	14.4
Kavrepalanchok	2.6	0	2.5
Lalitpur	2	16.7	2.4
Lamjung	0.4	0	0.4
Makwanpur	1.1	8.3	1.3
Morang	1.9	0	1.8
Myagdi	0.2	0	0.2
Nawalpur	1.7	0	1.6
Nuwakot	0.6	0	0.5
Panchthar	0.2	0	0.2
Parasi	0.9	0	0.9
Rupandehi	11.7	8.3	11.6
Saptari	0.2	0	0.2
Sarlahi	0.4	0	0.4
Sindhupalchowk	0.2	0	0.2
Sunsari	7.1	8.3	7.1
Surkhet	0.9	0	0.9
Syangja	7.2	0	7.1
Tanahun	0.4	0	0.4
Udayapur	0.2	0	0.2
Not specified	2.4	0	2.4
Total %	100	100	100
Total Number	538	12	550

Table 23: Sector of business/self-employment by sex

	Men	Women	Total
Education	11.5	38.5	12.1
Agriculture	21.7	15.4	21.6
Animal Husbandry	13.9	0	13.6
Food and beverages	9	7.7	9
Manufacturing	14.2	15.4	14.2
Automobiles/motorcycle repair	4.3	0	4.2
Sale of goods	28.2	7.7	27.8
Repair of electrical and electronic equipment	2.5	0	2.5
Other services	16.2	46.2	16.8
Construction business	1.8	0	1.8
Other	1	0	1
Total %	124.4	130.8	124.5
Total Number	599	13	612

When considering the current occupational sector of returnees and the type of work they were doing in South Korea, there are some marked differences. Despite 520 respondents being employed in the manufacturing sector in South Korea, only 14 percent of them are currently employed in the same sector in Nepal. Similarly, 81 returnee migrant workers had worked in the agriculture and animal husbandry sector in South Korea, but only 55 percent of them are currently employed in that sector in Nepal.

Regarding how long the business in question had been in operation, 29 percent said between 1 to 2 years. Meanwhile, 28 percent had started their business in the last 3 to 5 years and 27 percent had been in operation for more than 5 years. Nearly half of the women respondents' businesses had been in operation for more than 5 years.

When asked whether they had hired any employees currently or in the past, 32 percent said they had between one to three employees. Likewise, 30 percent of the returnees said there weren't any employees beside them. A third of the women respondents said they had hired more than 10 people. The respondents who had hired between one to three employees were mostly engaged in the sale of goods, agriculture, and animal husbandry while those who hired more than 10 employees were mostly in the manufacturing, agriculture, and education sectors.

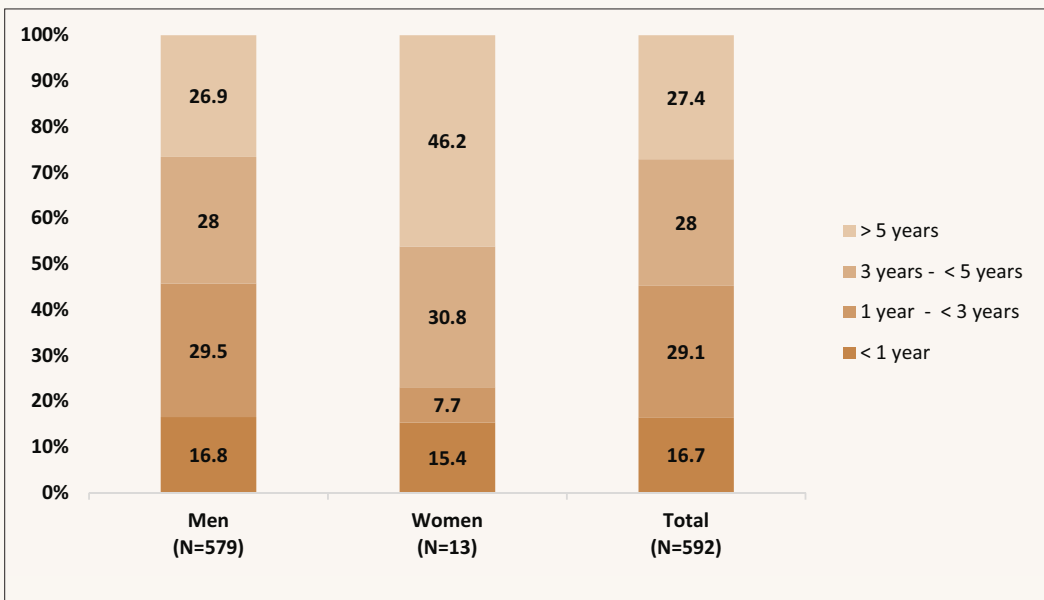
Regarding their monthly income, around 40 percent said they earned less than NPR 30,000 (c. USD 230) while 32 percent earned between NPR 30,000-50,000 (c. USD 230-380). Half of the women returnees said they earned between NPR 30,000-50,000. The highest earner among the women respondents had a monthly income between NPR 100,000-150,000 (c. USD 750-1130). All of the respondents who earned more than NPR 150,000 (c. USD 1130) were men. Among the 17 respondents who earned over NPR

200,000 (c. USD 1500) every month, eight were engaged in the sale of goods and seven were in the field of education. Only four such respondents were involved in agriculture while one was working in animal husbandry. Furthermore, respondents engaged in the agriculture sector were more likely to earn less than NPR 30,000 (c. USD 230) per month.

Table 24: The relationship between business/self-employment in Nepal and employment

	Manufacturing	Agriculture and Animal Husbandry	Ship building	Both	Others	Total
Education	12.9	6.2	0	0	0	11.9
Agriculture	19.8	33.3	0	0	0	21.5
Animal Husbandry	12.3	22.2	0	0	33.3	13.7
Food and beverages	9.2	6.2	100	0	0	8.9
Manufacturing	14.4	12.3	0	0	0	14
Automobiles/motorcycle repair	4	6.2	0	0	0	4.3
Sale of goods	28.7	18.5	100	0	66.7	27.6
Repair of electrical and electronic equipment	2.9	0	0	0	0	2.5
Other services	17.7	14.8	0	0	0	17.2
Construction business	1.7	2.5	0	0	0	1.8
Other	1	0	0	0	0	0.8
Total %	124.6	122.2	200	0	100	124.3
Total Number	520	81	1	0	3	605

Figure 19: Time since start of business or operational period since start of business



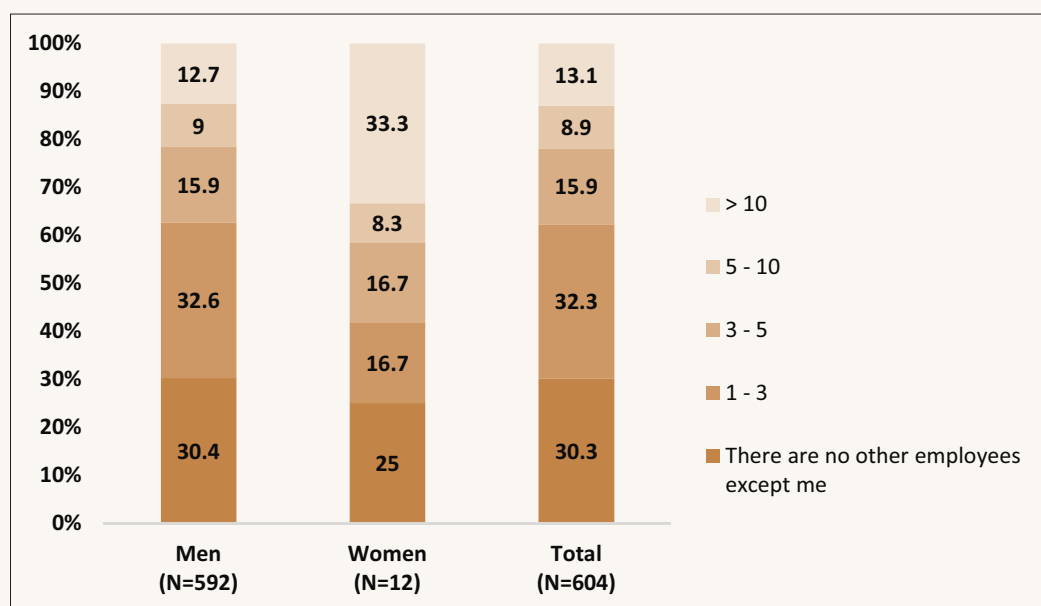
4.5.1. Use of savings from South Korea

A vast majority of respondents said they purchased movable and fixed assets in Nepal like houses, investment, gold and silver, car purchases, and such using the money they saved during employment in South Korea. Around 62 percent also said they had sent money back home to help pay for their family's household needs in Nepal. Also, 22 percent respondents said they saved money by sending it to Nepal.

Since economic responsibilities, i.e. supporting the family and their needs, is a big driver of out-migration in Nepal, a majority use their earnings to secure their families' economic situation. In Nepal, there is also the tendency to invest in land and buildings (real estate) market. Likewise, as highlighted by a discussant during the group discussion, returnee migrants are not well versed in how they can use their savings or how to invest them. Regarding this tendency to invest in fixed assets like property and real estate, one returnee said:

It's a matter of desperation and compulsion. There's also the issue of not knowing whether to invest in the share market, hydro projects, or one's own business.

Figure 20: Number of people employed in the business



4.5.2. Use of savings from employment in South Korea to start a business

Regarding whether the money they earned in South Korea was enough to start their business, 27 percent said it was sufficient while 26 percent said it was a little insufficient. While 21 percent were neutral and said it was neither sufficient nor insufficient, 14 percent

respondents found it to be more than sufficient. A majority of women said the money they had earned in South Korea was sufficient.

Among the returnees who thought the money they had earned was a little or very insufficient, 55 percent said it was difficult to immediately withdraw cash they had invested in real estate while 46 percent said they simply didn't have enough in savings. Also, 44 percent blamed the inflated prices in Nepal and 38 percent respondents cited the high cost of living after returning to Nepal for their savings not being sufficient to start a business in Nepal.

Table 25: Monthly income by sex

	Men	Women	Total
Less than NPR 30,000	39.5	33.3	39.3
NPR 30,000 to NPR 50,000	31.7	50	32.1
NPR 50,001 to NPR 100,000	16.2	8.3	16
NPR 100,001 to NPR 150,000	7.1	8.3	7.1
NPR 150,001 to NPR 200,000	2.7	0	2.6
More than NPR 200,000	2.9	0	2.8
Total %	100	100	100
Total Number	593	12	605

Table 26: Use of saving from South Korea

	Men	Women	Total
Purchased movable and fixed assets in Nepal (house, investment, gold and silver, car purchase etc.)	78.9	80	79
Saved it by sending the money to Nepal	22.4	13.3	22.2
Saved it in South Korea	1.9	3.3	2
I still have cash	3.7	3.3	3.7
Sent the money to Nepal to spend on family and household needs	62.2	56.7	62.1
I spent most of the money in South Korea, so I didn't have to think about this specifically	2.5	0	2.4
Investment on business	1.1	0	1.1
Health and education	0.5	0	0.5
Other	0.3	0	0.3
Total %	173.6	156.7	173.2
Total Number	1,344	30	1,374

4.5.3. Perception on business environment in Nepal

When asked whether Nepal has enough resources and services for returning workers to start a sustainable business, 81 percent said the current resources and services are insufficient. This remained somewhat consistent across all demographics.

In regard to the cause of lack of resources and services for returning workers to start a sustainable business, about a third cited political instability in Nepal as a major cause. This was followed by 22 percent who said they hadn't used such resources and services, and 20 percent who said the interest rate provided by banks is too high.

4.5.4. Challenges faced when starting business

A majority of respondents said lack of money followed by lack of government support and lack of experience as major challenges they had faced when starting their business. More than one-third of the respondents also believed a lack of skills was a challenge to starting their business.

Figure 21: Use of savings from employment in South Korea to start business

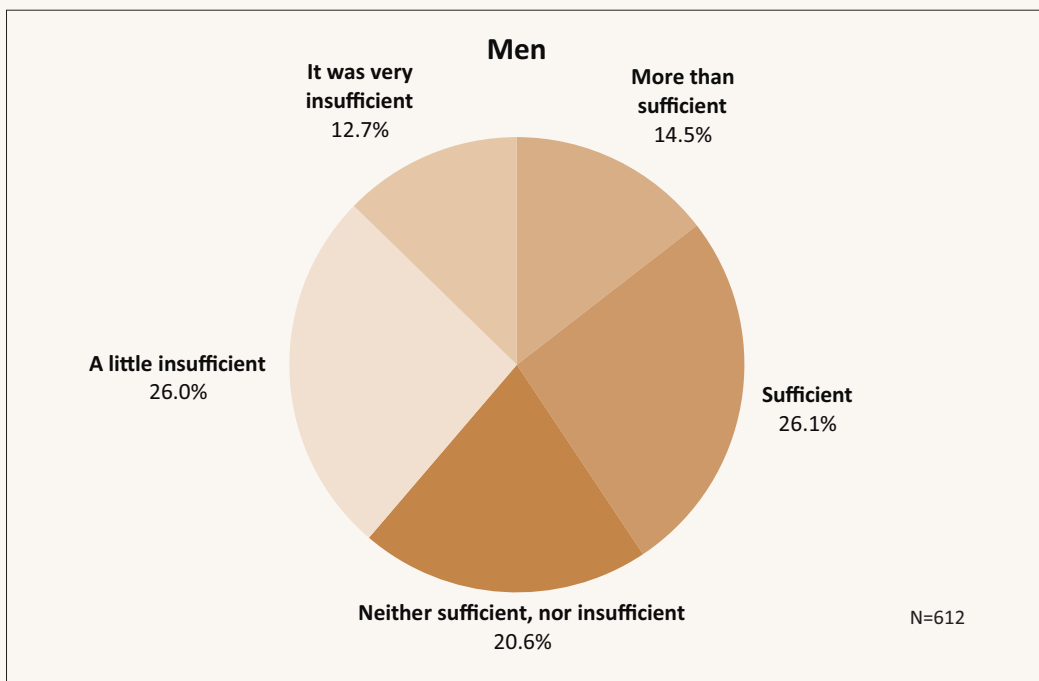


Figure 21: Contd...

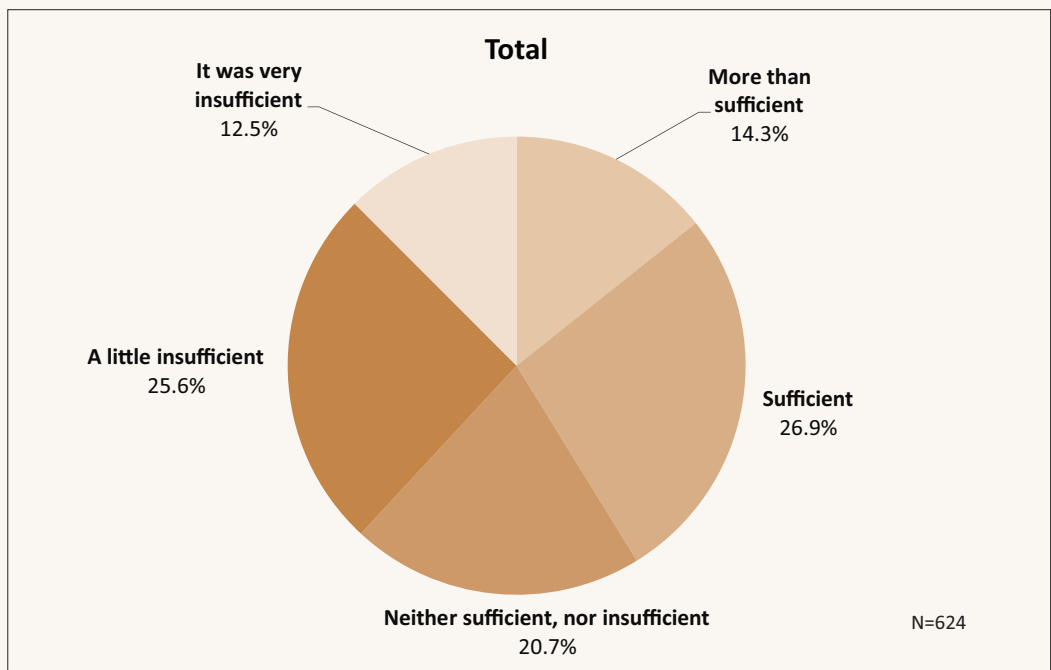
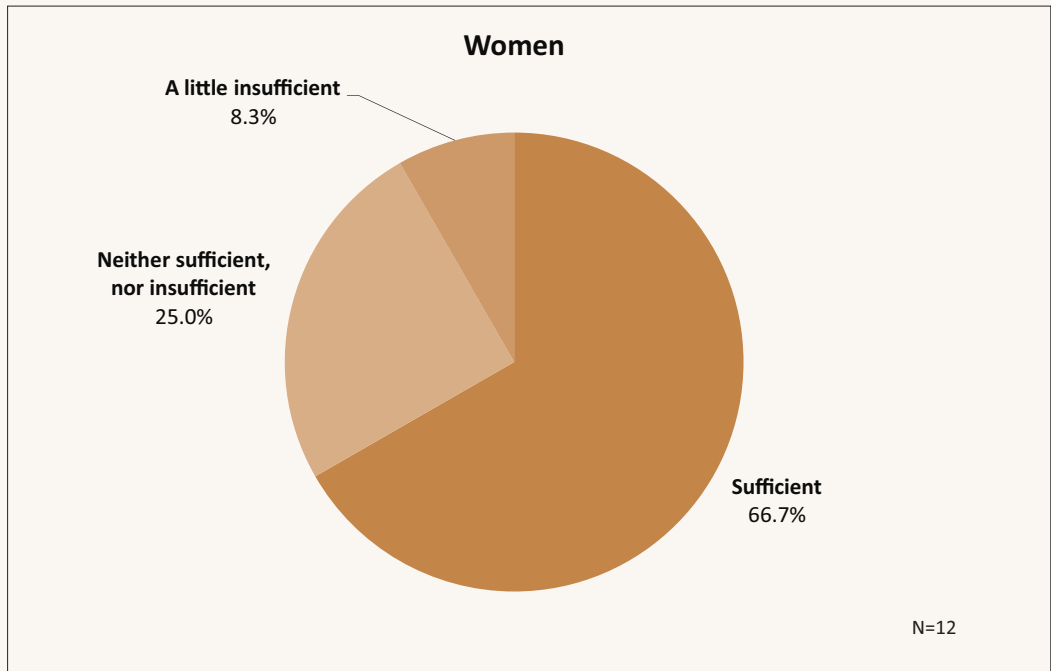


Table 27: Challenges in utilizing savings from employment in South Korea for business

	Men	Women	Total
Difficult to immediately withdraw cash invested in real estate	54.8	100	55
Due to excessive price increases in Nepal	44.3	0	44.2
The cost of living is too high in Nepal	38.3	0	38.1
Not enough savings	46.1	0	45.9
Costs increased due to changes in business conditions	28.3	0	28.1
Total %	211.7	100	211.3
Total Number	230	1	231

Table 28: Perception on business environment in Nepal by age

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Yes, there are enough resources and services	20	18.2	19.5	16.3	100	18.6
No, the resources and services are insufficient	80	81.8	80.5	83.7	0	81.4
Total %	100	100	100	100	100	100
Total Number	105	905	298	43	1	1,352

During the group discussion, discussants explained that due to constraints in opening agricultural or manufacturing-based businesses or finding high-wage employment, returnee migrant workers are working as Korean language instructors or starting their own Korean language institutes due to the low cost of establishment. As one of the discussants highlighted, “With around Rs. 8-10 lakhs [c. USD 6000-7600], you can set up a decent language centre. You only need money to rent a space and register the institute with the Ministry of Education. It’s not difficult.” Similarly, another discussant, talking about the sustainability of Korean language institutes, mentioned that looking at the current trend, where an increasing number of Nepalis are applying for EPS, the Korean language business will continue to have a good market for the next couple of years at least,

Similarly, another discussant, talking about the sustainability of Korean language institutes, mentioned that looking at the current trend, where an increasing number of Nepalis are applying for EPS, the Korean language business will continue to have a good market for the next couple of years at least.

Figure 22: Cause of insufficient resources and services to start business in Nepal

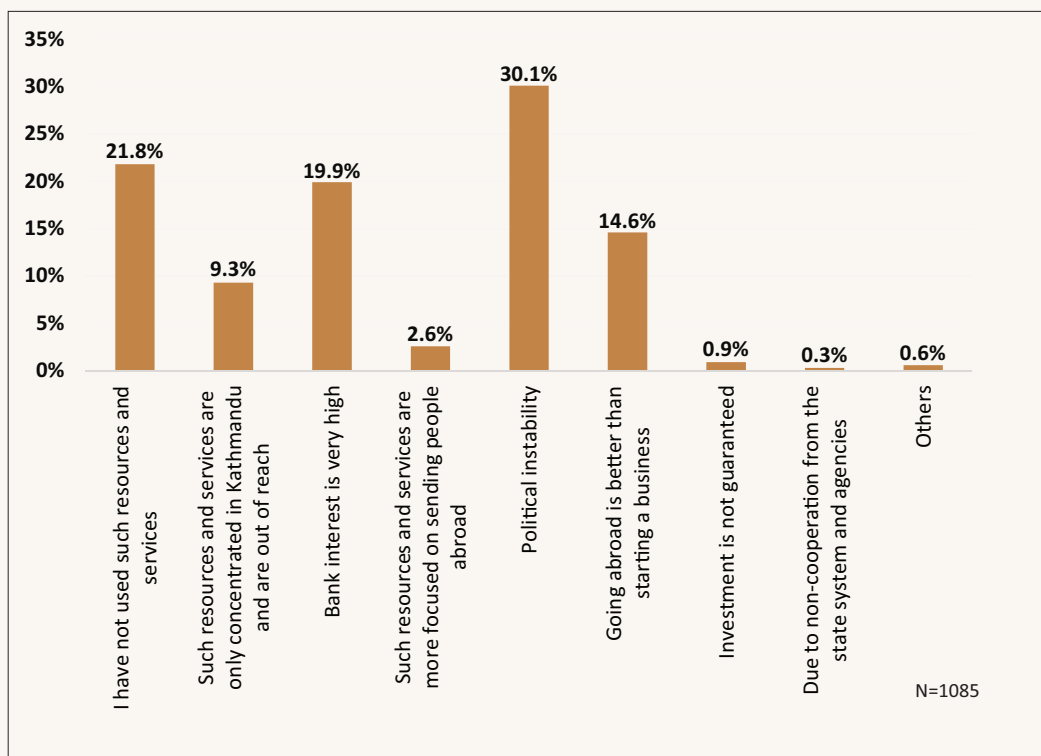


Table 29: Challenges faced when starting a business

	Men	Women	Total
Lack of capital	70.1	83.3	70.4
Lack of government support	70.1	58.3	69.9
Lack of information	33.8	8.3	33.3
Lack of experience	52.2	41.7	52
Lack of skills	35	41.7	35.1
Lack of support from family members or active opposition	10.9	8.3	10.9
Aspiration/plan to go abroad	25.7	16.7	25.5
Access to market and value of goods and services	1.2	0	1.1
Political environment in Nepal	0.7	0	0.7
Other	0.8	0	0.8
Total %	300.7	258.3	299.8
Total Number	603	12	615

Similarly, discussants further elaborated on the challenges returnee migrant workers face in establishing and sustaining businesses. Many returnees reiterated the insufficiency of funds saved in South Korea. While these savings are sufficient as seed money for a new business venture, it's not enough to cover the long-term operational costs of the enterprise. Highlighting this issue, a returnee entrepreneur who currently co-owns a garment factory said:

Unfortunately, since several other returnees and I (who are in the same cooperative) came and directly invested our money, we've run into a bit of a cash crisis. All the money went into buying land, constructing buildings, and acquiring equipment.

While their savings from South Korea were enough to establish the business and get it operational, returnees often had to turn to other funding sources like loans to sustain and/or scale up their business enterprises. However, a lack of access to finances like loans through banking institutions is also a major challenge to entrepreneurs. The available loans have high interest rates attached to them making the process of borrowing and operating a business impractical. A returnee had applied for a loan and had been asked to provide a business plan to the bank, however, due to hidden costs, he ended up paying a much higher interest on the loan amount,

The bank had agreed on a 6% base rate with an additional interest of 0.5% but I ended up paying 15% in the first year. They had asked me to submit a business plan which I did and included the 6-7% interest on the loan, operational costs, profits, and everything. In total, I'd accounted for 14% interest in the business plan, but it failed within the first year because of the high interest rate.

Discussants also emphasised the constraints imposed by government policies as the regulatory mechanisms and protocols within the government to address issues such as credit defaulters and market mismanagement were lacking. While arguing this point, one discussant illustrated this,

There were issues I identified with the entrepreneurial environment in Nepal. If you have started a business after doing the proper research and due diligence... the only reason it would fail is because of national policy... To help those who depend on credit, which many do, the government needs to regulate/establish protocols. If I have people who owe me, the government needs to guarantee it. Because I am still paying taxes. As a business owner, I should not have to suffer the consequences of this. There's also an element of corruption in Nepal. As long as the government doesn't do a better job of managing and regulating this, Nepal

will lose out on entrepreneurial opportunities. We won't be able to do anything.

Discussants also spoke about a lack of clarity in import laws and policies regarding the difference between raw materials and finished goods. While raw materials are often available for a lower price, according to one returnee who owns a garment factory that produces jeans pants made with imported denim fabric, Nepal's import policy has imposed the same tariff amount on raw fabric as well as ready-made clothes causing domestically manufactured clothing to be more expensive than imported finished goods. Elaborating on this particular challenge, the discussant said:

We import raw materials and manufacture jeans pants in Nepal. We also manufacture other clothing items, but jeans pants are our main product...There's a good demand for clothes here and some of our partners had also worked in the garment industry in Korea so they had the relevant experience. We also ran the numbers and realized that the denim fabric only cost around Rs. 150-200 in India and that the cost of production in Nepal would allow us to make a profit. So, we decided to start this business. However, what we later found out was that when you buy raw fabric from India at Rs. 150 per metre, the government of Nepal doesn't price it at Rs. 150. Rather, they charge at least Rs. 375 per metre regardless of what fabric it is. That's the amount you must pay to the Department of Customs. This new cost pushes up the cost of production itself. This was something we hadn't considered before. It turns out that the government doesn't distinguish between raw materials and ready-made/finished goods. In the end, ready-made products from India cost cheaper than the products we made in Nepal using imported raw materials.

While some returnees were confident that they could pursue a business idea with the skills gained in South Korea, others felt that their skills were generally lacking in order to operate a business successfully as they weren't experts in that field of work. A discussant currently operating a Korean language institute cited this lack of expertise and proper training as a hurdle for returnees trying to pursue their preferred business ventures:

I worked in the manufacturing sector in Korea but all the skills I gained there were not transferable and it wasn't possible to use them in Nepal. But I had worked in a training centre prior to going to Korea, in the education sector. I decided not to pursue education in the long term and pursue a business venture instead. After returning to Nepal, since I had worked with aluminium in Korea, I decided to work in construction with aluminium. I moved from Kathmandu to Jhapa (a district in Koshi Province). However, because I wasn't an expert in that

field nor did I have the proper training, I couldn't sustain the business. I was able to keep it running for around 3-4 years but it was clear that I wouldn't benefit from the business. Alongside this business, I had also made preparations to start teaching Korean. While I was working on these two ventures in parallel, I wondered which one to prioritize and realized the sector I had more experience and expertise in—the education sector—along with the language skills I acquired in Korea, paired with my experiences in Korea would allow me to find success after returning to Nepal. It also helped me realize that without the proper expertise and training, it's very difficult to do well in a given field.

4.5.5. Challenges faced by women returnee migrant workers for business

A patriarchal mindset and the resulting gender and social norms create hurdles for women in sustainable reintegration and pursuing business ideas in Nepal.²⁸ Although many women returnees want to engage in entrepreneurial activities, they feel compelled to get consent from their families, particularly their husbands and in-laws, due to the gendered societal expectations in Nepal²⁹. For instance, a woman returnee migrant worker shared her experience of wanting to start a business and despite having the necessary resources and also some training, not being able to do so due to lack of support from her spouse. As the returnee migrant worker elaborated, she and her husband are both returnees from South Korea. When she wanted to start a beauty parlor near her home, her husband told her not to open one near their home because he would feel ashamed. As a result, she has been forced to stay unemployed even though she has the drive and resources to be self-employed.

Similarly, women continue to undertake most childcare and household responsibilities, which leaves them with limited time, resources, as well as mental and physical ability to devote to a business. Often, the type of business they choose is determined not by the woman but rather by her circumstances. One such returnee, who had wanted to open a cafe but opted for a small cosmetics retail store instead because she wouldn't be able to manage her household and take care of her children if she was running a business as demanding as a cafe, said:

I wanted to operate a small cafe, that's what I was interested in. I would need to dedicate a lot of time to it; I'd have to be at the cafe from 5:30 AM to 9-10 PM. I didn't pursue this idea because I'm a woman. I had 2 kids and I had to make sure they got to school and college on time. I would only have free time after send-

28 Sijapati et al, *Returning Home: Challenges and Opportunities for Women Migrant Workers*.

29 Mirela Xheneti, Shova Thapa Karki and Adrian Madden, 'Negotiating Business and Family Demands within a Patriarchal Society—The Case of Women Entrepreneurs in the Nepalese Context,' *Entrepreneurship & Regional Development* 31, No. 3-4 (2019): 259-78.

ing them off. I was trying to utilize my free time. Despite being interested in that business and having a passion for it, I had to give up on the idea of a cafe. The cosmetics and gift shop I own right now doesn't need to be open until 8-9 am and can be closed by 7-8 pm. That's the amount of time I can give to it which is why I chose to start this business instead of the one I was actually interested in. If I had been a man, my wife would've handled all the responsibilities concerning the children, leaving me to operate my cafe. But that's not the case. Since I'm a woman, my primary responsibility is childcare.

Another challenge presented by gender is how working women are perceived in Nepali society and the stigma one has to face when owning and operating a business, especially if their work forces them to work outside the home at night. During the group discussion, one discussant described (and others also agreed) the negative consequences that women are subject to because of the societal perception of women working late hours in Nepal as well as the associated safety concerns on top of their responsibilities at home:

The way people in our society view women is still very different. For example, by the time I close my restaurant and head home it's usually midnight. When that happens, usually people talk and they'll gossip about women like "oh so-and-so's daughter or daughter-in-law did this or that". There's also the matter of personal security when it's too late in the evening. We also have the added responsibility of child-rearing since mothers tend to look after the kids more than men [fathers], so we also need to balance our time there since we have to manage our business and also make sure to pick up the kids from school on time etc. The peak hours for my business are in the evenings since most people are at work during the day and don't have time to come in until then. So, I have to be there late as well. It's challenging for women.

4.5.6. Challenges faced in sustaining a business

Limited access to the market as well as financial institutions for formal loans and financial support creates hurdles for entrepreneurs to improve their enterprises and create jobs. While some have also critiqued the lack of guidance and long-term help available to those who have successfully established businesses and started generating a profit,³⁰ there are others who believe that government programs don't allow entrepreneurs to develop a good business acumen on their own by encouraging them to depend on the programs' prolonged help. Among self-employed returnees in the survey, around 1 percent of returnees

30 Sushant Rijal, Smriti Poudel and Paras Upadhyay, 'The Five Biggest Factors Challenging Start-ups in Nepal,' *Westcliff International Journal of Applied Research* 5, No. 1 (2021): 64-76.

had successfully started a business using their own savings from South Korea. However, the group discussion illustrated that many of these returnees were faced with challenges when trying to sustain and, in some cases, scale up their business. Self-employed returnees have to contend with limited market access and information, loans, and the availability of labor. A major challenge for some returnees includes the availability of skilled workers. Although self-employed respondents in the survey as well as group discussion participants had hired workers, providing them training on the job as well, there were others who experienced a lack of willingness among potential workers to work in Nepal. According to the discussants, many individuals were unwilling to work “dirty jobs” in Nepal for menial pay and would rather migrate to other countries to do similar work in the hopes of better or higher wages abroad. Market forces also presented a challenge for self-employed returnees as access to basic necessities for their business ventures were sometimes difficult to acquire because of shortages and supply chain issues. A returnee who runs a buffalo farm described both challenges succinctly:

While working in Korea, I heard that there was a high demand for milk in Nepal during the COVID lockdowns... (in partnership with 7 others) we started a buffalo farm. Initially, the loan from the bank was sufficient and allowed us to operate in peace. However, the bank increased the interest on our loan and the money we had brought back from Korea also ran out. Another problem we ran into was the lack of farm workers. Despite such a high unemployment rate, it's very difficult to find workers who want to help on a buffalo farm. It's also difficult to buy the goods we need on a farm; animal feed used to be readily available in the market, but now despite having money, it's very difficult to buy it due to lack of availability or shortage ... Many potential farm hands [hired laborers] think of it as dirty work and would rather work in the Gulf for the same amount of pay.

The agricultural sector also has other unique challenges that impact returnee migrant workers. Due to the relative novelty of commercial agricultural practices in Nepal, returnees who worked in the agricultural sector in South Korea—primarily in animal husbandry—and pursued similar self-employment activities in Nepal found wide gaps in government regulatory mechanisms. Discussants emphasised the need for better agricultural policies and practices especially in relation to action against unregistered animal farms, the adoption of proper bio-safety measures, and the introduction of a safe and reliable grading system for meat products in the market. A returnee who, along with his spouse who is also a South Korea returnee, had started a pig farm in Nepal, wanting to utilize the skills and experience he had gained in Korea. However, he was left feeling disillusioned by poor hygiene practices on numerous unregistered farms, government technicians not adhering to proper biosafety protocols, as well as the lack of a comprehensive government

policy response to epidemics and disease outbreaks, particularly on unregistered farms that negatively impact farmers like him:

We invested about Rs. 1.5 crores to establish a pig farm here and we also bought farm equipment from Korea. But we hadn't done much market research at the time to gauge what the situation was. We made 3 farms and after we'd done so there was an outbreak of African Swine fever. After that, I started to look into the market situation to understand what it was like and realised it's impossible to deal with. I think our agricultural policies created by the government are severely lacking. For instance, there is no provision to deal with unregistered pig farms... these unregistered farms often feed their pigs waste materials and even if the pigs die because of such poor diets, such farmers still sell the meat to consumers. The government needs to monitor and regulate this so such farmers cannot feed their pigs such waste. Additionally, bio-safety is crucial on farms. For example, in Korea, there is a regulation that pig farms need to be at least 5 km away from each other. However, in Chaupat, Banepa, there are 20 farms in one area...I went to the Panauti municipality to get the vaccine and was told that their technician needed to come to my farm to administer it. I told them I wouldn't allow their technician to enter my farm because their technician wouldn't adhere to/have any biosecurity protocols. The government needs to adopt biosecurity measures. Currently, the onus falls on the farmers to ensure such practices/protocols on their farms at their own discretion. I rely on myself and those I employ to ensure such measures are taken to protect my investment...If the government had adopted such measures last year, I don't think the African swine flu would've led to the crippling of the pig farm industry in Nepal the way it did...South Korea has very comprehensive policies to tackle such outbreaks and problems...The policymaking process needs to include those of us in the sectors affected by them, in collaboration.

The government needs to pay attention when making policies. There needs to be a better tax system. Consumers should know where their meat is coming from. If a consumer falls sick after eating pork that came from (the speaker's farm), then (the speaker's farm) will have to bear the consequences and no one else. However, right now, consumers are falling sick after eating pork sold by the unregistered pig farmers with bad practices, and (the speaker's farm) is suffering the consequences despite not having done anything wrong. There needs to be a grading system for meat producers, meat sellers. This will benefit a lot of us.

Furthermore, those in the manufacturing sector in Nepal described the challenge of energy and how the current pricing structure harms them and their profits. The participants in the group discussion cited outdated policies relating to energy consumption as a hindrance stopping established businesses from operating efficiently. According to one discussant, currently running a plastic bottle manufacturing plant in Rupandehi, unannounced interruptions to electricity supply is a significant challenge for his enterprise. Moreover, the Nepal Electricity Authority (NEA) charges a single price for energy consumption, not distinguishing between residential or commercial/industrial use, leading to higher operational costs for businesses. In the discussant's own words:

I went to Korea in 2008 and worked in the plastic manufacturing industry until 2013. Since then, in partnership with 2 other returnees from Korea, I've been manufacturing plastic bottles in Rupandehi. The main obstacles for returnees are usually high interest on bank loans and electricity problems...Load shedding is a big challenge for industries in Nepal. The authorities do not inform us prior to cutting the power. When the power is cut while the machines are running, it's a loss for us since we don't know when the electricity will return, and the raw materials are usually wasted. If the authorities started to give notice to factories prior to cutting power, it would make things easier. Furthermore, we heard that in Korea, electricity was priced based on whether it was for domestic use or industrial/commercial use. In Nepal, you have to pay Rs. 10 per unit of electricity regardless of whether it's for domestic or commercial use. If the government were able to provide subsidies of around 50% to industries, charging them Rs. 5 per unit instead of Rs. 10, it would be very helpful...I was able to utilize the skills learned in Korea. These plastic bottles are a "use and throw" product so there's no issues with securing a market for them. The bigger issues are with the banking sector and energy.

4.5.7. Skill training or mentoring after return

A vast majority of the respondents hadn't received any training or advice to start a business upon returning to Nepal. Furthermore, among women respondents, none of the returnees received any such training.

Among the returnee migrant workers who had received such training or advice, a majority received it from friends or acquaintances. More than 30 percent had gotten it through private training institutes and 16 percent through the Council for Technical Education and Vocational Training (CTEVT). The respondents who went to formal institutions to receive training and advice (both public and private institutions) tended to be between the ages of 30 and 49.

Figure 23: Skill training or advice after return

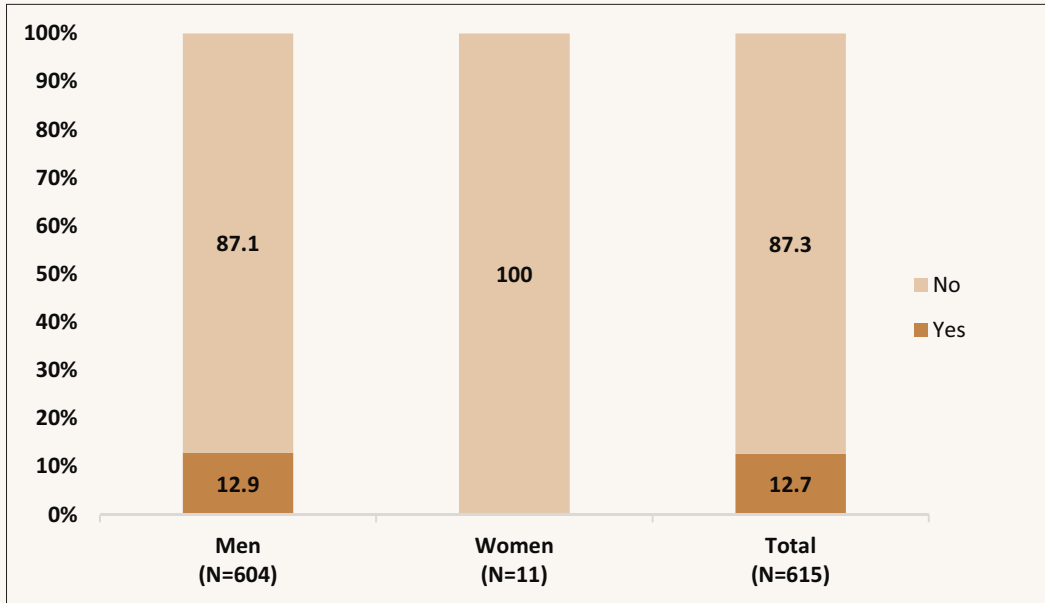


Table 30: Institution from where training or mentoring received after return

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Council for Technical Education and Vocational Training (CTEVT)	14.3	12.8	21.4	0	0	16
Vocational and Skill Development Training Academy (VSDTA)	0	10.3	14.3	0	0	10.7
Government Education Program	14.3	10.3	17.9	0	0	13.3
Private training institutes	28.6	35.9	28.6	0	0	32
Friends or acquaintances	71.4	61.5	42.9	100	0	56
Other	0	2.6	0	0	0	1.3
Total %	128.6	133.3	125	100	0	129.3
Total Number	7	39	28	1	0	75

Many of the skill development trainings and entrepreneurship development programs provided in general or to returnee migrant workers have been critiqued for being unidimensional and only focusing on one or two particular aspects rather than providing a comprehensive program that covers skill development, business training, marketing, and resources to upscale established businesses.³¹ It has been highlighted that existing skills

31 Pratik Kunwar, *Entrepreneurship and Enterprise Development: Assessing Entrepreneurship and Enterprise Development in Kathmandu* (Kathmandu: Daayitwa, 2018).

training also don't include soft skills, entrepreneurial skills, support services including business counselling, market linkage, and networking and financial linkages on top of technical skills acquisition. Furthermore, there is also low market relevance for the skills disseminated by the available training programs.³² In the case of returnee migrants, even in cases where they find similar employment in Nepal, often the tools and technology differ and cause a skill mismatch as well. In recent years, with the introduction of programs such as the MEDEP³³, the government has attempted to remedy these lapses and developed a more robust and comprehensive program to meet the needs of the domestic labor market, however, challenges still exist in regard to the training provided.

When asked if the training or mentoring helped them start their own business, nearly half of the respondents said it helped a little while 27 percent said it helped a lot. However, around 17 percent said it wasn't that helpful. Those in the 20-29 years' age group were more likely to find the training and mentoring helpful, as over half of the respondents in this group stated to have found it very helpful. During the group discussion, discussants mentioned receiving training through Smart Krishi (Smart Agriculture), an agro app designed to provide farmers with information on agricultural practices, government policies, as well as guides on how to create business proposals and plans. One discussant who had worked on a pig farm in South Korea and established a similar farm in Nepal found the Smart Krishi training unhelpful because the animal husbandry practices taught were vastly different from those he had learned in South Korea:

There was an online notice for a training program in Pokhara through Smart Krishi. I participated to see if I could learn anything new. I had received some basic equipment (e.g: vaccine guns, etc.) from my employer in Korea after I mentioned wanting to start a similar pig farm in Nepal...The training itself was lacking. The way the training taught us to take care of animals was very different from how I had done it in Korea...For example, in Korea, septic tanks are set up on farms to collect waste from the animals which can then be used as an organic fertiliser. There was no mention of any such practice in the training. The training was useful in some ways, namely, I was able to understand the agricultural situation in Nepal and I got to meet and socialize with other farmers who participated in the program.

32 Bhattarai et al, *Return, Weak Reintegration, and Remigration*.

33 The Micro Enterprise Development Program (MEDEP) was launched by the Government of Nepal with the financial and technical support of the United Nations Development Program (UNDP) in 1998 with the objective of creating employment opportunities at the local level through mobilization of local resources for rural communities. Since 2009/10, the Government of Nepal internalised the Micro Enterprise Development Model developed by this program and implemented it from its own resources as the Micro Enterprise Development Program for Poverty Alleviation (MEDPA) through the then Ministry of Industry and at present is being implemented in all 753 local levels. For more information see: <https://medpa.moics.gov.np/Home/About?infoId=11>

Another discussant, who had worked in the manufacturing sector in South Korea, had also participated in a two-day training through Smart Krishi on how to raise goats and chicken because the skills he acquired in South Korea were not applicable in Nepal due to a lack of similar machinery and industries. However, he hasn't utilized the skills acquired from the training as he currently operates a brick kiln.

Table 31: Usefulness of training received

	20-29 years	30-39 years	40-49 years	50-59 years	60 years and above	Total
Very helpful	57.1	34	16.7	0	0	27
A little helpful	28.6	42.6	59.5	50	0	49
Don't know	0	2.1	7.1	25	0	5
Not that helpful	14.3	19.1	14.3	25	0	17
Not helpful at all	0	2.1	2.4	0	0	2
Total %	100	100	100	100	0	100
Total Number	7	47	42	4	0	100

4.6. Reason for unemployment and plan of re-migration

Returnee migrant workers weren't working or pursuing education or training after their return from South Korea for multiple reasons. Around 60 percent said they were planning to go abroad again and 54 percent said it was because they weren't able to get the kind of jobs they were looking for. Moreover, 21 percent of the returnees reported not being aware of where such educational and training institutions were located.

Re-migration is often the result of weak reintegration measures and a failure to secure a viable and profitable source of employment. Studies have found that the key reasons for re-migration include a lack of economic opportunities in Nepal, sustaining the household needs of their families, and securing enough funds to pay for their children's education.³⁴ During the group discussion, discussants stressed on the unfavorable business environment, lack of market access and easy access to finances, technological differences, which leads to returnees' decision to re-migrate. One discussant who had worked in the rubber and plastic manufacturing industry is thinking of returning to South Korea after a business venture failed due to the ill-intentions of his business partners. He also believes he didn't acquire any new marketable skills while abroad:

I'm among the returnees who aren't currently pursuing anything. My wife was also in Korea. I stayed there for 10 years. I thought if I came back and found a way to make enough to meet my basic needs and educate my children, even just the bare minimum would be enough...I got together with a few people to establish a business. I invested around Rs. 4-5 lakhs but the business venture failed...due

34 Bhattarai et al, *Return, Weak Reintegration, and Remigration*.

to the ill-intentions of the partners towards those returning from abroad with money. They want to scam people...It's not possible to do anything here so I'm currently thinking of going back to South Korea...I used to work in the rubber and plastic manufacturing sector in Korea. I mostly worked in packing, I didn't have to deal with many machines while there...I haven't explored similar opportunities in Nepal.

Figure 24: Reasons for unemployment

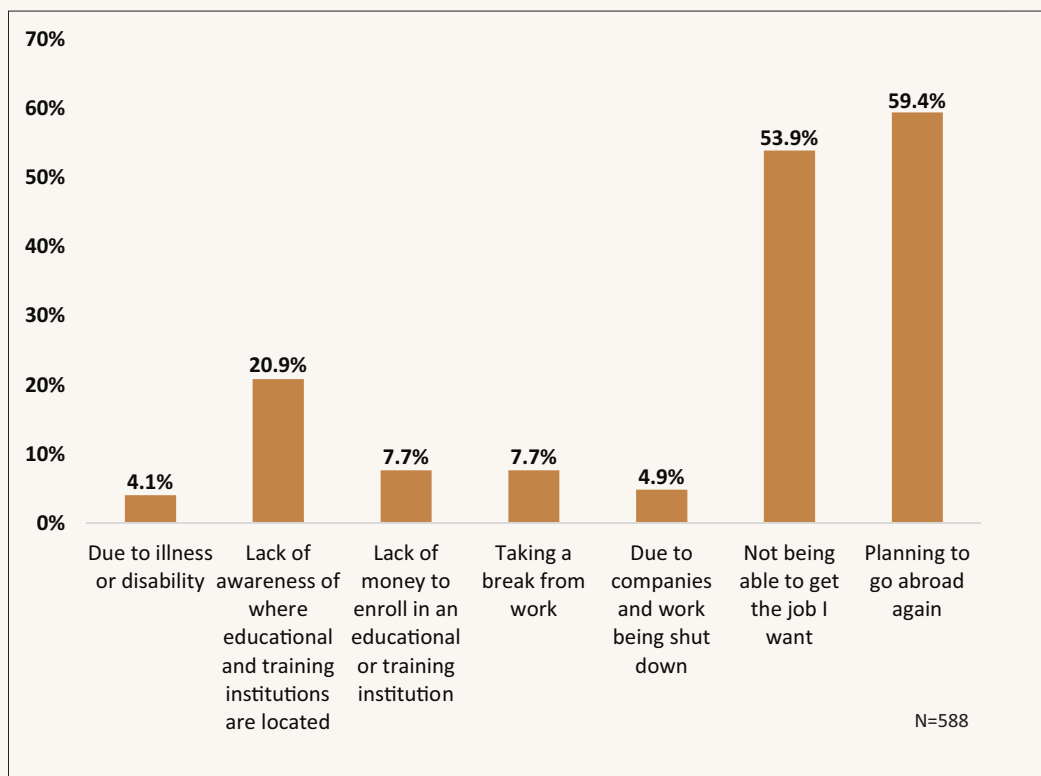


Table 32: Wealth accumulated in Nepal based on savings from Korea

	Men	Women	Total
Less than NPR 1,000,000	8.5	13.3	8.6
NPR 1,000,000 to less than NPR 3,000,000	10.7	16.7	10.9
NPR 3,000,000 to less than NPR 5,000,000	20	16.7	19.9
NPR 5,000,000 to less than NPR 10,000,000	35.5	36.7	35.5
NPR 10,000,000 and above	25.3	16.7	25.1
Total %	100	100	100
Total Number	1,332	30	1,362

Yet another returnee said the technological differences has been a major obstacle in re-employment since the technology used in Nepal—both in terms of the methods of production as well as the type of goods available in the market—is very different to that used in South Korea, making a sustainable transfer of skills to Nepal impractical:

After finishing my first term of work, I returned during COVID. I spent most of my income on myself and having fun and ended up with low savings. Unlike many of my peers, I didn't save enough to buy property, build a house, or invest money. I worked in the glass-making sector, making windows. Those industries don't exist in Nepal. Those types of windows are also not used here... The little money I brought with me has also been spent so now I'm thinking of going back. But fresh recruits are being prioritized over returnees who want to go back.

In some cases, the returnees had started a business but due to existing banking policies which made financial assistance like loans inaccessible as well as the mismanagement of the market, they chose to close the business in pursuit of remigration. In the words of one such returnee who shut down a pig farm he started in 2021 and is hoping to re-migrate:

I worked on a pig farm in South Korea for 3 years and after returning, I used my own money and skills to start a pig farm during the 2nd COVID-19 lockdown in 2021... Nepal is not a business-friendly country. The market is mismanaged. I also started growing kiwis on my land. However, without the aid of middlemen, it is nearly impossible to sell farm produce. The sellers will only buy from farmers after middlemen have vouched for them. These middlemen are in charge and

Table 33: Situation of work after return and wealth accumulated

	Less than NPR 1,000,000	NPR 1,000,000 - NPR 3,000,000	NPR 3,000,000 - NPR 5,000,000	NPR 5,000,000 - NPR 10,000,000	More than NPR 10,000,000	Total
Currently re-employed	8.5	6.2	5.2	5.1	6.6	5.9
Started my own business	42.4	41.1	31.1	32.9	39.6	35.9
Started a business in partnership	9.3	6.2	11.6	10.3	9.7	9.9
Currently enrolled in education and training (schooling, vocational and skills development schools)	2.5	3.4	6	6.1	4.2	5
I am not working or pursuing education or training	37.3	43.2	46.1	45.6	39.9	43.3
Total %	100	100	100	100	100	100
Total Number	118	146	267	474	331	1,336

they take a cut from the final sale...I haven't been able to earn enough money. I couldn't get a loan either (despite having 12-13 *ropanis* of land) [approximately 6100-6600 sq. m] and have closed the pig farm. I'm still engaged in other farming activities, and I've also retaken the EPS qualifying exam and am currently waiting to return to Korea.

Similarly, discussants in the group discussion who are currently teaching Korean professionally in Nepal have also noted an uptick in the number of returnee entrepreneurs who have joined language classes because they aren't satisfied with their business ventures and are hoping to re-migrate due to low income and an unfavorable business environment. One such discussant said:

While I'm doing well for myself, I'm also sad when I see that a lot of students who come in to study Korean are those with higher education degrees and even government employees...something even more worrying recently is the trend of returnees who have started businesses of their own also enrolling in Korean language courses, they have abandoned their businesses because they can no longer economically sustain themselves through those enterprises. They've looked for other opportunities but have been unsuccessful, so now they're learning Korean again to return to Korea so that they might be able to support their families again. Unfortunately, this is the new bitter reality.

Table 34: Duration of stay in South Korea and wealth accumulated

	Less than 5 years	More than 5 years	Total
Less than NPR 1,000,000	11.8	3.9	8.7
NPR 1,000,000 - NPR 3,000,000	14	6.3	10.9
NPR 3,000,000 - NPR 5,000,000	25	12.1	19.9
NPR 5,000,000 - NPR 10,000,000	36.2	34.6	35.6
More than NPR 10,000,000	12.9	43.2	25
Total %	100	100	100
Total Number	820	544	1,364

4.7. Wealth accumulated from earnings from employment in South Korea

Regarding their finances, 484 respondents, including 11 women, had accumulated wealth equalling somewhere between NPR 5,000,000-10,000,000 (c. USD 38,000-76,000). Around 25 percent respondents had accumulated wealth worth over NPR 10,000,000 (c. USD 76,000).

Interestingly, over half of the respondents who had accumulated more than NPR 5,000,000 (c. USD 38,000) with the money they earned in South Korea aren't currently working or engaged in any educational or training activities. Furthermore, a larger proportion of those who earned less than NPR 3,000,000 (c. USD 23,000) had started a business of their own.

Table 35: Types of start-up assistance programme wanted by returnee migrant workers

	Men	Women	Total
Welding	13.2	3	12.9
Car and motorcycle repair	26	3	25.4
Agriculture	29.6	21.2	29.4
Business	49.4	30.3	48.9
Operation of heavy machinery	11.5	0	11.2
Cooking Korean food	18	9.1	17.8
Hairdresser (Salon)	5.5	3	5.4
Beauty parlor	2.2	39.4	3.1
Video editing and production	15.2	3	14.9
Furniture manufacturing	13	0	12.7
Korean language education	35.1	21.2	34.7
Trekking guide	22.4	3	21.9
Nail art	1.4	15.2	1.7
Animal husbandry	23.8	18.2	23.6
Confectionery baking	6.3	6.1	6.3
Home repair	4.3	0	4.2
Regarding regional development and cooperation with NGOs	26.2	21.2	26
Operation of cafes	19	21.2	19.1
Fashion design related	13.2	15.2	13.3
Tile making	9.5	0	9.3
Small scale industry	0.8	0	0.8
Electrician	0.3	0	0.3
Computer hardware, software development and mobile repairing	0.5	0	0.5
Marketing and packaging	0.3	3	0.4
Other	0.9	0	0.9
Total %	347.6	236.4	344.7
Total Number	1,242	33	1,275

Of the 118 respondents who had less than Rs 1,000,000 (c. USD 7600) worth of wealth, 97 had lived in Korea for less than 5 years while 21 had worked there for more than 5 years. Moreover, 235 respondents who had lived there for more than 5 years had accumulated wealth above Rs 1 crore and 106 respondents who had lived in Korea for less than 5 years had also done so.

Figure 25: Participation in start-up assistance programme

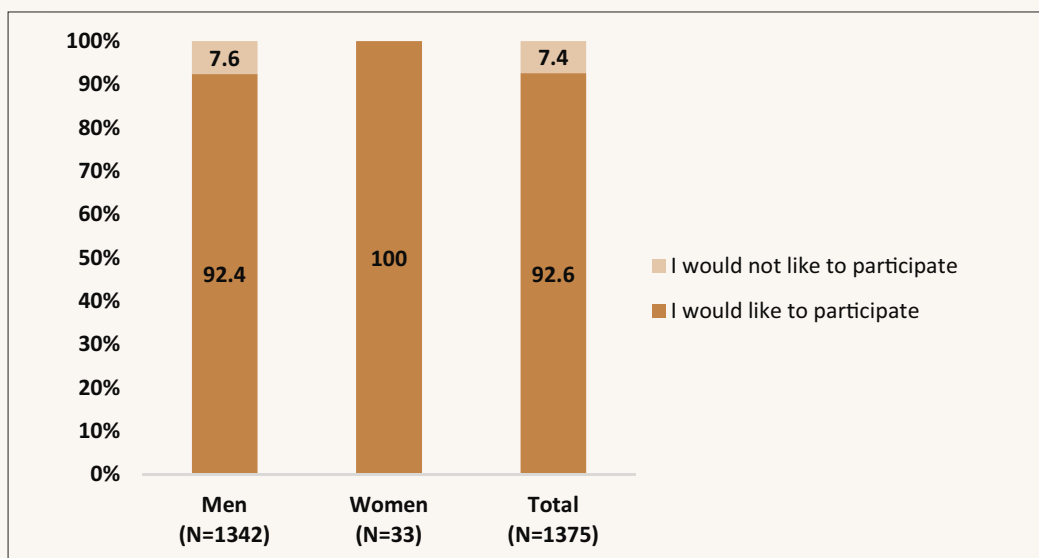
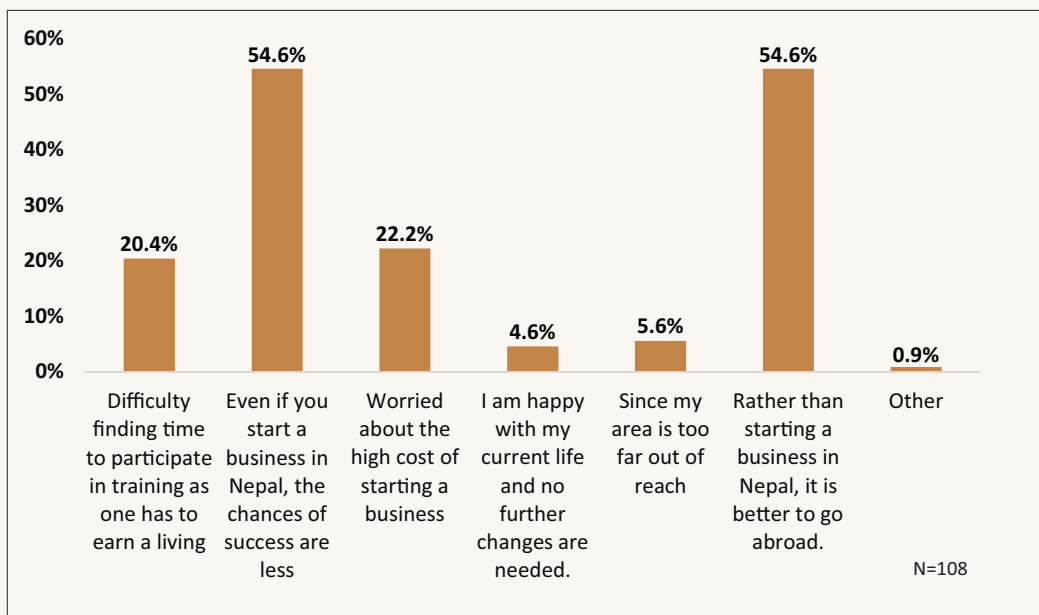


Figure 26: Reasons for not participating in start-up assistance programme



4.8. Participation in start-up assistance

An overwhelming majority of returnee migrant workers (92 percent) said they would like to participate in a start-up assistance program. All of the women participants in the survey said they'd like to take part in such a program.

Furthermore, when asked what type of training they would choose, almost half of the respondents said they would want to participate in business training while 35 percent said they would like training in Korean language education. Similarly, 26 percent wanted to be trained in regional development and cooperation with NGOs while 25 percent wanted car and motorcycle repair training. Among the women respondents, 39 percent wanted beauty parlour training and 30 percent wanted business training.

Among the respondents who said they wouldn't like to participate in such programs, over half of them believed that starting a business in Nepal had very little chance of success and that going abroad was a better alternative.

5. RECOMMENDATIONS

South Korea remains a significant destination for Nepali migrant workers. Given the temporary nature of labor migration originating from the nation to South Korea, reintegration of returnee migrant workers has gained heightened importance in Nepal. As such, the Korea Returnee Migrant Project was initiated by the governments of Nepal and South Korea to strengthen the support system for the stable reintegration of Nepali returnee migrant workers from South Korea. In this context, it is crucial to understand the needs and expectations of the returnee migrant workers from South Korea and the primary obstacles impeding their sustainable reintegration. This understanding is vital for the effective implementation of policies and programmes related to reintegration including the Korea Returnee Migrant Project, K-HaMi Project (Korea-Happy Migration). The findings of this study show that returnee migrant workers faced various challenges impeding their economic reintegration and leading many to decide to re-migrate. Likewise, almost all the returnee migrant workers expressed their interest in participating in start-up assistance programmes related to business, agriculture, Korean language education, among others.

Based on the findings and group discussions with returnee migrant workers, the following recommendations have been put forth.

Financial assistance

- Returnee migrant workers struggle due to a lack of financial resources to start and sustain their business upon returning to Nepal. Hence, as per the returnee migrant workers, projects like K-HaMi project should ensure easy and timely access to capital to help them start businesses. These include low-interest loans, grants and subsidies, and/or interest free loan programmes. Furthermore, the project should ensure that returnee migrant workers are provided appropriate skills training prior to providing the loan.
- Implementing reductions in the income and import (of raw materials) tax rate for the first five years upon return can be a constructive measure to assist returnee migrant workers in Nepal seeking to initiate entrepreneurial ventures or pursue employment opportunities.
- Migrant workers who return in distress such as those with injuries and disabilities need to be provided with financial support for their or their families economic reintegration as well as ensured easy access to health services in Nepal including

health insurance. Access to accurate information about the existing programs and schemes especially targeted to returnee migrant workers including for such groups needs to be ensured.

- The governments of Nepal and South Korea should ensure that all returnee migrant workers have access to the social security schemes and/or insurance that returnee migrant workers under the EPS are entitled to. Portability of these insurances should be ensured, particularly that it remains accessible when they return to Nepal³⁴.

Skills training and capacity building

- Skill trainings should be provided in areas such as agriculture, manufacturing and production for returnee migrant workers. In order for such training to be effective, as per the returnee migrant workers, it should be adaptable in the context of Nepal's geography and labor market.
- Training programs also need to include financial literacy, marketing, and language training. Programs where returnee migrant workers receive mentoring, training, advice, and other suggestions from skilled experts and industry leaders will be useful. Likewise, these trainings should be available for returnee migrant workers across the country and not be concentrated in major cities only.
- Returnee migrant workers suggested that the establishment of information centers along with skills investment centers would also aid in the reintegration of returnees.
- The government should conduct a survey of returnee migrant workers to assess the skills they had acquired while working in South Korea. Such assessments will be helpful when formulating policies and programs as well as supporting them in finding employment or creating employment opportunities.
- While returnee migrant workers showed interest in training programs, they recommended that such programs should be organized keeping in mind the time required to commute and childcare responsibilities of the returnees, especially for women.
- Financial literacy and remittance education programmes as proposed under the K-Hami project should also incorporate training to both (returnee) migrant workers and their families on better planning and management of their incomes as well as debts, if any.
- Capacity building of government officials and other concerned staffs engaged in

34 As most Nepali migrants are on short-term contracts and temporary work visas, it is important to ensure that benefits or social security they are entitled to in South Korea can be withdrawn in Nepal. Holzmann (2018) described 'Cross-border benefit portability is understood as the migrant's ability to preserve, maintain, and transfer both acquired social security rights and rights in the process of being acquired from one private, occupational, or public social security scheme to another, independent of nationality and country of residence'. Source: Robert Holzmann, *The Portability of Social Benefits across Borders* (no place: IZA World of Labor, 2018)

supporting the sustainable reintegration and entrepreneurship of returnee migrant workers is crucial. These trainings should incorporate information on existing insurance for migrant workers in South Korea including the Return Guarantee Insurance and how Nepalis can access them in South Korea and in Nepal, and information on national, provincial & local level policies for enterprise development and registration as well as support available for starting business, among others. Such training needs to be extended to incorporate government officials and staff at local and provincial level who are involved in supporting (returnee) migrant workers.

- Post-return information manuals and entrepreneurship education programmes should provide comprehensive information to returnee migrant workers about the policies and laws related to entrepreneurship and employment in Nepal, insurance available for migrants under EPS in South Korea and in Nepal and the process to access them, as well as training on proposal development, application for loans, marketing, debt management, etc.

Access to market and business-friendly environment

- As the financial resources and skills acquired during employment in South Korea would be wasted if returnees do not have unhindered and easy access to the domestic as well as international markets, it is necessary to ensure a business-friendly environment where returnee migrant workers have easy access to the market for the goods (including raw materials) and services.
- The Government of Nepal, as per the returnee migrant workers, also needs to better manage the marketplace for the goods already being produced and provide a price guarantee especially for agricultural goods. Further, the government should consider charging minimum tax in the first few years the business has started. Such provisions will also encourage increased investment in new and existing entrepreneurial ventures.
- A vibrant social network is crucial for reintegration of returnee migrant workers. Hence, the Government of Nepal as well as Korea International Cooperation Agency (KOICA) should help form groups/networks of returnee migrant workers from South Korea who are willing to invest in Nepal and recommend feasible and potential industries for investment which can also generate employment. Likewise, a network of returnee migrant workers including from South Korea can be an important platform where they can promote their goods and services and collaborate with other businesses.
- Returnee migrant workers emphasized strengthening the partnership and collaboration between the Governments of Nepal and South Korea for the establishment of Korean industries and businesses, primarily in the agriculture sector, in Nepal. Likewise, returnee migrant workers who migrated under the EPS should be prioritized during recruitment in such industries. This will also facilitate a technology and industrial knowledge transfer to Nepal as well.

- New policies need to be formulated or amendments to existing policies are needed to facilitate and encourage start-ups. Similarly, it needs to be ensured that returnee migrant workers are aware about policies and laws that govern investment, business registration and taxation, among others. Avenues to get proper help/guidance need to be accessible to those who need such services and information the most.
- Likewise, returnee migrant workers suggested a new provision where a certain percentage of salary during their employment in South Korea be put in an employment savings fund which could then be used as seed money for starting new enterprises after returning to Nepal.

Facilitation for remigration or support to their family members

- Given the lack of adequate opportunities and investment security, many returnee migrant workers plan to re-migrate to South Korea again. In this context, it will be important to facilitate an easy return to South Korea. Some returnee migrants suggested an exemption from retaking the language assessment for those seeking re-entry.
- Likewise, it was recommended that the Government of South Korea should initiate a pension or unemployment allowance program for EPS returnees, particularly for those who are now unable to work due to various reasons including injuries.

Support for reintegration

- Returnee women migrant workers encounter distinct hurdles during their economic and psychosocial reintegration. Consequently, there is a need to develop and execute specialized programs and initiatives tailored to specifically address the distinctive needs and challenges faced by these returning women migrants. Drawing lessons from specialised programmes for returning women migrant workers, training and enterprise & employment interventions can be implemented to enhance their socio-economic well-being.
- The project could be result oriented if it is designed and implemented with regular participation and consultations with the EPS returnees and their families as well as local stakeholders including local governments, community members, organizations, and beneficiaries, at various stages. Likewise, project activities should be designed to make it flexible and adaptive so that they could be revised as per the learnings and evaluations.
- Outreach initiatives to connect with returnee migrant workers who might not be actively engaged in existing support networks as well as coordination with other returnee migrant workers networks in Nepal is important to ensure that no individual is inadvertently left behind.

Furthering Knowledge on Reintegration

- To support entrepreneurship and employability of South Korea returnees in Nepal, evidence about skill requirements, opportunities, and challenges in employment and entrepreneurship, including for marketing and branding, should be periodically generated and communicated to the returnees through accessible means and medium.
- Further research is needed in understanding the barriers and challenges facing returnee migrant workers and explore the factors leading to circular migration or re-migration, particularly of women returnee migrant workers in order to inform reintegration policies and programs.
- Both the governments of Nepal and South Korea should keep record of returnee migrant workers. This includes, in addition to their skills and expertise, their (updated) address, and contact information.

ANNEXES

Annex 1: Survey Questionnaire

Hello.

First of all, thank you for taking the time out of your schedule to participate in this survey.

This survey questionnaire has been prepared by the Department of Foreign Employment, EPS Korea Branch, KOICA and HRDK on “Strengthening the Support System in Nepal for Stable Reintegration of Returned Migrants from Korea.” The purpose of this project is to develop and implement various programs for the favorable support of Nepali migrant workers and help in the successful rehabilitation of the returned workers in Nepal.

This questionnaire is designed to help understand the difficulties faced by returnees and the preparations for resettlement in their home country. Your responses to the questionnaire will only be used and analyzed for the purpose of understanding the situation and implementing the project.

Your responses will be completely confidential as the data will be processed while maintaining confidentiality. This survey will take approximately 10 minutes to complete. If you have any queries or questions about the project and the questionnaire, please contact us via the email listed below. Thank you again for taking the time to answer the questionnaire.

2023 October
EPS KOREA SECTION/KOICA/HRDK

Responsible Officer:

Kunjung Choi (Project Leader)
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I. This question is regarding personal information.

1. What is your gender?

Mark only one oval.

- a. Male
- b. Female
- c. Other
- d. Option 4

2. What is your age?

Mark only one oval.

- a. 20-29 years
- b. 30-39 years
- c. 40-49 years
- d. 50-59 years
- e. Over 60 years

3. What is your educational background?

Mark only one oval.

- a. Elementary level
- b. Lower secondary level
- c. Secondary level
- d. Vocational or technical college pass
- e. Graduate level
- f. Post Graduate or above

4. What is your marital status?

Mark only one oval.

- a. Unmarried
- b. Married
- c. Divorce
- d. Widow / Widower

5. If you also have family members living with you, select one or all of the options below/

Check all that apply.

- a. Husband or wife
- b. 1 child
- c. 2 children
- d. 3 or more children
- e. Father or mother, with father and mother
- f. Relatives
- g. Grandfather / Grandmother
- h. I live alone

6. Where do you currently live in Nepal? (municipality/district)

II. This is a question related to immigration to Korea. Mark (✓) or write in the option that suits you.

7. How long did you live in Korea?

Mark only one oval.

- a. Less than 1 year
- b. More than 1 year ~ Less than 3 years
- c. More than 3 years ~ less than 5 years
- d. More than 5 years ~ less than 7 years
- e. More than 7 years

8. What type of work did you do in Korea?

Mark only one oval.

- a. Manufacturing
- b. Agriculture and Animal Husbandry
- c. Other

9. When did you return to Nepal from Korea?

Mark only one oval.

- a. 2022
- b. 2021
- c. 2020
- d. 2019
- e. 2018
- f. Before 2018
- g. 2023

10. What was your average monthly income in Korea?

Mark only one oval.

- a. Less than Rs 1 lakh 50 thousand
- b. More than Rs 1 lakh 50 thousand - less than Rs 2 lakhs
- c. More than Rs 2 lakhs ~ Less than Rs 2 lakhs 50 thousand
- d. More than 2 lakhs 50 thousand - Less than Rs 3 lakhs
- e. More than 3 lakhs

10-1 How much of your monthly income did you spend on yourself while living in Korea?

Mark only one oval.

- a. Less than 25%
- b. More than 25% ~ Less than 50%
- c. More than 50% ~ Less than 75%
- d. More than 75%

10-2 What did you mainly spend money on for yourself while in Korea? Choose any two options.

Check all that apply.

- a. Health

- b. Education
- c. Life expenses
- d. Expenditure on own interests and entertainment
- e. Purchase of mobile phone
- f. Purchase of electronic goods (eg refrigerator, laptop, camera etc.).
- g. Automobile purchase
- h. Purchase of gold
- i. International communication charges
- j. Other: _____

10-3 Choose all the insurance options that you are aware of which are available through the EPS.

Check all that apply.

- a. Health insurance
- b. Industrial Accident Insurance
- c. Repatriation Guarantee Insurance
- d. Employment Insurance
- e. Accident insurance
- f. Repatriation Expense Insurance
- g. Guaranteed insurance
- h. National Pension

10-4 Select all the insurances you have taken while in Korea.

Check all that apply.

- a. Health insurance
- b. Industrial Accident Insurance
- c. Repatriation Guarantee Insurance
- d. Employment Insurance
- e. Accident insurance
- f. Repatriation Expense Insurance
- g. Guaranteed insurance
- h. National Pension

10-5 Repatriation Guarantee Insurance is a gratuity amount that workers (including undocumented residents) get through EPS. It can be obtained in Korea before returning to Nepal and can be applied for in Nepal after returning. Did you get such insurance (subsidy)?

Mark only one oval.

- a. Received (*Skip to question 11*)
- b. Not received

10-6 If you answered 'Not received' to the above question, please select the reason why you did not receive departure insurance.

Mark only one oval.

- a. Wasn't aware that there was also a Repatriation Guarantee Insurance
- b. Didn't know the procedure to get it in Korea
- c. Didn't know the procedure to get the insurance amount after coming to Nepal
- d. Even though I went through EPS, I thought I was considered

undocumented in Korea and therefore wouldn't be eligible to get the insurance amount

11. Did you get injured while in Korea?

Mark only one oval.

- a. Yes
- b. No industrial accidents; there were other accidents and diseases
(*Skip to question 12*)
- c. No (*Skip to question 12*)

11-1 How did you treat your injury?

Mark only one oval.

- a. Treated through the Workers' Compensation Insurance
- b. The company had borne the medical expenses
- c. Wasn't aware of the Workers' Compensation Insurance; I paid for the treatment out of pocket.
- d. Couldn't get proper treatment (Reason for not being able to treat:)

11-2 What effects and consequences of the industrial accident are you experiencing after returning home?

Mark only one oval.

- a. Nothing, I am very healthy
- b. I'm still healthy even though I'm a little affected
- c. No effect, but poor health
- d. Some effects are a little uncomfortable
- e. Due to the large impact, life is very uncomfortable

III. This question is about any plans to resume employment or start a business after returning to Nepal and about accumulated assets. Please mark (✓) your answer.

12. While working in Korea, did you make any preliminary plans about what to do after returning to Nepal?

Mark only one oval.

- a. Yes
- b. No (*Skip to question 13*)

12-1. If you answered 'Yes' to the above question, did you get help to prepare to return to Nepal? (All options are selectable)

Check all that apply.

- a. Government of Nepal EPS Korea Branch
- b. HRDK HRD Korea
- c. Labor and Employment Center of Korea
- d. Korean NGO
- e. Nepalese community in Korea
- f. Employer or colleague in Korea

- g. Returned workers and families of three
- h. Organization of returnees in Nepal

13. After returning to Nepal, do you have any experience preparing for a business on your own or in partnership?

Mark only one oval.

- a. Yes
- b. No

14. Are you currently re-employed or engaged in business in Nepal?

Mark only one oval.

- a. Currently re-employed
- b. Started my own business (*Skip to question 16*)
- c. Started a business in partnership (*Skip to question 16*)
- d. Currently enrolled in education and training (schooling, vocational and skills development schools) (*Skip to question 19*)
- e. I am not working or pursuing education or training (*Skip to question 19*)

15. Please select all fields that apply to your re-employment.

Check all that apply.

- a. Hydroelectric power, solar energy, etc. construction company
- b. Automobile / Motorcycle Repair and Service Centers
- c. Car dealership
- d. Electrical, welding, electronics companies
- e. Washing machines, refrigerators, mobile phones and other electronics stores
- f. Hotels, Travel and Trekking (Guide) Companies
- g. Forklifts, heavy machinery, and other specialty vehicle companies
- h. Manufacturing company of clothes, bags, shoes, etc.
- i. Distributors of rice, vegetables, fruits etc.
- j. Involved in the field of education (Institutes or colleges)

15-1 How long has it been since you got re-employed?

Mark only one oval.

- a. Less than 1 year
- b. More than 1 year ~ Less than 3 years
- c. More than 3 years ~ Less than 5 years
- d. More than 5 years

15-2 How much is your current monthly income in Nepal?

Mark only one oval.

- a. Rs.30 thousand and below
- b. Rs.30 thousand and above ~ Rs.50 thousand and below
- c. Rs.50 thousand and above ~ Rs.80 thousand and below
- d. Rs.80 thousand and more

15-3 Select all difficulties you have experienced in re-employment.

Check all that apply.

- a. Low salary
- b. Unrelated to work done in Korea
- c. Lack of a working environment
- d. Lack of skills and abilities
- e. Insecure future
- f. Health problems

15-4 How satisfied are you with your current occupation?

Mark only one oval.

- a. I am very dissatisfied
- b. I am a little dissatisfied
- c. Neither satisfied nor dissatisfied
- d. I am quite satisfied
- e. I am very satisfied

16. Where did you start your business? (District/State)

16-1 What is your occupational sector?

Check all that apply.

- a. Education
- b. Agriculture
- c. Animal Husbandry
- d. Food and beverages
- e. Manufacturing
- f. Automobiles/motorcycle repair
- g. Sale of goods
- h. Repair of electrical and electronic equipment
- i. Other services

16-2 How long has the business been in operation?

Check all that apply.

- a. Less than 1 year
- b. 1 to 2 years
- c. 3 to 5 years
- d. More than 5 years

16-3 How many employees does your business have (including those who have quit and are currently working)?

Check all that apply.

- a. There are no other employees except me
- b. More than 1 person ~ Less than 3 people
- c. More than 3 people ~ less than 5 people
- d. More than 5 people ~ less than 10 people
- e. More than 10 people

16-4 What is your average monthly income? Even if the business has closed down, what

was the average monthly income while operating? Please select from the following.
Mark only one oval.

- a. Less than Rs 30,000
- b. More than Rs 30,000 ~ Less than Rs 50,000
- c. Above Rs 50,000 ~ Below Rs 100,000
- d. More than Rs.100,000 ~ Less than Rs.150,000
- e. More than Rs.150,000 ~ Less than Rs.200,000
- f. More than Rs.200000

16-5 Please select all the challenges of starting your business.

Check all that apply.

- a. Lack of money
- b. Lack of government support
- c. Lack of information
- d. Lack of experience
- e. Lack of skills
- f. Lack of support from family members or active opposition
- g. Hope to go abroad
- h. Other: _____

17. Have you received any training or advice to start a business after returning to Nepal?

Mark only one oval.

- a. Yes
- b. No (*Skip to question 18*)

17-1 If you answered 'Yes' to the above question, please mark all the applicable options.

Check all that apply.

- a. CTEVT Technical and Vocational Training Council
- b. VSDTA Vocational and Skill Development Training Academy
- c. Government Education Program
- d. Private training institutes
- e. Friends or acquaintances
- f. Other: _____

17-2 How much did the training or mentoring help you start your own business?

Mark only one oval.

- a. Very helpful
- b. A little helpful
- c. Don't know
- d. Not that helpful
- e. Not helpful at all

18. Was the money you earned in Korea enough to start your own business?

Mark only one oval.

- a. More than sufficient (*Skip to question 20*)
- b. Sufficient (*Skip to question 20*)
- c. Neither sufficient, nor insufficient (*Skip to question 20*)
- d. A little insufficient
- e. It was very insufficient

18-1 If you answered 'It was a little insufficient' or 'it was very inadequate,' please mark all the reasons for it.

Check all that apply.

- a. Difficult to immediately withdraw cash invested in real estate
- b. Due to excessive price increases in Nepal
- c. After returning to the country, the cost of living is too high
- d. Not enough savings
- e. Costs increased due to changes in business conditions

19. If you answered question 14, 'I am not working or pursuing education or training,' please mark all the reasons you are not working.

Check all that apply.

- a. Due to illness or disability
- b. Lack of awareness of where educational and training institutions are located
- c. Lack of money to enroll in an educational or training institution
- d. Taking a break from work
- e. Due to companies and work being shut down
- f. Not being able to get the job you want
- g. Planning to go abroad again

20. How much wealth have you accumulated so far with the money you earned in Korea? (movable property, real estate and cash can be included, but money spent cannot be included)

Mark only one oval.

- a. Less than Rs. 10 lakhs
- b. More than Rs.10 lakhs ~ Less than Rs.30 lakhs
- c. More than Rs.30 lakhs ~ Less than Rs.50 lakhs
- d. More than Rs. 50 lakhs ~ Less than Rs. 1 crore
- e. Above Rs. 1 crore

21. What did you do with the money you saved in Korea? Select all the options that apply.

Check all that apply.

- a. Purchased movable and fixed assets in Nepal (house, investment, gold and silver, car purchase etc.)
- b. Saved it by sending the money to Nepal
- c. Saved it in Korea
- d. I still have cash
- e. Sent the money to Nepal to spend on family and household needs
- f. I spent most of the money in Korea, so I didn't have to think about this specifically
- g. Other: _____

22. How much have the skills and experience you gained in Korea helped you in your current economic activities?

Mark only one oval.

- a. It helped (*Skip to question 23*)
- b. It did not help

22-1 If you answered question 22, 'It did not help,' what was the main reason?

Mark only one oval.

- a. Difficult to implement the skills in Nepal
- b. Having the skills but not enough financial resources
- c. Did not learn skills in Korea
- d. By not doing economic activity

23. How much do you want your monthly income to be in Nepal?

Mark only one oval.

- a. Rs 30,000 and below
- b. More than Rs 30,000 ~ Less than Rs 50,000
- c. More than Rs 50,000 ~ Less than Rs 100,000
- d. More than Rs 100,000 ~ Less than Rs 150,000
- e. More than Rs 150,000 ~ Less than Rs 200,000
- f. More than Rs 200,000

24. Does Nepal have enough resources and services for returning workers to start a sustainable business? Please express your opinion.

Mark only one oval.

- a. Yes, there are enough resources and services (*Skip to question 24*)
- b. No, the resources and services are insufficient

24-1 If you answered question 24, 'No, the resources and services are insufficient,' please select the reason.

Mark only one oval.

- a. I have not used such resources and services
- b. Such resources and services are only concentrated in Kathmandu and are out of reach
- c. Bank interest is very high
- d. Such resources and services are more focused on sending people abroad
- e. Political instability
- f. Going abroad is better than starting a business
- g. Other: _____

25. If you had the opportunity to participate in a start-up assistance program, would you like to participate?

Mark only one oval.

- a. I would like to participate
- b. I would not like to participate (*Skip to question 25-2*)

25-1. If you answered question 25, 'I would like to participate,' please choose the training mode you would prefer from below.

Check all that apply.

- a. Welding
- b. Car and motorcycle repair
- c. Agriculture
- d. Business
- e. Operation of heavy machinery
- f. Cooking Korean food
- g. Hairdresser (Salon)
- h. Beauty Parlour
- i. Video editing and production
- j. Furniture manufacturing
- k. Korean language education
- l. Trekking guide
- m. Nail art
- n. Animal husbandry
- o. Confectionery baking
- p. Home repair
- q. Regarding regional development and cooperation with NGOs
- r. Operation of cafes
- s. Fashion design related
- t. Tile making
- u. Other: _____

25-2. If you answered question 25, 'I would not like to participate,' select all the reasons for your choice.

Check all that apply.

- a. Difficulty finding time to participate in training as one has to earn a living
- b. Even if you start a business in Nepal, the chances of success are less
- c. Worried about the high cost of starting a business
- d. I am happy with my current life and no further changes are needed.
- e. Since my area is too far out of reach
- f. Rather than starting a business in Nepal, it is better to go abroad.
- g. Other: _____

26. We request your advice, suggestions and comments regarding the necessary support system for permanent resettlement in Nepal after returning from Korea.

27. How or where did you hear about this Korea returnees survey?

Mark only one oval.

- a. EPS Korea Branch
- b. Local FM radio
- c. Facebook
- d. Newspaper
- e. Friends, relatives, or acquaintances
- f. Other: _____

Thank you for participating in this survey!

Annex 2: Name List of Survey Volunteers

Birtamod	1	Brihaspati Dahal	Kapilvastu	1	Gambhir Gurung
	2	Ram Paudel		2	Krishna Aryal
	3	Sanjeev Chapagain		3	Prakash Bhusal
		4		Rajendra Basyal	
Butwal	1	Gambhir Gurung	Kathmandu Valley	1	Khem Karki
	2	Gunakhar Bhattarai		2	Santosh Bhatta
	3	Kamal Bhandari		3	Santosh Dhakal
	4	Krishna Aryal		4	Sunita Nepal
	5	Om Thapa	Pokhara	1	Ashish Pandey
	6	Rajendra Basyal		2	Deepak Bhandari
	7	Tuk Bahadur Rana		3	Heena Gurung
		4		Hitkaji Gurung	
Dhangadi	1	Akkal Bahadur Singh		5	Manish KC
	2	Daulat Bohara		6	Pariyar Sunil
	3	Dharma Raj Joshi		7	Prakash Bhandari
	4	Ganesh Bahadur Khadka		8	Purna Darnal
	5	Gopal Datt Bhatta		9	Tola Kanta Bhusal
	6	Manbahadur Malla		10	Yamkanta Bhusal
	7	Surendra Bhandari	Syangja	1	Dr Ananda Gaire
	8	Surya Prakash Bhatta		2	Bal Krishna Subedi
Dharan	1	Bhupal Dhakal		3	Balaram Gautam
	2	Hem Chandra Limbu		4	Ghanashyan Gayawali
	3	Mahesh Shrestha		5	Rajan Gaihre
Dhulikhel	1	Madhav Shrestha		6	Surya Prasad Paudel
	2	Ramkrishna Acharya		7	Tola Kanta Bhusal
	3	Raju Timalisina			
	4	Sangharsha Acharya			
	5	Sardip Kumar Shrestha			
Gulmi	1	Anju Pandey			
	2	Krishna Aryal			
	3	Rajendra Basyal			

**Annex 3: Distribution of returnee migrant workers by educational qualification
and district of origin**

	Elementary	Lower secondary	Secondary	Vocational or technical college	Graduate	Post Graduate or above	Total
Kathmandu	22.2	15.2	11.8	16.4	14.3	14.6	13.5
Rupandehi	0	3	11.1	10.3	11	16.9	11.1
Kaski	11.1	15.2	9.5	7.8	7.5	4.5	8.4
Jhapa	22.2	3	7.1	7.8	9	6.7	7.9
Sunsari	0	9.1	8	7.8	6.3	5.6	7.1
Syangja	11.1	9.1	9.7	3.4	5.6	2.2	7
Kailali	11.1	0	4	5.2	9	10.1	6.5
Bhaktapur	0	0	3.1	6	3.7	4.5	3.6
Lalitpur	0	6.1	4	6	2.6	2.2	3.5
No answer	0	6.1	2.1	2.6	3.7	0	2.7
Kanchanpur	0	0	1.6	1.7	3.8	3.4	2.6
Kavrepalanchok	0	3	2.4	1.7	2.6	3.4	2.5
Chitwan	0	0	1.4	2.6	1.7	5.6	1.9
Kapilvastu	11.1	3	2.3	1.7	1.4	0	1.8
Morang	0	3	1.4	2.6	1.4	3.4	1.6
Makwanpur	0	3	0.7	0	1.7	4.5	1.4
Parasi	0	3	1.9	0	0.9	2.2	1.4
Surkhet	0	3	1	1.7	1.4	0	1.2
Gulmi	0	6.1	1	0.9	1.2	0	1.1
Nawalpur	0	0	0.9	0	1.2	0	0.9
Not specified	0	0	1.6	0.9	0.2	2.2	0.9
Baglung	0	0	0.5	2.6	0.7	0	0.7
Arghakhanchi	0	0	0.9	0	0.5	0	0.6
Banke	0	0	0.3	0.9	0.7	2.2	0.6
Dang	0	0	0.9	0	0.7	0	0.6
Ilam	0	3	0.9	0	0.3	1.1	0.6
Panchthar	0	0	0.7	1.7	0.5	0	0.6
Tanahun	0	0	0.9	0.9	0.3	0	0.6
Khotang	0	3	0.3	0	0.3	0	0.4
Nuwakot	0	0	0.9	0	0.2	0	0.4
Parbat	0	0	0	0.9	0.7	0	0.4
Sindhupalchowk	0	0	0.7	0	0.2	0	0.4
Dhankuta	0	0	0.5	0	0.2	0	0.3
Lamjung	0	0	0.2	0.9	0.3	0	0.3
Palpa	0	0	0.5	0	0.2	0	0.3

Annex 3 contd...

	Elementary	Lower secondary	Secondary	Vocational or technical college	Graduate	Post Graduate or above	Total
Sarlahi	0	0	0	0.9	0.5	0	0.3
Bardiya	0	0	0.3	0	0	1.1	0.2
Bhojpur	0	0	0.3	0	0.2	0	0.2
Dhading	0	0	0.5	0	0	0	0.2
Dolakha	11.1	0	0	0	0.3	0	0.2
Gorkha	0	0	0	0.9	0.3	0	0.2
Myagdi	0	0	0.3	0	0.2	0	0.2
Okhaldhunga	0	0	0.2	1.7	0	0	0.2
Ramechhap	0	0	0.2	0	0.2	1.1	0.2
Rolpa	0	0	0.3	0.9	0	0	0.2
Solukhumbu	0	0	0.3	0	0.2	0	0.2
Achham	0	0	0	0	0.2	0	0.1
Baitadi	0	0	0.3	0	0	0	0.1
Bajhang	0	0	0	0.9	0.2	0	0.1
Bara	0	3	0	0	0.2	0	0.1
Dadeldhura	0	0	0.2	0	0	0	0.1
Dailekh	0	0	0.2	0	0.2	0	0.1
Darchula	0	0	0	0	0.2	0	0.1
Dhanusha	0	0	0.3	0	0	0	0.1
Doti	0	0	0.2	0	0	0	0.1
Jajarkot	0	0	0.2	0	0	0	0.1
Parsa	0	0	0	0	0	1.1	0.1
Pyuthan	0	0	0	0	0.5	0	0.1
Rasuwa	0	0	0.2	0	0	0	0.1
Rautahat	0	0	0	0	0.4	0	0.1
Rukum East	0	0	0.2	0	0	0	0.1
Rukum West	0	0	0.2	0	0	0	0.1
Sankhuwasabha	0	0	0.2	0	0	0	0.1
Saptari	0	0	0.2	0	0	0	0.1
Sindhuli	0	0	0.2	0	0	1.1	0.1
Taplejung	0	0	0	0	0.3	0	0.1
Tehrathum	0	0	0.2	0	0	0	0.1
Total number	9	33	576	116	575	89	1,398
Total %	100	100	100	100	100	100	100

Note: Forty-three survey participant did not mention their district of origin.



Pre-training sessions with survey volunteers in Gulmi, Butwal, and Syangja.



Pre-training sessions with survey volunteers in Pokhara, Kathmandu Valley, and Dhulikhel.



Returnee migrant workers from Korea taking the survey in Syangja, Pokhara, and Kapilbastu.



Photos from group discussions with male and female returnee migrants from Korea in Kathmandu valley.



Survey participants, volunteers, and project team after the successful completion of the surveys in Syangja, Dhulikhel and Butwal.



Survey participants, volunteers, and project team after the successful completion of the surveys in Dharan, Kathmandu valley and Dhangadi.

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