2006

Social Networks and Migration

Far West Nepalese Labour Migrants in Delhi

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1 Background

It is a cross-cultural and historical phenomenon that people migrate to contribute to their livelihoods. Due to poverty, unemployment, declining natural resources and, lately, the Maoist insurgency, labour outmigration[1] has become an increasingly important livelihood strategy in Nepal. According to official statistics, about 6 % of the population aged over 15 is absent from Nepal (HMG et al. 2002). Migration to the neighbouring country, India, has a long-standing history. Migration to the Gulf and Tiger States, Europe, or the USA only commenced about 15 years ago. The choice of destination and the level of benefits and risks induced by migration vary significantly and are dependent on economic and social resources and the power of potential migrants and their families. At the risk of over-generalizing, it can be stated that the better educated and better skilled people with financial resources and access to information are more likely to obtain well-paid jobs in the Gulf and Tiger States, as well as in Europe and the United States, although some of them also take risks, exposing themselves to committing illegal actions. In contrast, it is the poor, illiterate, and mostly unskilled people who have very little choice and therefore migrate to the neighbouring country, India. Socio-cultural similarities and an open border have encouraged migration between the two countries for generations. Nevertheless, Nepalese migrants in India are often not able to bring themselves out of poverty (also Seddon et al. 2001; Gurung 2003a, 2003b). Migration between India and Nepal is undocumented. Officially, about 589,000 Nepalese work in India, which is 77 % of all Nepalese migrants (HMG et al. 2002). However, Nepalese Immigrant Associations estimate that there are between 1.3 to 3 million Nepalese in India (also Seddon et al. 2002).

Recent research carried out in two districts of Far West Nepal, where 99.6 % of the outmigrants go to India (HMG et al. 2002), confirms the outlined national migration patterns. Village case studies in the *Bājurā* and *Bajhāṅg* districts revealed that, due to insufficient agricultural production and limited alternative sources of income, labour migration to India, in general, and to Delhi especially has been an important economic pillar for many people for generations (Müller 2001; Kollmair et al. 2003; Müller-Böker 2003).

Despite the importance of migration to India, it is noticeable that very few studies exist about the situation of Nepalese migrants in India (Pfaff-Czarnecka 2001; Upreti 2002), and only one of them looks at the migration process from the source region and from the receiving country perspective (Pfaff-Czarnecka 2001). One reason for the limited research regarding Nepalese migrants in India might be that, due to the fact that Nepal and India share a common border, and the longstanding history of migration between

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[1] In this paper outmigration refers to those who leave Nepal in search of work abroad. According to the United Nations definition a migrant searching for work abroad is called a "migrant worker". In this paper the terms "(out)migrant/(out)migration", "labour migrant/migration" and "migrant worker" are used interchangeably. If it is refered to migration within Nepal (internal migration) it will be specified.

both, it is often not perceived as 'foreign employment'. Here the present study contributes to closing this research gap.

Based on existing research about the importance of migration, questions about how Nepalese migrants live in receiving countries and what individual or structural backgrounds enable migrants and their families to profit from migration or what prevents them from doing so should be raised. How do migrants manage their daily lives, how do they get access to resources, and what are the reasons for doing so?

1.1 Aims of the study and research questions

The principal aim of the study is to contribute to an understanding of the process of migration and its contribution to the livelihoods of people from rural areas in Nepal. Furthermore, the study is seen as a contribution towards developing interventions for maximizing the benefits of migration. The central research questions are as follows.

- How do migrants in Delhi live and work and how do they get access to jobs and shelter?
- How do migrants access credit and savings' possibilities to generate money for migration, to repay debts, and save money to send home?
- How do people remit money?
- What impact does migration have on caste and gender identity?
- What kinds of social linkages exist between migrants in Delhi and their families in Nepal and do new social linkages develop during the migration process?
- What interventions can maximize the benefits of migration?

These research questions will be addressed from a theoretical point of view and will be complemented with case studies carried out between 2002 and 2004 among migrants in Delhi coming from four villages in the districts of *Bājurā* and *Bajhāṅg.*

Four theoretical concepts were chosen as a means of understanding these questions. The sustainable livelihoods' approach shows the complexity of people's livelihood strategies. An important idea of the approach is that people adopt a range of livelihood strategies (e.g., migration), which are linked to different kinds of capital in the form of human, social, or financial capital. The assets that people possess or have access to and the strategies they adopt are influenced by an institutional context of norms, rules, and regulations. Therefore, research into social relationships is necessary in order to explore how and why people gain access to these forms of capital and how they can use them to benefit from migration. Bourdieu's theory of practice can be used to establish the link between the social and economic power of migrants and the outcome of migration as well as to analyze migrants' daily practices. Social networks play a major role in the acquisition of other capital forms such as financial capital. Social networks have been conceptualized within the framework of social capital, which is a third theoretical pillar. An important example of social capital in the context of this study is the operation of credit associations. By participating in these associations among kin and close friends, migrants gain access to loans and save money, and they also benefit from a

certain social security in Delhi. The concept of transnational social spaces reflects the importance of different localities in a migration process and how families and migrants conserve existing links and create new links between each other. Social capital is again a major feature in sustaining these ties.

The general assumptions underlying the present study are as follows.

- Migration is socially embedded. The longstanding history of labour migration between Nepal and India has led to transnational social networks through which contacts between families in Nepal and migrants in India can be sustained. Migrants also construct new social relations and institutions in the process of migration.
- Social networks determine, to a great extent, who migrates and to where. Social networks are also the major entry point for getting jobs, shelter, and loans and for saving money and remitting it from Delhi.
- Migration can benefit the families involved, but it can also perpetuate the debt and dependency of the migrants and their families or just ensure basic survival rather than improvement in their standards of living. One reason for this is that migrants in Delhi are marginalized because they are in less powerful positions. Thus, they have to cope with reduced opportunities to get access to resources to improve their well-being.

2 Analytical framework for the study

The analysis at hand is based on data from a case study of Far West Nepalese migrants in Delhi. In what follows I shall summarize the theoretical concepts and illustrate the analytical framework for the study (Figure 1). To analyse and interpret the empirical data, I shall draw on the sustainable livelihoods approach, Bourdieu's theory of practice, the concept of social capital and the approach of transnational social spaces, all of which are discussed in Thieme (2005).

Figure 1: Study outline

FOCUS OF THE STUDY
Social networks and migration
OBJECT AND VENUE OF THE STUDY
Far West Nepalese labour migrants
Delhi, India: major work- and living place of these migrants

ANALYTICAL FRAMEWORK
Sustainable livelihoods approach
Theory of practice (Bourdieu)
Concept of social capital
Transnational social spaces
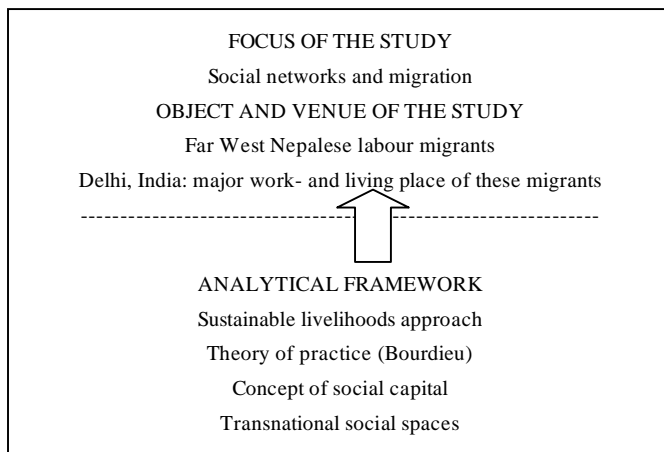
In many rural areas survival or improvement of life is only possible if people do not rely on agriculture alone but adopt a range of livelihood strategies. The same applies to people from *Bājurā* and *Bajhāṅg*, the object of the case study, who have a range of livelihood strategies. This complexity of livelihoods integrates the sustainable livelihoods approach (Chambers and Conway 1992; de Haan and Zoomers 2005; Ellis 2003).

Figure 2: Remittances for improving livelihoods
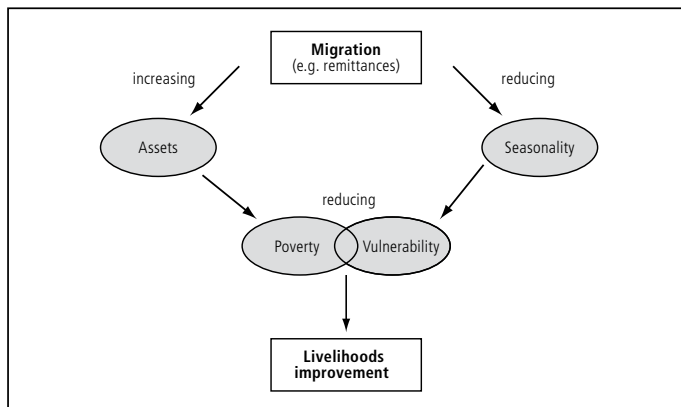
Source: Ellis 2003, adapted by Thieme 2005.

For the study at hand migration is seen as one livelihood strategy among others, such as subsistence-oriented agriculture, or jobs depending on people's caste such as tailoring

or forging. If people migrate, they do so to at least cope with processes of impoverish-
ment or in the best case to increase their wellbeing and wealth (Figure 2).

According to the livelihoods approach, choice and practice of migration is strongly
linked with the assets people possess. A structural context of institutional rules and
regulations, determines access to these capitals and livelihood outcomes (Figure 3).
The ability to protect and enhance one's livelihood, therefore, depends not only on the
asset portfolio, but also on the capacity of a person to manage these assets and to trans-
form them in other necessities. Therefore the foundation of livelihood security for indi-
viduals or households depends on access to, use of, and interaction among the various
assets available (Rakodi 2002; Köberlein 2003).

Figure 3: Analytical framework of the study
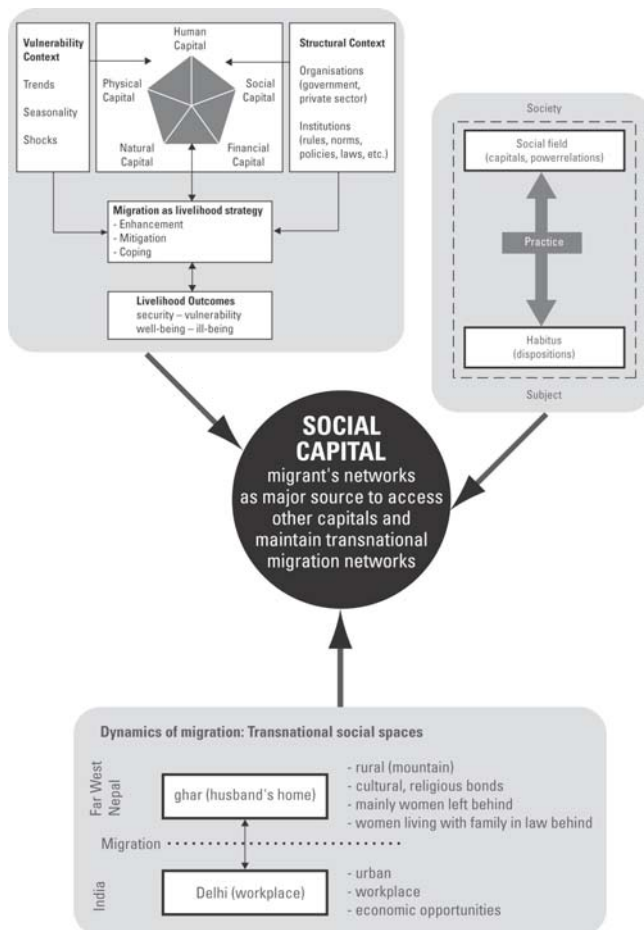
Source: Thieme 2005.

For the analysis of access and use of resources and the relationship between subject and
society and their socio-economic dependencies, I rely on Bourdieu's theory of practice
(Harker et al. 1990; Mahar et al. 1990; Schwingel 1995; Bourdieu and Waquant 2002;
Dörfler et al. 2003). Social practice is a result of interrelations between habitus and
social field (Figure 3). Habitus is a system of lasting dispositions and an internalized

behaviour. A social field is constituted by positions of actors and the relations between them, e.g. between a chairman and a 'normal' member of a credit association or between employer and employee in a job market. The relations between the positions constitute a 'social topography' in which some actors are more powerful than others. No actor's position within a social field is absolute. The position of an actor in a social field is based on the possession and amount of various kinds of capitals. Inequality of resources and access to resources is at the basis of each social field operation. It automatically favours or disfavours individuals, according to their background. Therefore, the notion of the social field is not only described by strategies but also by a struggle for a position in the field.

Based on the analytical differentiation of kinds of capitals by Bourdieu (1983; 1986) and DFID (2002), I differentiate between human, financial, natural, physical, symbolic and social capital. They are defined as follows:

Human capital:
- Age, education, gender, health, labour, skills

Financial capital:
- Credits, debts, earnings, remittances, pensions, savings

Natural capital:
- Common property resources like land and water

Physical capital:
- Basic infrastructure such as property, rented housing or land, physical and social infrastructure etc.

Symbolic capital:

- Recognition and legitimisation of other kinds of capital, such as economic or social ones, which can bring a person for example prestige and reputation.

The whole migration process, access to jobs, remittance transfer and management of financial needs is mainly facilitated by kin and friendship networks (e.g. Portes and Sensenbrenner 1993), which is in line with research about migration networks. These social networks among migrants in Delhi are a central part of the analysis and are conceptualized under the notion of social capital (Figure 3). Whether men and women have different networks and how they access and use them will also be examined.

Social capital is defined as:
- A durable network of more or less institutionalized relationships of mutual acquaintance and recognition (Bourdieu 1986).

Four different types of social capital can be linked to specific social processes (Portes and Sensenbrenner 1993; Portes 1998):
- Value introjections,
- Reciprocity exchanges,
- Bounded solidarity, and
- Enforceable trust.

Three further connection strands of social capital are:

Bonding social capital:

- Close and firm ties among family members, kin and friends, social support such as emotional and physical support

Bridging social capital:

- Less dense ties, more cross-cutting ties such as business associates or close acquaintances

Linking social capital:

- Influential social ties between people with different power or social status such as links between underprivileged persons and political authorities (Woolcock 2003; Thieme 2005).

These sub-categories of social capital also imply that possessing social capital can not only advance but also constrain individual action, such that outsiders are excluded or individual freedom restricted in favour of the group. The amount of social capital available to individuals depends on the extent of the network of social ties that can be mobilised and the amount of other kinds of capitals, such as financial and human capital, that members of networks can muster. Social capital is created and accumulated in social relations, but can be used by individuals as a resource. Social capital is not a community asset assuming the existence of a homogenous community with common interest and shared values. There is rather an unequal distribution of power and a possibly reproduction of inequality (Bourdieu 1986).

The key characteristic of all kinds of capital is that they can be transformed into one another, not automatically but through transformation work (Bourdieu 1983, 1986). The major example for the study at hand will be how migrants mobilise social capital to form credit associations, which provides them with access to financial capital. Looking at who has access to which networks and how they operate and why they do so it becomes obvious that other forms of capital have to be taken into account also. However, what applies to all kinds of capital is that migrants only receive a value for it if they enter a social field where it is valued. For example, close kin or friends who work in the same job sector (bonding social capital) might be helpful in providing emotional support in finding a job and in the best case can arrange a job similar to theirs to earn an income (economic capital). However, such bonding social capital might be only useful in a limited way in finding a higher-skilled and better-paid job.

By using the concept of social capital and the theory of practice, migrants do not receive a theoretical preferential treatment. Their situation is analysed with the same concepts as the situation of all other members of society. Therefore, the concepts of ethnic niche or ethnic economy (Light and Karageorgis 1994; Portes 1994) to explain why migrants work in a specific labour market sector and how migrants manage their economic life becomes obsolete. For example, the 'ethnic' character of occupying a specific job niche is then a result of the relation of specific kinds of capitals and the interplay of social fields and habitus. The overlap between culture and economy becomes not automatically classified either as anachronism ('tradition') or crisis management ('regeneration') anymore. Culture does not per se create differences but it is possible to

look at the different components of the 'ethnicity' of each society or economy. The difference of a society is then not a premise, but a result of analysis (Portes and Jensen 1992; Timm 2000; Diener 2002; Herzig and Richter 2004: 47-49).

However, to grasp the dynamics of migration and to provide a further dimension to analyse the everyday networks and patterns of social relationships that emerge through migration, the concept of transnational migration and social spaces is introduced (Portes 1999; Vertovec 1999; Pries 2001). It indicates a shift in the perception of the relation between the social and geographic space. This concept does not solely apply in either the sending country or the receiving countries, but includes both. Migrants are not uprooted but rather move back and forth across (international) borders. Social, cultural, political and economic conditions in sending and receiving regions are interconnected, showing the cross-border and international character of livelihoods. This suggests that even more permanent settlement in the receiving country does not necessarily imply a complete rupture of social ties and other forms of linkages.

Space not only refers to a physical feature, but also to larger opportunity structures, social life, values and meanings that the specific and limited place represents to migrants. When people migrate from one place to another they leave the context they are familiar with. They find a different locale or space with a different framework of interaction in the receiving country. Crossing a border and being in a different country is only one component of transnational migration and social spaces. Migrants also have to cope with a large contrast between rural home villages and urban Delhi. For example, in the rural setting of the villagers from Far West Nepal people live in an agricultural community with strict caste rules and patron-client dependencies and limited access to transport, communication, health, and education infrastructure. Such infrastructure exists in Delhi but access to it is expensive and can only be paid for if migrants find a job or they know how to use the infrastructure. Depending on the interaction between migrants and people who remain in the home-villages, migration leads to the transformation of the everyday life of migrants as well as their remaining families in Nepal. Social capital is a major feature to sustain transnational social spaces.

3 Methodology and methods

3.1 Data base and research framework of the study

The original plan of the study at hand was to go to the migrants' villages of origin in Far West Nepal and to follow them to Delhi later on. However, due to political insecurity in Nepal the plan could not be implemented and the study outline had to be adapted. Therefore the results of the study are based on own research in Delhi and data of a former research project titled 'Nature and Society' carried out by the Development Study Group at the Department of Geography, University of Zurich between 1999 and 2001 in Far West Nepal. The aim of the research project was to analyse the living conditions and livelihood strategies of the people in the buffer zone of the *Khaptaḍ* National Park in Far West Nepal and the impact of the national park on people's livelihoods (Müller 2001; Kollmair 2003; Müller-Böker 2003).

One major insight from the surveys in Far West Nepal was that migration of labour to Delhi is a main income source. As a consequence, the question arose concerning organization of the migration process, and its impact on people's livelihoods. For this purpose, migrants in Delhi had to be studied in detail. In order to access these issues, research was carried out from 2001 until 2005.

3.2 Research situation in Delhi

The success of research in the field depends greatly upon what role the researcher is seen to be playing, and how well she or he becomes integrated and accepted (Müller-Böker 1999: 18-19). The major points, which influenced how my role as a researcher was perceived, were the unsettled political situation in Nepal and the work with a Nepalese research assistant. Both situations will be elaborated upon in more detail in the following sections.

3.2.1 Impact of the political situation in Nepal on research in Delhi

The political situation in Nepal not only affected the plan to carry out research in Far West Nepal, but also influenced research conditions in Delhi.

Since 1996, the Communist Party of Nepal-Maoist (CPN-Maoist) has been waging a civil war to establish a communist republic in place of the existing constitutional monarchy. During recent years this conflict has evolved into the most serious internal crisis since the founding of Nepal in the mid-18th century; and there are no signs of an end to the fighting in the near future (Thapa 2002). In Nepal, thousands of people were raided and arrested on mere suspicion. They are suspected of being Maoists or of sympathyzing and having helped Maoists in their raids, or simply with providing shelter and food when they were occupying their villages. The people described the political situation as arbitrary and hopeless, caught in the frontline between the State army or police and the Maoists. Even if people do not sympathize with any party, the fear of retribu-

tion from the Maoists prevents them from taking any action that appears to help the police. The police in turn see the lack of active support for them as tacit support for the Maoists (Mikesell 2001; Verma 2001; Thapa 2002; Haubold 2003; Krämer 2003).

According to immigrant associations, migration has been intensifying since this time. All migrants felt safer in Delhi, at least they had the possibility of earning a salary. Many migrants reported that they and their families were humiliated and abused. Whenever possible, men seized the opportunity to go to Delhi or other Indian cities, depending upon where they had relatives. Some migrants moved their family members to the *Terāi* (lowland of Nepal) in cases where they had land there. However, the majority of women and children remained in the villages in Far West Nepal. Male migrants felt financially unable to have families in Delhi. Consequently, they were very much concerned about their family members back home.

Many migrants face stigmatisation and psychological as well as physical humiliation in Delhi from employees, neighbours, or the police. Now they additionally have to face political suspicion in Delhi. The Indian government is concerned that the Nepalese in India might be linked with the Maoist movement and be financing them by sending remittances from India, therefore border crossing also became complicated. In the context of this political background, it took time to build up trust with the migrants. Many of the informants were far less interested in the formal design and goals of the research than in my own person and character. They wanted to know how the research might influence their own lives (also Scheyvens et al. 2003). The first worry of the migrants was that I, and especially the Nepalese interpreter, might provide data to the 'government'. Besides the political difficulties they generally queried why somebody was interested in their 'daily, unspectacular' life. I identified my role as that of addressing the research objective and contributing to science, on the one hand. On the other hand, the research was perceived as a possibility for supporting a positive change for the migrants, and was implemented in cooperation with an NGO in Delhi (Thieme et al. 2005).

3.2.2   Working with a research assistant

I overcame the obstacle of limited Nepali language skills by working with a research assistant. Hiring a research assistant was a difficult task. I needed a male Nepali, preferably from Far West Nepal, living in Delhi at the time, fluent in Nepali and English and preferably also in the local dialects of *Bajhāṅg* and *Bājurā*. A male was preferred because most of the migrants were male. He also had to be someone who was interested in the topic and who was willing to work according to the tight and widespread time schedule of watchmen and female domestic workers. He also had to travel across Delhi every day for about two hours, because the migrants live spread out all over the city. Ideally, it should had been somebody who already had some knowledge about immigrants in Delhi, or even access to them. Finally, having met the representative of the Migrant Nepalese Association India (MINA) it turned out that his son, Deepak Prakash Bhatt, was interested in the work and he became my research assistant. He comes

from Mahendranagar, Far Western Development Region, and is a PhD-student in Delhi. He is fluent in Nepali, Hindi, and English and has some knowledge of local dialects also. Additionally, he is active in an immigrant association. He was an enormous asset during fieldwork, eased the access to research participants, and facilitated acceptance in the community. He worked with me during all my visits to Delhi between 2002 and 2004.

3.3 Access to the field and methods

3.3.1 Access to the migrants in Delhi

The research site for the current study was Delhi, India – the main destination for migrants from the villages of *Singrā*, *Serāgāū* and *Gothpādā* and *Meltaḍī* located in the Far Western Development Region of Nepal.

Figure 4: Map of villages in *Bājurā, Bajhāṅg* and Delhi
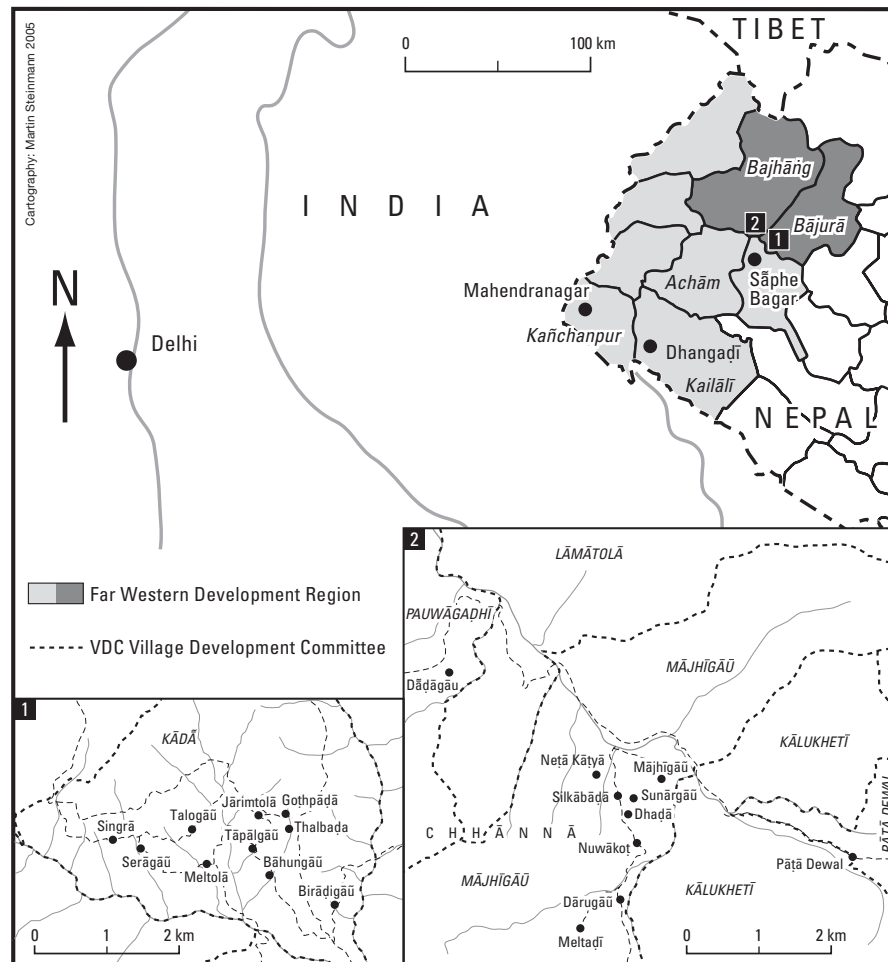
In March 2002, I went with members of the Zurich Development Study Group to Nepal to coordinate the research with the Nepalese cooperation partners of the NCCR North-South programme and to identify possibilities of finding migrants from Far West Nepal

in Delhi. However security reasons made it impossible to go to *Bajhāṅg* or *Bājurā* and therefore I went to Delhi directly.

For the first few days in Delhi, our Nepalese research partner (Ganesh Gurung, Nepal Institute for Development Studies, NIDS) supported me in starting up research activities and finding an interpreter. We knew that the migrants lived and worked in Delhi, but we did not have any contact addresses in Delhi, apart from one phone number. During the fieldwork in 2000, one colleague of the Development Study Group (M. Kollmair) was told by a villager from *Gothpādā* that many of his co-villagers were in Delhi. He provided him with the phone number of one of the migrants in Delhi (Kollmair field notes 2000). When we tried to call him, one year later in March 2001, nobody was willing to provide us with information. Still, we decided to keep on trying. On our third day in Delhi, it became apparent that the number belonged to an accounting office that employed a villager from *Gothpādā* as a peon. One day later we met that person and he kindly invited me to a meeting of their financial self-help group where I was later to meet about 35 villagers from *Gothpādā*. I knew that villagers from *Gothpādā* had close contacts with villagers from *Singrā* and *Serāgāū*. However, in the beginning they were not ready to provide me with information for contacting them.

At the same time, we also visited the Nepalese Embassy in Delhi asking for information about how to contact Nepalese immigrant associations. However, none of them had personal contact information for people from the *Bājurā* or *Bajhāṅg* Districts. They explained that it was because people from the Far West are not organized in Delhi. During the first week in Delhi, my interpreter and myself drove virtually the whole day through Delhi following up on hints from migrants about where to locate people from the villages of *Singrā*, *Serāgāū* and *Melṭaḍī*, or at least from the districts of *Bājurā* or *Bajhāṅg*. However during the first visit to Delhi, I was unsuccessful and left for the time being with information from *Gothpādā*, interviews with migrants from other villages, and representatives from immigrant associations.

In August 2002 I went to Delhi for a second time. At this time the political situation was even more unsettled in Nepal and was also influencing the lives of Nepalese in Delhi. Having met the villagers from *Gothpādā* again, they provided me with information that enabled me to contact migrants from *Singrā and Serāgāū*. Finding migrants from *Melṭaḍī* seemed to be difficult still, because none of the migrants I had met thus far knew anything about them or anybody from the neighbouring villages. Therefore, we continued to explore their networks and enquire of immigrant associations, the migrants we had met so far, and the watchmen working in different quarters (knowing that many of them work as watchmen). Finally my interpreter found a person from the neighbouring district of *Achām* who knew people who were supposed to know people from *Melṭaḍī*, *Mājhīgāū* VDC. This group of ten people came from the neighbouring VDC of *Pāṭā Dewal*. They belonged to the *Damāi caste*. According to them, 35 people from their village and caste were in Delhi. Their economic, but also political, situation in Nepal forced them to work in Delhi. Maoists had occupied their village. They had to

provide them with shelter and food. Maoists had beaten up two of them. Some days later the police came to their village. They accused them of having hosted Maoists and of having tailored clothes for them. A policeman beat up one of the informants. These experiences represent the arbitrary situation of the people who are caught between the Maoists and the army or police. It was the main reason why they refused to provide us with any information about their colleagues from *Meltaḍī*. However, they agreed to do so at a second meeting the next day at which we gave them more background details to the research. Finally they provided us with the address of a person from *Meltaḍī* who became in the course of time one of the main informants in Delhi.

3.3.2 Methods used for data collection and analysis

From 2002 until 2004 the migrants from the four villages were interviewed during four field visits totalling 4.5 months. Additionally, four weeks were spent in Kathmandu carrying out literature research and expert interviews. The study concentrates on migrants from the four villages of *Singrā*, *Serāgāū*, *Gothpādā* and *Meltaḍī*. As the target of the study was to explore the social networks of migrants, other people, who had a stake in the migrants' lives, also had to be included. The following methods were used:

- expert interviews,
- quantitative survey,
- in-depth interviews with male and female migrants,
- group discussions among migrants,
- participatory observation of financial self-help groups, and
- analysis of account books of financial self-help groups.

Expert interviews were held with representatives of international organizations, local NGOs, and immigrant associations about general issues related to migration. One representative of an Indian bank and the head of a commercial rotating credit association company were interviewed in order to get more background on savings and loan possibilities in India, specifically Delhi.

The quantitative survey was carried out in Delhi among 128 migrants, mainly from the villages of *Singrā*, *Serāgāū*, *Gothpādā* and *Meltaḍī*. It was designed in cooperation with the South Asia Study Center (SASC), and carried out by SASC in 2004. The questionnaire covers topics such as origin, work, shelter, remittances, loans, and health.

To carry out interviews, group discussions, and observation among the migrants, meetings of financial self-help groups were an important entry point. For many migrants, these groups are an important facility for managing savings and loans.

Additionally, snowball sampling was used to gain access to labour migrants (Scheyvens and Storey 2003). Having found persons from the respective villages, I would enquire if they knew of others. Again, new people would be asked for more names until I was convinced that no new information was to be had (Scheyvens and Storey 2003). Bertaux (1981a, 1981b) calls it the 'point of saturation of knowledge'. At

this point the information received is relevant to and sufficient for the problem of interest and no new information would be likely to come up in the form of controversies or things hitherto unknown (Bertaux 1981a, 1981b; Agozino 2000).

Reflecting on the interviews in Delhi, I agree with Agozino (2000) who describes the process of data collection as more a process of 'data reception'. Informants are autonomous subjects, and they decide what information they will provide or not. In interacting with migrants I never insisted on talks irrespective of the consequences for the interviewees involved. However, there was always a risk that informants would exaggerate the nature of the problem, because they might have their own interests in, for example, profitting from the research. Attempts were made to preclude exaggeration by asking what problems they had been dealing with rather than what their attitudes to the problems or institutions were (Agozino 2000). There was always a risk of being overselective and excluding important information from migrants, whether intentionally or unintentionally. One way of avoiding this exclusion was methodological and data triangulation in which information from observation, the quantitative survey, interviews and discussions with migrants, immigrant associations, NGOs and international organizations was collected (Flick 2000).

Conducting interviews with men and women

Because I never had a 'one-to-one' interview situation, the interview setting is described more closely here. As mentioned above, financial self-help groups were an important entry point for finding interviewees. These groups always meet at the beginning of the month at the same time and in the same place. Between 30 and 150 members participate in these groups. Most of the meetings take place in public parks, some are held in living rooms. Meetings attended during the research period lasted about half a day. Thirteen financial self-help groups were visited in Delhi. Six of the groups were visited two or three times during 2002 and 2003. During discussion of financial matters we were often allowed to sit with the members and observe the meeting. Members would explain what was being discussed. After financial matters were concluded (and also before) people would often split up into smaller groups and chat. On these occasions, research questions would be discussed with them. Sometimes one or two persons took the lead in talking, in other situations vital group discussions evolved and unanimous as well as diverse opinions were given. As a result, many people agreed to our visiting them again at their lodgings. Because of their congested living conditions, interviewees were often not alone, and room maids or neighbours would be sitting around. Another problem was that, as many men had night and early morning duties as watchmen and car cleaners, they slept for part of the day.

Because of the patrilineal and patrilocal society in Far West Nepal, holding interviews with women is not an easy task, either in the village or in the city. Research in Far West Nepal had already shown that women walked away when they were asked questions or simply did not answer, referring to their husbands. But later on, having been without male family members for some time, they became very talkative, often lamenting about their hard life (Thieme and Müller-Böker 2004, Thieme et al. Forthcoming). The inter-

views in Delhi were also difficult to hold. The fact of having only a male interpreter, the very tight time schedules of the women, and lack of space and privacy in the congested living spaces were especial problems. Men were mostly present and very sceptical. Only after several visits and discussions did they allow their wives to participate. Therefore, only three interviews were held with women alone.

A general challenge during field research was to find out where the migrants live and to find them again during the next visit to Delhi, because they often moved. In Delhi, it was difficult to keep to the interview schedule arranged. Migrants lived in different, scattered quarters and heavy traffic congestion often meant it took up to an hour to travel a mere 3 km.

Summarizing the interviews with migrants, a total of about 500 migrants were met as a result of the large number of participants in financial self-help groups. I attended 21 credit association meetings, including various group discussions during these meetings. A total of 98 migrants (91 men and seven women) were approached again directly in their lodgings. Many were visited two or three times in the course of the two years to follow up on their stories and see if they still had the same job and lodgings.

All interviews were held together with my interpreter, Deepak Prakash Bhatt. The interviews were not taped. During the translation, information was always written down. After each interview or group meeting respectively we summarized and discussed the notes. Minutes of each financial self-help group meeting were taken. These meetings were often a combination of observation and group discussions. From two financial self-help groups, it was possible to take copies from the accounting books to follow the history of these groups since their establishment.

Data Analysis

Analysis of the semi-structured interviews was carried out according to Schmidt's (2000) description of analyzing interviews. Based on the interviews, categories were developed as the first step. In the second step they were put together in a guideline. Thirdly, all interviews were coded by following the guideline. Based on this codification, an overview of case studies was compiled. In the fifth step the overview formed the basis for choosing individual, in-depth case studies (Schmidt 2000). In order to assess the frequency of certain courses of action, such as jobs and remittances, these activities were counted.

The minutes of the financial self-help groups were also coded according to a guideline. Additionally, the account books of two financial self-help groups were analyzed. Members had permitted me to photograph them. In them I found the written rules and regulations for the financial self-help groups, memberships, and monthly auditing. They were compared with the rules they practised while I was observing group meetings. The quantitative survey was analyzed with Excel (SASC 2004).

4 The Places of origin in Far West Nepal

The four villages are situated in the *Bajhāṅg* and *Bājurā* districts, in the center of the Far Western Development Region. The area is extremely impoverished even by Nepalese standards, and the region has the lowest Human Development and Gender Development Index within Nepal (NESAC 1998; UNDP, 2002). For example, in *Bājurā* only 6 % of the women above 25 years are literate while 42 % of the men above 25 years can read and write (NESAC 1998:269). This situation is not likely to improve because 104 boys against 18 girls were registered in grades 1 to 5 in villages *Singrā* and *Serāgāū* (Müller 2001).

Further, the region is marginalized and isolated from mainstream development, far away from major centres of innovation and services, and national and international politics. Moreover, the development of the area has been affected by the armed conflict between the Nepalese Maoist movement and Nepalese government.

Figure 5: Caste system in Far West Nepal in the migrants' four villages of origin

	Jāt	*Thar*	Occupation
Pure/clean caste (*chokho jāt*)	*Bāhun*	*Upādhyāya, Jhosi, Bhatta, Pandey*	*Pujāri*, Pandit (Priest)
		Pādhyāya, Jaise	
	Thakurī	*Singh*	Aristocracy
	Chetri	*Thāpā, Khaḍkā/Khaneḍā, Kārki, Bistā, Bogati, Rokāyā, Runāni, Chuwan, Saud*	
		Rāwal, Rawat, Bohara	
	Sannyasi	*Giri*	Ascets
Water unacceptable (pani nachalne *jāt*; corresponding to Indian "untouchable" castes), Occupational castes	*Sārki*	*Sārki, Bhul*	Leather work
	Kāmi	*Kāmi, Sunār, Luhār, Āgrī*	Black and gold smiths
		Okheḍā	Guards
		Chaḍākā or Chandārā	Woodwork
	Damāi	*Ḍholī, Damāi, Daude, Dās*	Tailor
	Bādi	*Bādi*	Singer, Dancer

Source: Kollmair/Müller-Böker/Manandhar: survey 1999/2000; Bista 1999:43, adapted by Thieme, 2004.

Unlike the caste system in India, the hierarchy of *jat* (caste) in Nepal is far from being perceived as universal. Different groups and individuals interpret the hierarchy of *jat* in various ways. The model proposed by Bista (1999) is used here, where "ritually pure" *jat* is separated from the "impure". The majority of the population covered by the research belongs to the "pure" high Hindu castes, which are distinctly separate from the "impure" castes (Cameron 1998; Müller-Böker 2003; Thieme 2005). People from

Singrā, *Serāgāū* and *Gothpādā* belong to the *Chetri jāt*. They are based in the same VDC where people from the *Bāhun, Thakurī, Kāmi* and *Sārki* also have their hamlets. Since *Meltaḍī* has different hamlets the people are *Bāhun*, *Thakurī*, *Chetri*, *Sārki*, *Kāmi*, *Damāi* and *Bādi* (see Figure 5). These local institutions enforce large social disparities as they determine the people's livelihood strategies and govern relationships.

The clan structures, termed as *thar* (patrilinear family), are very complex. Furthermore, the daily life of the communities is governed by many strict rules of interaction, which are more stringently practised than in other parts of Nepal. Caste affiliation determines social and economic practices and livelihood strategies. For example ploughing is not befitting for *Bāhun* and *Thakurī*. The forging of iron and gold, leather processing, prostitution, tailoring, the playing of certain musical instruments are activities evaluated as ritually "impure." Thus, only "impure" castes should conduct them. Members of the lower caste are not allowed to touch high caste people, or even use the same water source ("water unacceptable" *jat*). *Jat* rules also govern marriage. For example, among the *Chetri*, *Khaḍkās* can marry *Thāpā*, *Rokāyā*, *Kārki*, *Bistā*, *Chuwan*, but not *Rāwal*, as they believe they are from the same generation. They also do not marry *Saud*, as they believe they are lower than *Khaḍkā*. People from the villages of *Singrā*, *Serāgāū* and *Gothpādā* belong to the *Rāwal* and *Rokāyā* clan. Marriages are mainly between the two clans. Searches for a bride are mainly within these or surrounding villages, and, in rare cases, also in the neighbouring district of *Achām* (Müller 2001; Müller-Böker 2003).

The most important relationship between high caste and low caste households is the traditional patron-client system, which has been in existence for generations. Low occupation-castes like *Damāi* or *Kāmi* provide sewing and forging services to the high-castes in exchange for grain.

5 Discussion of results

To begin with the migration framework and the transnational social spaces between the home region in Nepal and the receiving region in India are characterized (5.1). This addresses the research question concerning the social linkages that exist between migrants in Delhi and their families in Nepal, and whether new social linkages develop during the migration process. This section is followed by Chapter 5.2, which contains a discussion about the capital endowments of migrants and how human, financial, and social capital are created, accumulated, mobilised, and transformed. Chapter 5.2 deals especially with the research question concerning how migrants in Delhi live and work and how they gain access to jobs, shelter, credit, savings, and opportunities for remitting their earnings back home. The major focus of the current study is social capital as an entry point for the creation of other capital, which is demonstrated with the operation of financial-self help groups and the existence of 'job-chains' among the migrants. The opportunities and risks of these financial self-help groups are discussed, showing to what extent they contribute to successful creation of financial capital (5.2.1) and what role social capital plays in the working and living conditions of migrants in Delhi (5.2.2). The chapter concludes by addressing the research question about the impact migration has on people's livelihoods and their caste and gender identity, taking both positive and negative outcomes into consideration (5.3).

## 5.1 The migration framework and pluri-locality of migrants

Labour migration to Delhi is a major livelihood strategy for many people from Far West Nepal. Economic hardship caused by food deficit in the region, unemployment, and debt are the main reasons for migrating. Social discrimination, political instability in Nepal, medical treatment, and sometimes education of children were other reasons given for migrating by the migrants in Delhi. For many people, either as a migrant or as a family member remaining behind, migration is no exception but rather a routine and integral part of their lives and has been practised for generations.

At present there is no single, coherent theory explaining the initiation of migration. Several approaches support the findings that people migrate to not only maximize expected income, but also to minimize risks and lessen constraints such as seasonality, political instability, and unavailability of financial capital (Stark and Bloom 1985; Stark 1991; DFID 2002). However, given the fact that migration theories conceptualize causal processes at different levels, it is likely that individuals act to maximize income whereas families act to minimize risks, and the context within which both decisions are made is shaped by structural forces operating at the national and international levels (Massey et al. 1993). To migrate is not an individual decision, but rather a strategy of a larger unit of people, mainly the family or household (Stark 1991; Chant and Radcliffe 1992; Curran and Saguy 2001; Ellis 2003; Herzig 2004). In Far West Nepal, it is mainly men who migrate. Regardless of whether they migrate seasonally or whether they spend most of the year in Delhi, the majority of migrants have families in Nepal. The reasons for gender selectivity in migration patterns lie in the patriarchal culture

manifested in intra-household resource and decision-making structures and other cultural values. The socially-determined and gender-segregated labour market in India and Nepal is an additional aspect (Chant and Radcliffe 1992). Women bear the main responsibility for housekeeping and child-rearing and are involved in agricultural work. The man is the main cash-income earner and migrates for work. Women only migrate within the context of family or marriage, or follow their husbands to Delhi for medical treatment. However, it is important to recognise that the number of women migrating on their own is increasing in Nepal (Sancharika Samuha and UNIFEM 2003) and internationally (UN 2002).

The division of labour and the long history of migration lead to the emergence of 'transnational social spaces' (Pries 1999, 2001). Migration affects the migrants as well as the people who remain in the villages. It structures the everyday practices, social positions, employment trajectories, and biographies of women as well as men. They exist above and beyond the social contexts of national societies (Pries 2001: 65) although they are not independent from them. The household is not a residential unit but rather a tight network of exchanges of support, pooling goods and services. It spans between Far West Nepal and Delhi, sometimes even extending beyond to other places (Figure 6; Thieme et al. Forthcoming), and this leads to a pluri-locality of migrants' and the family members' lives. In addition to Delhi, women already have another locale, because they have already migrated from the natal (*māitī*) to the husband's home (*ghar*). However their main point of reference for most of their lives is the husband's home (*ghar*). Migrants have strong emotional attachments to their home villages in social, cultural, and religious terms. The foreign context (Delhi) conveys material bounty and economic opportunity. Yet, they feel forced to go to Delhi and do not feel 'at home' in Delhi. All migrants dream of going back to Nepal and never having to return to India. The return to Nepal does not necessarily have to be to the home village in Far West Nepal. Many dream of earning enough money to purchase land for the family in the *Terāi* (lowland of Nepal). However the reality is that the majority of migrants do not have the financial capital to invest in such land. Therefore, Delhi and their home villages remain the major migration link within the conceptualized pluri-local social spaces. If people can afford to buy land, they do it step by step and some of the family live in the *Terāi*, some live in Delhi and some still live in the home village, and the *Terāi* as another locale or encultured space slowly develops (Figure 6).

Figure 6: Pluri-locality of migrants and non-migrating family members
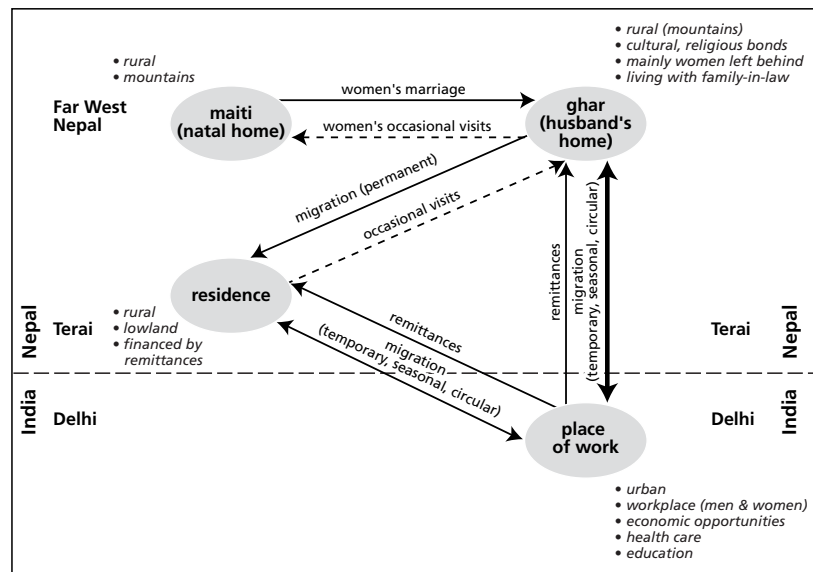
This multi- or pluri-locality of 'the home' is also described by Subedi (1993) for Nepalese who migrate for labour. It includes migrants who circulate frequently as well as people who have established a new household in the other locality, which Subedi (1993) calls 'reach', and show very little inclination to return. However they still do not abandon the possibility of returning, especially if they have land at home.

Based on Conway (Forthcoming) and Vertovec (2003), it can be assumed that the life spaces in which migrants and non-migrating family members live are influenced by social identities and structures from 'home' as much as by the global or urban-metropolitan structures of Delhi or structures of other locales, and this transforms the meaning of 'home'. These structures are replicated or transformed, being at a different 'place' also creates new 'spaces' (Pries 1999; Vertovec 2001). Although not part of the study, the pluri-locality of migrants' lives and the interlinkages of international and internal migration circuits have to be taken into account in the theoretical discussion about transnational social spaces (Conway Forthcoming publication). The current study shows that, for the migrants, moving from one country to the other is only one dimension of creating new social spaces. Because of the cultural similarities between Nepal and India, it can even be argued that the change from the rural to the urban context has the same or even more influence than changing country. The majority of migrants have never been to a big city other than Delhi. This suggests that people would have to deal with as much difference in Kathmandu as in Delhi, shifting from geographically marginalized (Gurung and Kollmair 2005) villages to a place with access to physical and social infrastructure. Therefore, although the transnational social space that can emerge as a consequence of migration connects different spaces, the spaces provide largely different contexts for the migrants. The uncertainties connected with this change can produce anxiety. Moreover, these spaces are not fixed entities. They also change rapidly due to globalisation. Globalisation is another factor migrants have to cope with and

it can produce anxiety, or at least uncertainty (McDowell 1996), and also paralyze migrants in terms of improving their lives.

However, the ambivalence and negotiations around these different locales are expressed in a variety of ways, including the exchange of goods, images, and ideas between the different settings (Gardner 1993). To sustain these transnational or multilocal linkages, social capital is the main precondition. Male and female migrants rely on social networks to establish themselves in Delhi, to find a job and accommodation, to gain access to savings and loan opportunities, and to remit money. Therefore migrants prefer to go to the same destination always, as was confirmed by another study of migrants in Bangalore (Pfaff-Czarnecka 2001). The permanent coming and going of migrants in Delhi is the major precondition for the transferral of news, remittances, and goods, because of the geographical marginality and, e.g., lack of banking and telecommunication infrastructure in Far West Nepal. If the family stays in Delhi, the remittances might be less, but the 'circuits of transnational obligations and interests' (Vertovec 2003: 16) for financial and organizational support if new kin arrive remain.

5.2 The capital endowment of labour migrants from Far West Nepal in Delhi

The social practices of migrants in Delhi not only arise from the fact that they are migrants, but they are also a result of the interplay of the different kinds of capital they possess, the social fields they are engaged in, and their habitus. In general migrants in the present study possess little financial, social, and human capital. Regarding human capital, many migrants have little formal education, many cannot read and write. Although Hindi and Nepali originate from the same script, the women especially do not understand Hindi. The general knowledge and abilities of migrants, which are important in the rural context in Nepal, are not valued in the new social fields of the urban and foreign context of Delhi. For example, agricultural knowledge is not important for survival in the city. Migrants rather have to know how to maintain security in an urban living quarter, women have to know how to run a middle class Indian household, and the tailor highlighted how important it is to know how to tailor fashionable clothes. Therefore social capital is essential to ease the lack of other capital and to sustain life in Delhi. However, the majority of migrants only possess bonding social capital, which primarily provides social support but does not generate a more diverse flow of and access to human, financial, and symbolic capital for advancing interests and aspirations. This bonding social capital of family networks has the greatest importance in terms of coping mechanisms. When family networks are insufficient or unable to respond, assistance is sought in kinship or caste networks, and sometimes even beyond caste. These social categories provide people with stability. Within these networks, solidarity and trust can be seen as a contractual arrangement and as an entry ticket to a job, as well as to savings- and credit associations. They are not formed by official contracting, but rather by a sense of knowing the strategies in the field of a credit association or 'job-chains' (Bourdieu and Wacquant 1992; Reinke 1998). Solidarity, as part of social capital, does not simply exist. It is an input into a production process in which access to economic capital is jointly produced through social capital (also Reinke 1998:

556). Group members accept obligations for the economic as well as the social function of the group.

5.2.1   Savings and credit associations

For many migrants, financial self-help associations are a focal point in their lives, and it is a prime example of how migrants mobilise social capital to access financial capital (Thieme 2003; Thieme and Müller-Böker 2004; Thieme 2005). Therefore, it will be discussed to what extent they support or hamper migrants in managing their incomes and increasing the amount of remittances they send to their families. For a long time, landlords, or any people with a regular income, were the main source for money-lending. Although migration has been practised for generations, financial savings and credit associations are a recent phenomenon among the interviewed migrants in Delhi. Migrants formed them to manage their loans and savings according to their own needs and to avoid usury by private money-lenders. Savings and credit associations are an example of the concept of social capital whereby enforceable trust is essential for their successful operation. Rules, such as membership criteria, monitoring, and sanctioning procedures, are officially institutionalized when the association starts because members agree on them (Krishna 2000). However within the timeline of a credit association only practice will show whether these rules really were institutionalized, or whether they were circumvented from time to time. Debt and finance cycles for the migrants are very complex. As Shipton (1992) states, since credit has connotations of confidence and trust, it is only a nicer way of saying debt. And since there is no credit without debt, there is none without patronage. In becoming a member of a credit association one gains credit-worthiness but takes on contractual obligations at the same time. These obligations not only define the roles of group members and the possibilities for them to profit, but also the weaknesses they have to deal with, and these are summarized in the following sections.

Operation of savings and credit associations

The two main financial self-help associations prevalent among the migrants are *ciṭs* and *sosāiṭīs*. Figure 7 summarizes the basic principles of *a ciṭ* and a *sosāiṭī*. Both kinds of association are set up by the migrants. They are voluntary, autonomous, and member-ship-based organizations. They have their own objectives, rules, and organizational patterns to which all members agree. They are independent from the legal, fiscal, and financial authorities of India and Nepal (also Bouman 1995a, 1995b). Rules are written down, records and accounts are audited. The key person in a *ciṭ* or *sosāiṭī* is the chair-man/chairlady or agent. He or she assures that rules are observed and is ultimately liable for any losses. A team of a secretary or bookkeeper and a treasurer supports the chairman. Every member is obliged to bring a guarantor as soon as he or she receives money. All associations have strict and regular meeting schedules, standard contributions, and standard fines for non-payment. They are always held in the same place, on the same date, and at the same time. Meetings take place between the 7th and 12th of each month, because most of the people receive their salaries between the 6th and 10th.

During this time, one can observe group meetings in parks all over Delhi. Access to *ciṭs* and *sosāiṭīs* is generally based on trust and personal relationships.

One major difference is the mode of operation. In a *ciṭ*, members contribute 500 IRs monthly to the creation of a fund, which is allocated at every meeting to at least one member of the group based on the tenders that are offered. In a *sosāiṭī* members contribute money (100 IRs) only once at the outset. From this amount members can take loans at interest rates of between 2 and 10 %, and the volume of money of the *sosāiṭī* increases. As a result members can borrow larger amounts of money and the value of their savings increases (Thieme 2003, 2005). In addition to the pattern of operation, another major difference is how the money is used in a *ciṭ* and a *sosāiṭī*. In *ciṭs* members have access to larger sums of money than in *sosāiṭīs* and use their money solely for private purposes. In *sosāiṭīs* members only have access to smaller sums during its lifetime, but at the end the money accumulated through interest is either distributed among the members for private use, or members invest it together in their village back home. However, experiences of migrants also reveal that violation of trust and defaulted payments can put the whole group of participants at risk and perpetuate their debt.

Figure 7: Comparison of the main characteristics of *ciṭ* and *sosāiṭī*

	Ciṭ	*Sosāiṭī*
	Rotating Savings and Credit Association (RoSCA)	Accumulating Savings and Credit Association (ASCrA)
Meeting	Monthly	Monthly
Payment	Monthly	Once at the outset
Amount	500 IRs	100 to 250 IRs
Number of members	About 100	Varies from 30 to 100
Allocation of money	1. By auction/bidding 2. During the lifetime of one *ciṭ* each member gets money once	Joint decision by members whenever needed
Amount of money provided	Larger sums (between 20,000 and 80,000 IRs)	Mainly smaller sums (between 500 and 8,000 IRs)
Preconditions	Steady income of adequate size	No steady income required
Guarantor	Necessary	Necessary
Use of money	Private	1. Private 2. Community purpose
Interest	No interest (if the principle of balanced reciprocity applies) Money gain or loss depends on the bidding strategy of each member.	Simple interest (2 – 10 % per month)

Opportunities for participating in a savings and credit association

Ciṭs and *sosāiṭīs* provide services at source for the migrant in Delhi. They arise out of a member's initiative where commitment is basically very high. They can quickly mobilise contributions for sudden financial needs such as hospitalisation, burial or marriage

(Figure 8). Members have quicker access to larger amounts of money than would be possible by saving individually, and this especially applies to *ciṭs*. A *ciṭ* binds members to save regularly. *Ciṭs* and *sosāiṭīs* shorten saving times and provide peer information and supervision (Hospes 1998; Reinke 1998). Borrowers only have to find a guarantor, a process, which is solely based on trust (also Sika and Strasser 2001).

Figure 8 Opportunities and risks for migrants participating in a *ciṭ* or *sosāiṭī*

Ciṭ	*Sosāiṭī*
Opportunities	
Access through patrilineal or kinship networks, village-based networks and friends	Access through patri-lineal kinship networks and village-based networks
Steady income of adequate size	
Benefits	
Access to money	Access to money
(large sums between 16 and 40,000 IRs)	(Small sums, on average about 1,000 IRs)
Social occasion/purposes	Social occasion/purposes
Use of money	
Private investment (daily needs, buying a job, medical treatment, education, land, etc.)	Private investment (daily needs, buying a job, medical treatment, education, land, etc.)
	Community development (food depot, schools etc.)
Risks	
Dependency on continued participation	Dependency on continued participation
Fails if people cannot rely on each other (e.g., irregular contribution of money)	Fails if people cannot rely on each other
Order of rotation determined by auction	High interest rates between 2 and 10 % per month
No balanced reciprocity in sharing funds	

Ciṭs and *sosāiṭīs* that run well strengthen the economic position of the migrants, or at least keep their situation stable. Whether or not savings will have a lasting impact on individual members depends on how money is used. *Ciṭs* and *sosāiṭīs* offer their members more than financial support. They are social events. Information on housing, boarding, employment opportunities, and transfer of remittances is disseminated. They provide migrants with stability and a means of integration between traditional and modern structures, between village and urban lifestyles. Bouman (1999) even sees rural to urban migration as a major benchmark in the rapid evolution of financial self-help associations. Members of *sosāiṭīs* often have a broader set of objectives than members of *ciṭs*. Money saved in a *ciṭ* is used solely for individual purposes. Money saved in a *sosāiṭī* cannot only be used for individual purposes, but also for community development in migrants' villages of origin, as was confirmed for other migrants from *Bajhāṅg* in Bangalore (Pfaff-Czarnecka 1991). Whether money will be invested in the home villages depends upon how many people from a particular village are in Delhi, how well they get along with each other, and whether their *sosāiṭī* is running well or not. Additionally, it is important to what extent migrants feel committed to contributing to the livelihood

of the villagers back in Nepal. Looking at other countries, Bouman (1999) stresses the moral obligation of every female and male migrant from Nigeria to contribute to financial self-help associations (*Gbe* or *Ajonú*) to improve village infrastructure.

Some villagers have more than one *sosāiṭī* due to intra-village conflicts, different investment interests, or simply because they live too far away from each other in Delhi. Migrants also exchange their experiences. The lack of banking infrastructure; excluding banking customers' criteria and the migrants' lack of human capital, namely, the inability to read and write; prevents many migrants from using a bank. However, lack of banking infrastructure and of human capital are not necessarily the only bottlenecks the target group faces in using a commercial bank. It is to be noted that relatively well-off migrants also remain with *ciṭs* and *sosāiṭīs* as well as the few migrants who do have a bank account. Other studies also confirmed that even businessmen rely on informal finance (also Seibel and Shrestha 1988; Hospes 1998; Seibel and Schrader 1999). Migrants stated that they do not trust banks. Even more important is that *ciṭs* and *sosāiṭīs* are a way of expressing trust and maintaining social capital between individuals. By participating in a financial self-help group, they create and maintain social bonds and respond to others' needs. There is no effective sanction against members who default other than social isolation. Being accepted as a member of a *ciṭ* or *sosāiṭī* means that one is a trustworthy person, or that social capital is symbolically recognized (also Summerfield 1995). This social and symbolic capital assures migrants of the maintenance of their social networks and access to future loans and keeps one's own standing and symbolic capital in a group.

Risks of participating in a savings and credit association

Next to the positive aspects, migrants also had negative experiences with both forms of financial self-help associations. *Ciṭs* entail more risks of perpetuating debt and dependency than *sosāiṭīs*. The success of a *ciṭ* depends heavily on all members' continued participation. In a *ciṭ* each participant has a deep trust in the continuing contribution of others even after they receive the pooled funds. Without such trust, no one would contribute and each member would be deprived of this effective means of gaining access to money (Geertz 1963; Light and Karageorgis 1994). The small size and homogenous structure of any *ciṭ* or *sosāiṭī* minimize the risks of loss. *Ciṭs* had about 100 members, while as *sosāiṭīs* were rather small with 30 to 50 participants, not including the families of the members. Research findings by Nayar (1973), Coleman (1988) or Bouman (1999) show trends contrary to this finding in that accumulating associations like *sosāiṭīs* had up to several hundred members and rotating associations like *ciṭs* had small numbers between 12 and 50. Nayar (1973) describes the first stage in the evolution of *ciṭs* in the rural context. It is:

" … well managed by an individual who knew even the family history of all residents in the area. The local people who participated in the transaction had, in turn, good faith in this individual foreman and every aspect of the chitty went on smoothly. Actually

the question of surety for the prize amount did not arise because the financial position, honesty and character of the members were best known to the foreman." (Nayar 1973: 117-118)

If people cannot build on their social capital, in the form of enforceable trust, the risk of a *ciṭ* collapsing before everybody receives his money increases, because of defaulted payments. Because payments in *ciṭs* are higher than in *sosāiṭīs*, the risk of losing a lot of money is greater for the chairman and members. Migrants were aware of the danger of having too many members in associations. However, in *ciṭs* especially they accepted that risk, in favour of having access to more money by having more members to contribute (also Shipton 1992). Seibel and Shrestha (1988) also describe the fact that in *ḍhukuṭis* run by businessmen, people's bids were very low in the beginning. They needed money urgently for investment and expected high returns on their investments. When these expectations did not materialise, they found themselves unable to abide by their obligations. They dropped out of the *ḍhukuṭi* before its conclusion, to the disadvantage of the remaining members.

To run a *ciṭ* successfully, strong leadership is needed as well as peer-group pressure as an internal sanction mechanism. The nomination of the chairman involves a lot of symbolic capital. Firstly, members have to be confident in a person's competence based on his reputation. Secondly, they have to trust in the ability of the chairman to wield power in the name of all other members in order to keep the *ciṭ* or *sosāiṭī* running (also Bourdieu 1983; Curran and Saguy 2001).

Scholars like Coleman (1988) or Bouman (1999), as well as all the migrants interviewed, emphasized bonding social capital or bonded solidarity and trust as preconditions for running a *ciṭ* or *sosāiṭī*. However, the results suggest that this bonded solidarity is sometimes too limited to enforce peer group pressure and ensure that payments in default are collected (Evers 1994; Portes 1998). Many participants did not see any possibility of enforcing payments. They were so closely related to each other that they did not want to harm their kin or friends. Depending on the chairman's leadership qualities, he faced the same dilemma. He had to decide between the economic rationale of a *ciṭ* or *sosāiṭī* in getting loans repaid or his moral obligation of solidarity to kin and friends. He could lose or win social esteem with both (also Evers 1994). Knowing each other too well can have another disadvantage. If somebody knows that another member is in urgent need of money, members can make either a very high bid if they do not sympathise with someone or a very low one if they favour a particular person. On the other hand if members are satisfied with their *ciṭ* or *sosāiṭī*, they can build on common positive experiences and will trust each other again (reciprocity transaction).

Another disadvantage of a *sosāiṭī* is the high monthly interest rate of 2 to 10 %. Therefore, some people avoid them, preferring to borrow money from a private person who might take less interest if they know someone. The high interest rates of a *sosāiṭī* cannot

be described as usury, because the interest earned returns to all members. Money is either distributed to all members or invested in the village.

In *ciṭ*, rates of interest are far more flexible and linked to the order of rotation. Rotation of the fund gives a *ciṭ* a characteristic of gambling and is a disadvantage in various aspects. All *ciṭs* observed do not operate according to the principle of balanced reciprocity. Not all participants draw from the fund as much as he/she has put into it. Through the auction system, members themselves set the interest rate (percentage of capital loss). The longer a chit runs and is successful not only will the amount collected increase and the possible gains, but also the risks of default will increase. People who take the risk of waiting until the end of a *ciṭ* cycle receive their money by hardly paying any interest or, in the best case scenario, by receiving double the amount of the money invested. In this case, the interest of the percentage of capital loss turns into percentage of capital gain. Others pay 40 % more money in than they receive in a *ciṭ* the factors of luck and gambling are obvious.

A *ciṭ* cannot provide its members with one of the essential products offered by financial intermediaries, namely financial liquidity whenever needed. In a *ciṭ* it is hardly predictable when a member will receive the fund. When he or she does so, the moment might be inappropriate. When money comes too early, the extended family might come begging for a share. If it comes too late, the member could have lost the opportunity of a lifetime. Although the order is flexible, someone else's need might be the greatest at a particular time. Therefore the advantage of a *sosāiṭī* is the allocation of the fund based on the needs of a member and not based on an auction. While a *sosāiṭī* cannot provide such large amounts of money as a *ciṭ* does, they are also less risky because the amount of money contributed as a one-time payment is lower than payments required to join a *ciṭ*.

Neither type of financial self-help group is able to cope with seasonal peaks, when, for example, all migrants go home over harvest festivities and need money in the same month. Therefore, some people participate in several *sosāiṭī* or *ciṭs* or in both.

The rigidity of fixed monthly contributions in a *ciṭ* can be seen as positive in that members are forced to save. The negative aspect of this is that they need a very steady income of adequate size. The vast majority of people earn their money in the informal sector where income is irregular. If small excess incomes are not collected on the spot, they are consumed and fail to be converted into savings (Seibel and Shrestha 1988, Seibel and Schrader 1999). The system is also not flexible enough for migrants who want to go home for a short time. During this time they do not earn a salary and it is hard for them to provide payments to the *ciṭ*.

5.2.2 Work and life in Delhi

Migrants mainly work in the informal sector in Delhi. They are no exception from other people in India, considering that in 1991 90 % of the Indian workforce worked in the informal sector (Kundu and Sharma 2001: 26; Sankaran 2001: 406). Kinship networks are again the major entry point. Extensive studies of the urban labour market have confirmed the role of personal networks in acquiring information about jobs in both the informal and formal sectors (Granovetter 1973; Reingold 1999; Mitra 2003). Migrants view their working conditions in an ambivalent light and reflect the negative aspects and chances of informal sector work in India. They work in low-skilled jobs and often have more than one, and this was found to be characteristic of migrants elsewhere (Mitra 2003). Men combine jobs such as being watchmen and car cleaners at the same time. Women combine their non-paid household activities with paid housekeeping outside the home. Men and women do not receive any formal training. Because male migrants have been working as watchmen for generations, their knowledge is even handed over from generation to generation. Although the informal sector does not provide any social security, migrants value its flexibility as they can adapt their jobs to their way of migration and way of life. If women are in Delhi, their husbands arrange a job for them. Migrants hand their jobs over to their closest relatives and friends and are paid for them, which shows that the informal sector is highly organized. The fact that men buy their jobs from their predecessors was also confirmed by another study of *Bajhāṅgis* in Bangalore (Pfaff-Czarnecka 2001). These job chains also provide migrants with the flexibility to go home whenever needed, and with a certain security in terms of finding a job if someone arrives in Delhi. The custom of paying predecessors in a job has the positive side effect of migrants having at least some money when they return to Nepal. At the same time the 'job sale' makes them dependent on informal credit for seed capital. It puts the migrant in an even more vulnerable position, especially when a migrant loses his job right after buying it from a predecessor. For a job in the formal sector, in a security company for example, the majority of migrants would lack the required human capital such as a formal 10th grade school-leaving certificate.

The multi-job life is one reason why migrants prefer to work and live in the same vicinity, like urban immigrants around the world (Chan et al. 2000; Mitra 2003). Men establish their own households in Delhi, with multiple forms of co-habitation and overlapping social units. They share houses not only with closest and extended family members but also with co-villagers from the same caste. Housing either takes up a large proportion of their low income, or migrants choose to live in cheap poor-quality housing, or even on the pavement to lower expenditure and save every rupee possible for other needs (Satterthwaite 1997; Moser 1998; Dupont 2000; Mitra 2003). Additionally, their dream and perception that they are only temporarily living in Delhi, takes the motivation to look for another job or to find a better place to live away from them.

However even if kinship networks are strong, life in the urban environment of Delhi offers a dramatic change, and the types of capital that people possess are valued differently, causing constraints but also opportunities for migrants. In earning one's own

money a person can buy sufficient food, water, and electricity. In Delhi caste hierarchies do not determine whether a low-caste person is allowed to use the water supply or not, or if his or her hamlet will receive electricity or not; and this is one reason why low-caste people especially leave their villages. However, basic services in Delhi are expensive. Migrants therefore need a much higher income to survive and get access to services such as water, food, healthcare, schools, and public transport. Limited financial capital prevents migrants from ensuring the best private medical treatment for family members or the best education for children to improve their human capital. At the same time, different forms of deprivation are not necessarily due to their low income, but are also a result of the incapacity of public, private, or non-profit institutions in Delhi to ensure provision of services. Like many poor people in India, migrants are victims of excessive commercialisation of daily life in the form of bribery (Narayan 2000). Bribery adds to their daily expenditure and increases their social and economic exclusion, especially if they are unable to or do not want to give bribes. For example, a ration card is only issued after a person resides five years in one place. Without permanent residency, one has to know the right people to get such a card and secondly one has to bribe them to issue it. Not having a card prevents them from receiving discounts on food and the right to secure housing. Therefore, lack of financial capital, poor education, the illegal nature of their homes, and limited social networks constrain them. They cannot acquire assets that reduce their vulnerability, and this is very characteristic of low-income people (Meikle 2002). In addition to all these difficulties, migrants are expected to send remittances to their families in Nepal or provide relatives coming to Delhi with money and help in finding jobs, shelter, or medical treatment. As a result of such strong financial expectations, there is a certain illiquidity preference on the part of migrants in a social sense. If money is, for example, stocked in a savings and credit association, participants have a socially acceptable argument to refuse to give money to the family, clan, lineage, or neighbourhood (Hospes 1998).

5.3 Impact of migration on people's livelihoods

Outcomes of migration are multiple and contradictory. These can be distinguished between migrants' own adverse experiences and the role that migration plays in reducing the vulnerability and poverty of the migrant's family in Nepal or even of a whole community (Ellis 2003).

Stark (1991) assumes an 'implicit contractual arrangement' between migrants and their families. She argues that a family finances the education of a migrant for a well-paid job abroad, and he or she has to send remittances in return. Often family members also invest in travel and recruiting expenses, so that one family member can go abroad and send them remittances (Wyss 2004). In the present study, it is argued that the 'arrangement' looks rather different, and it is not necessarily high financial investments and returns that count. The family, especially women, take on a bigger workload in the villages to enable their menfolk to go to Delhi. Women take on the responsibility for the house and child-care and can even lose their decision-making power if they stay with their parents-in-law. If the men do not come home for harvest, women also have

to take on the added agricultural work, or have to organize male support (Kaspar 2004; Thieme et al. Forthcoming).

In return the family expects the migrants to improve their well-being and wealth. However, the potential of migrants to improve their own and their families' social and economic situations should not be overestimated. At the same time, although exposed to new risks, migration in the first instance reduces vulnerability. It contributes to a secure livelihood. It reduces risks of seasonality, harvest failure, and food shortage. In rural communities with little cash income, even small transfers of cash can be highly valuable to, e. g., secure nutrition for the whole year, and this is confirmed by Regmi and Tisdell (2002) in a study of internal rural to urban migration in Nepal. Getting out of poverty is a cumulative process, and assets are traded in sequence where remittances can play a pivotal role (Ellis 2003: 7). The most outstanding example is one *sosāiṭī* that reduces risk and vulnerability purposively for a whole community. The *sosāiṭī* reduces food shortages for a whole village by financing and managing a food depot and providing access to human capital, namely, education for people from several villages by supporting a school. In addition, it provides individual investments in weddings, land, livestock, or education of children, and in this way supports people in increasing their well-being and wealth.

However, within that 'arrangement' are aspects other than financial returns, which reduce vulnerability. Every person less in the village reduces the total food consumption – an important aspect in a region with a food deficit (see Pfaff-Czarnecka 2001; Raitelhuber 2001, Pkhakadze 2002). The density of networks between Delhi and Nepal make migration less risky for individuals by circulating information among potential migrants and providing access to jobs. Family members can come to Delhi for medical treatment, and migrants cover their expenditure, as well as schooling for children, rather then sending money to Nepal. These contributions may look small, but they are still vital to the maintenance or even improvement of human capital such as health and education and diversification of risks (de Haan and Rogaly 2002). These patterns of investment and the fact that senders did not show much interest in revealing the full amounts involved to outsiders make it difficult to calculate the exact amounts remitted. Additionally, the way in which remittances are spent shows the social embeddedness of migration. If men do not bring their families along, as the majority do, remittances, goods, and news are still a major factor in transnational linkages. Economic investments are also transformed into symbolic and social capital, and these are difficult to calculate. Next to family obligations it can be assumed that migrants also look after their own self-interests (Regmi and Tisdell 2002). Firstly, if migrants attend festivities, such as harvest festival or weddings, they maintain their networks by doing so and the social capital between Delhi and home. Secondly, in supporting the family back home, they keep good relations and prevent parents from selling their land if they want to inherit family property. Thirdly, financing feasts and bringing gifts of clothes, radios, recorders, etc. have an important symbolic value in increasing ones own honour and reputation as a successful migrant. The importance of gifts and costly feasts in maintaining social networks is recognized in different cultures (Werbner 1990; Werner

1997). The assumption that migrants contribute a lot is more or less correct. Werbner (1990) gives an impressive picture of the importance of migration and its remittances for the maintenance of social networks for British Pakistanis.

The reproduction and challenge of social relations of inequality and exclusion

Migration contributes to a change in traditional relations between castes, gender, and generations. In Delhi, strong social ties with families and friends in Nepal remain even when people have been working in Delhi for decades. At the same time, traditional structures are transformed and merged with more progressive patterns, as is the case for migrants around the world (i.e. Narayan 2000; Amis 2001). Whereas traditional elders, male, and respective castes hold the leadership in the villages, among migrants people who were formerly excluded from power can also take the lead (Bouman 1999). Membership in *ciṭs* as in many *sosāiṭīs* provides examples of the melting and merging of traditional structures in terms of caste and gender at the same time. Caste rules are merged, in the sense that *ciṭ* members from all castes provide each other with the possibility of having equal access to loans. Two *ciṭs* were even led by low-caste men. However, people knew each other from their home villages. Knowing each other for so long through being one family, clan, caste, or having patron-client relations provides the 'credit worthiness' and trust that are characteristic of social capital (Bourdieu 1983). Another reason for running *ciṭs* or *sosāiṭīs* together was that they live within close distances in Delhi. At the same time, traditional caste relations remain to some extent. Despite the fact that one *ciṭ* is run together by all castes and is providing equal access to loans for all, low caste members are (traditionally) not allowed to enter the room of the high-caste members. In another *sosāiṭī* the majority of members are *Chetri*. On one occasion they decided to invest money in a temple back home, which cannot be used by the low castes, members of the *sosāiṭī* as well.

Ciṭs and *sosāiṭīs* practise gender division in terms of membership. *Ciṭs* and *sosāiṭīs* are mainly run by men, and women are rarely to be seen. One reason is that the majority of migrants are male. Another reason is that many women come only for a limited period of time for medical treatment. They are not used to the urban environment and do not have much time to adapt, especially if they arrive in a bad state of health. However, the women who stay on longer find new aspects in their lives and, in some cases, they start to work as domestic workers. Only recently, women from two villages borrowed the idea from their husbands and established their own *sosāiṭī*. Although women have contact with other women living in their colony, they use bonding social capital and follow the traditional patrilinear and patrilocal family networks for recruiting women to their *sosāiṭī*. However, in using this bonding social capital and keeping this traditional pattern, they gain financial capital and a new economic independence by earning their own money and managing it in their own *sosāiṭī*. They also gain by being able to afford better medical treatment and education for children, if they are with them in Delhi (Thieme et al. Forthcoming).

Another example of transformation of caste restrictions is that many migrants do not follow their caste-determined occupations anymore, for which migration is the major cause. This change is remarkable, since caste still determines someone's occupation in Nepal, as, for example, Molesworth (2001) pointed out in her case study of the Tamang in Central Nepal. Regarding caste and occupational determination Bista (1999: 129) states:

"The majority of Nepalis do not have many job choices since occupation is determined by birth. For caste people this means an ascriptive determination of occupation, and for the non-caste people a determination by other cultural and economic circumstances. In either case, people are not accustomed to thinking of a choice of profession but learn, from generation to generation, the same profession from elders within the family. Nepalis in general do not believe that they have to be trained in anything beyond what they see and learn while assisting senior members of their own family. In cases where this is reasonably profitable there is no stigma attached and they are happy with their work, guarding their family or caste-based professional skills jealously."

Some *Damāi* kept to their jobs as tailors, but the majority of male migrants worked as watchmen, which is not a traditional, caste-determined job. However, according to Bista (1999), the fact that many migrants remain in this job for generations suggests that they are not very interested in any other training. This rather pessimistic statement has some truth in it, but is also challenged by the results of the present study, looking at what people do even if they remain with their job for generations. Few people from the *Damāi* caste kept their 'occupational pre-determination' for tailoring. Their caste and occupational determination constrained them in their home villages and forced them to leave because of undesirable poverty and social discrimination. In Delhi they used this 'job determination' as a chance and developed it further, enabling them to run a shop in a city where customers ask for the latest fashion trends. Therefore, they used the change of external factors through migration to change his whole life. Although remaining in the same occupational niche, other migrants also made their own lifestyles, and this contradicts the fatalistic approach of Bista (1999). One migrant used his high school education (human capital) and applied to a security company for a job. Other migrants, who were cheated while saving their money, learned from it and were supported by helpful employers so that they could open a bank account to keep their money safe or to save money for personal investments such as children's education. Women from high and low castes invested their savings from the *sosāiṭī* specifically for their children's education. The same men who saw it as their fate to be watchmen, were innovative and organized one *sosāiṭī*. The transnational way in which the *sosāiṭī* is run enables migrants in Delhi as well as non-migrating people in the home-village to gain access to loans. Additionally, running the food depot decreases the risk of food shortage for the whole village community and provides a job for one person as a full-time depot manager. This *sosāiṭī* demonstrates how migrants can bring innovations to their home villages, and it could be taken as a role model for other migrants and societies already in operation (Thieme 2003; Thieme and Müller-Böker 2004).

Negative or limiting experiences of migration

Against the background of positive impacts of migration is reflected the issues pertaining to working conditions in Delhi. Working and living conditions and migrants' social status are poor. They are beset by harassment and bribes and lack redress to mistreatment by employers or public officials. Apart from the fact, that jobs for migrants are not determined by caste anymore, migrants occupy a distinct niche in which men have been working as watchmen and car cleaners for generations and women as housekeepers. Therefore, the question that arises is why migrants interviewed in the case study have been working in the same jobs for generations? What prevents them from social mobility, an achievement, which is often recorded for migrants in that they gain skills and move upwards in terms of job responsibilities and income (de Haan 1997; Wyss 2004; Thieme and Wyss 2005)? Discussing the reasons for the social practices of migrants, the interplay of habitus and social fields provides a useful theoretical framework.

Migrants in Delhi mentioned often that it was their fate (*bhāgya*) to work as watchmen, that they get offended by employers, or that colleagues defaulted payments in a *ciṭ* or *sosāiṭī*. This attitude is very close to Bista's central idea in the book 'Fatalism and Development'. He states that the majority of Nepalese (essentially *Chetri* and *Bāhun*) believe in fatalism, and this deprives people of the motivation to plan for the future. Happiness and success in life are the earnings of the previous life, and this is called 'karma'. People are induced to accept powerful forces in the world. Therefore the only kind of action that can influence one's destiny is religious practice, and physical labour is despised (Bista 1999: 77-79). Karma denies any possibility of holding oneself responsible for one's status in society or condition in life.

This belief in one's karma is related to the low human and social capital migrants in Delhi possess. All migrants tend to accept occupational and wage discrimination, because of their limited human and social capital. They have no protection against risks regarding income, employment, and health. The majority of migrants felt stigmatised as 'rural and low-skilled Nepalis'. Many internalise this stigmatisation and do not feel capable of achieving higher social positions. They are scared of losing their jobs, feel unconfident because of their poor education, do not know their rights and possibilities, and hesitate to ask for external help or to organize themselves. This social discrimination means that migrants stick to their jobs and their well-known but limited bonding social capital. They prefer to accept their situation and to earn stable, though little, amounts of money, rather than trying other things and risk losing everything they have.

The positive contradictory experiences of migrants show that customs can change through time and from one generation to the other, and that migration can be a supportive vehicle for that. However these examples also reveal that it is difficult to generalise, and migration is not the only factor needed to change traditional structures. Personality and sense of responsibility are important, be it for one's own life or as the leader of a group like savings and credit association.

Another reason for migrants' social immobility is their transnational migration pattern and oscillation between Far West Nepal and Delhi, combined with their perception of life. Pfaff (1995) even assumes in her case study of *Bajhāṅgis* in Bangalore that the drastic difference between urban and rural life paralyzes migrants. Regardless of whether they migrate seasonally or whether they spend the main part of the year in Delhi, the majority of migrants have their families in Nepal. All of them live with the 'illusion of return', dreaming of going back and never having to return to India, and this has an important influence on how they invest or sustain their different kinds of capital

Migrants rarely invest in housing in Delhi, but rather save their money for land in Nepal. Thinking that they are only working in Delhi for a short time, they do not invest in their human capital and choose the easiest way of getting a job through their social networks as watchmen and car cleaners. They live for years with the psychological burden of being separated from their wives and children in Nepal, although many of the men earn and stay long enough for their wives and children to move to Delhi and have access to education, basic infrastructure, and income possibilities. Comparing the rural and traditional life in their home villages in Nepal with the life in Delhi, the major impact of this "illusion of return" is that they have to keep their networks. They invest in their existing (bonding) social capital rather than extending it to bridging or linking social capital in which social ties, although looser, could help them to improve, for example, their job positions and help them gain more social and economic power. Many workers are not aware at all of the existing supportive organizations like the Nepalese embassy, immigrant associations, and NGOs, or do not have much contact with people (Nepalese and Indians) who have other jobs or other social networks. On the one hand, strong reciprocal obligations and bonding social capital give migrants access to human and financial capital, in that people can migrate, get a job, and join a *ciṭ* or *sosāiṭī*. On the other hand, these strong reciprocal obligations make individual entrepreneurship difficult for them. Examples are the migrant who applied at a professional security company and aroused suspicion among his co-villagers, or migrants with good incomes who are asked for loans by relatives. Other examples are the savings and credit associations that collapsed due too many defaulters among closest kin and friends, or when relatives from Nepal expect their kin in Delhi to finance medical treatment and provide shelter and care for them, regardless of how much financial capital they really possess at the time. Another challenge is that times of crisis and stress increase the vulnerability of the entire community that is bound by solidarity (Narayan 2000). For example, if the job market for watchmen decreases, they have limited or no possibilities of providing each other with support to find another job. Or, a further example, if a credit association collapses every member is affected and might lose a substantial amount of money, putting his or her family members at risk of debt also (also Moose et al. 2002).

These networks enable people to migrate but constrain them at the same time. Whenever they want to go back to the village, the agricultural community's cooperation and patron-client dependencies, or social and symbolic capital, are essential for survival.

Such capital is needed for ploughing, harvesting, or simply assuring access to food, especially in a region of food deficit. Being socially ostracized is tantamount to social death (also Bista 1999: 54). Therefore, if a migrant does not stay in Delhi, but wants to return once in a while, he has to maintain these networks. It is risky to knock down an existing circle of identity unless migrants have the option of entering a new circle, something the majority of migrants neither have in India nor in Nepal. This circle of identity and also dependency is what migrants referred to as *āphno mānche* (Bista 1999). This circle is not necessarily caste-based. Membership in one takes time, knowledge, and the right kind of support. Hence, if others are excluded it is not so much a matter of caste membership, but of social exclusion in the absence of other qualifications. However, if lower caste members are included, there is still a long way to go before they are fully accepted, or before one can speak about equality (also Bista 1999).

This attitude changes somewhat if wives and children are in Delhi. They do not want to deprive their children of the possibility of growing up in an environment where caste does not determine the whole life and where they have access to education (human capital) and basic infrastructure. Therefore women do not want to go back also and therefore only their husbands go back from time to time. It will be interesting to see, therefore, how the intergenerational migration linkages change if children come along and which patterns of transnationalism this young generation adheres to or invents.

It can be assumed that caste restrictions in the villages in Nepal also prevent common investments back home by people of different castes who work in Delhi. This would reveal to the home villages that caste rules are weakened. It would also require that the respective properties invested in such as temples, schools, water wells, etc. could be used together, which is often not the case. Some migrants who settled down in Delhi with their families thought to or even tried to return to Far West Nepal. The ones who tried came back to Delhi again, because they felt paralyzed by the traditional structures that cause social and economic marginality. Families who thought about going back were worried that their children would not have access to education.

These experiences also give us an implication of the heavy psychological burden migrants have to carry when they regularly return to their villages. At the same time, they want to go back from time to time in order to be able to cope with the fact that they live away from their families for most of the year. Added to this they have the stress of knowing that if they do not fulfil reciprocal obligations support networks might erode.

Alcohol plays an important role in the daily life of the migrants in terms of gaining social acceptance. Migrants mentioned that not consuming alcohol excludes them from the group (also Pfaff-Czarnecka 1996). Based not only on statements of female but also of male migrants, consumption of too much alcohol additionally prevents migrants from saving their money. Alcohol abuse is quite common among migrants, although an in-depth research survey about consumption patterns would give us more insight. Extensive alcohol consumption has been recorded already for Far West Nepal. In Delhi it is also frequently used to manage and alleviate stress. Often, combined with other male

leisure activities, it places an added financial burden on the whole family, no matter whether they are in Delhi or in Nepal. Alcohol abuse puts a tremendous strain on the emotional well-being of a family, and I would even state on the whole circle of close relatives and friends. The decline in social cohesion within the community affects not only friends and neighbours, but also kinship networks and traditional hospitality (also Narayan 2000). On the other hand alcohol is consumed for pleasure. Next to socialising, it has an integrating component, as was recorded for slum dwellers in Bangkok (Pronk 1995). It indirectly secures access to information about jobs. It helps to build up trust to participate in a *ciṭ* or *sosāiṭī*.

Looking at the daily life of the migrants, they are not the poorest of the poor regarding the poverty line as struggling for daily survival. However, all of them are vulnerable and seem to live what Ellis (2003) calls 'on the edge'. There is only a small step between ability to survive and thrive and sudden loss of ability to do so. Saving and credit associations are struggling or have collapsed due to a lack of reliability among fellow members, or because migrants lost their jobs and were not able to pay anymore. Debt is a tool or panacea for managing livelihoods, and credit associations are frequently used to take loans. Because of long-term debts, migrant labour is often unproductive and unprofitable for the migrants. It ensures that they remain migrants for their whole lives. Women and all relatives who remain in the villages and also those who are in Delhi are trapped in this cycle, within their family and kinship structures, and related moral and financial obligations.

Experiences of migrants reveal the importance of their kinship networks. They show that the extent of someone's social capital depends firstly on the extent of the migrant's social relationships, and secondly on the amount and quality of capital of the people with whom the migrant is in contact. Both contacts are very limited and concentrated on closest family, kin, and caste-relations, and these can be categorized as 'bonding social capital'. By using this bonding social capital, power relations change to a certain extent within the group of migrants respectively within their 'bonding social capital' or 'strong ties'. However, what the majority lack is 'bridging social capital' which could bring about change in power relations as a group. Another problem which remains for investment in the villages, is the risk of transferring money by carrying it by hand. In addition to thievery, migrants also have to cope with arbitrary border controls because of the political situation, which has resulted in widespread bribes being exacted in order to cross the border without problems.

Although not part of the study, it can be assumed that migrants and their respective families are vulnerable to HIV AIDS and other sexually transmitted infections. Recently, studies on HIV prevention, care, and support have been carried out in *Bajhāṅg* and the neighbouring district *Ḍoṭī* (http://www.carenepal.org, 19/10/2004). The study in five villages in *Ḍoṭī* District revealed that, among 137 men (migrants and non-migrants), 8 % were positive for HIV infection and 22 % for syphilis (Poudel et al. 2003), and a study in *Ḍaḍeldhurā* District (Far Western Development Region) gave similar indications (Pkhakadze 2002).

Development also requires stability and security, which migrants in their undocumented and informal position do not have. Furthermore, the political situation in Nepal provides little hope of short-or mid-term changes regarding political and economic stability.

A paradox that is prevalent is that it is always assumed that people migrate to India and not to high-income countries, especially because of a lack of financial capital. The present work suggests that lack of social capital is even more important than financial capital. Migrants in India also need seed capital, not only for travelling but to buy their jobs. In addition, it was shown that migrants could raise large amounts of money, especially from *cits*. Maybe not every migrant could have gone to another country. However, since people can raise large amounts of money, they could use this money to migrate somewhere else using Delhi as a transit place to another country. A major reason why they do not migrate to other countries is that they do not have information about other migration possibilities and procedures. Also they do not know anybody who has been to another country, and they feel comfortable in following their family and kin to a place they know, as the majority of migrants worldwide would do. This observation emphasizes again that migration is not determined by financial capital only but also by social and human capital.

6 Conclusion, outlook and practical implications

6.1 Conclusion

Labour migration is a major livelihood strategy for many people in Nepal, and this statement also applies to the people of *Bajhāṅg* and *Bājurā* from Far West Nepal. The focus of the study was to explore the daily life of migrants and to see what individual or structural background enables these migrants and their families to profit from migration and what prevents them from doing so. This question cannot be answered generally. It has to be approached through case studies, because migration patterns and experiences vary widely.

In the present case study, the social and economic conditions and practices of migrants from *Bajhāṅg* and *Bājurā* in Delhi, their destination, were analyzed.

Far West Nepal is a marginalized area of Nepal with the lowest Human Development and Gender Equity Indices in the country. Impoverishment, indebtedness, social discrimination, and lack of infrastructure in *Bajhāṅg* and *Bājurā* have been causing large-scale labour migration to India for generations. Usually men seek work in Delhi, leaving behind the extended family. Sometimes they take their wives and children later on. Women come from time to time for medical treatment, especially pre- and postnatal care.

Male and female migrants in Delhi generally possess low human and financial capital, and this limits their access to jobs, shelter, and physical infrastructure. At the same time, they are endowed with strong bonding social capital. They rely on these social networks to become established in Delhi, to find a job and shelter, to organize access to savings and loan possibilities and remittance transfer. Family and kinship networks are the most important coping mechanisms. When they are insufficient, assistance is sought from caste networks or from trustworthy persons beyond caste. However this bonding social capital, on which migrants rely, only compensates their lack of other capital to a certain extent, and it provides only limited access to human, financial, and symbolic capital. Also, the social networks among migrants are not the same for everyone.

For unskilled migrants, the job market is highly gender segregated, and they occupy a distinct niche. Few *Damāi* kept their jobs as tailors. However, the majority of men work, regardless of caste, as watchmen and car cleaners. If women are in Delhi for longer periods, they engage in housekeeping. The job market is highly organized since jobs are handed over and sold within the networks. Men need substantial seed capital to pay their predecessors for the jobs. This fact disproves the popular belief that people who migrate from Nepal to India do not need financial capital apart from travelling

expenditure, unlike the Nepalese who migrate through recruiting agencies to the Gulf States or Malaysia.

To gain access to this seed capital and general loans, migrants have two kinds of financial self-help associations, *ciṭs* and *sosāiṭīs*. The primary purpose of both is saving and lending money. Private money-lending is very rare and commercial banking is not used, apart from very few exceptions. *Ciṭs* are rotating savings and credit associations, in that the monthly pooled fund is immediately given to one of the members. *Sosāiṭīs* are accumulating savings and credit associations in that members collect money only once at the outset. Later on, members take out loans of the fund at interest and this helps to accumulate more money. *Ciṭs* and *sosāiṭīs* promote motivation and discipline among savers. Migrants use them because of the convenience and familiarity and to maintain social relations. This demonstrates that marginalized people may not have access to credit through formal banks, but can have considerable savings' capability by mobilizing social capital. The influence and the achievements of these associations go far beyond the frontiers of the financial landscape. They provide social security and stability in the urban environment and possibilities for community development.

One main difference between *ciṭs* and *sosāiṭīs* is how the money is used. In *ciṭs* the main flow of the money is directed to private consumption, durable consumer goods, payment of school fees, ensuring survival, and improving the quality of life. Money from *sosāiṭīs* is often used for collective investments in the home villages such as school buildings, temple reconstruction, and financing food depots. In providing each other with access to loans and saving possibilities, dependency and exposure to risks occur at the same time. *Ciṭs* present more risks than *sosāiṭīs*. Risks present in *ciṭs* include the lack of instant access to credit. This implies that the migrant does not necessarily receive the money when he/she needs it most urgently for an investment. Other risks are of a speculative nature and include the moral hazard of bidding. Both *ciṭs* and *sosāiṭīs* have a drop-out risk by early recipients of the fund. Access to both is solely based on trust, but peer group pressure to ensure repayment is very limited. The informal method of organization means the groups are beyond the protection of the law.

Although exposed to new risks, migration reduces the vulnerability of the people back home. First of all it improves food security. In addition to that, migrants provide substantial sums for life cycle events such as weddings and funerals. Of the same importance is that migrants provide the entry point for medical treatment and schooling for children. If women come along and stay for a long time men are a source of both financial and social capital. Women follow the traditional patrilineal and patrilocal family networks through which normative expectations, such as kinship obligations, are reinforced. However, in keeping these patterns, they gain a new economic independence by earning their own money and managing their own *sosāiṭī*.

The migration linkages between the villages and Delhi are inter-generational and reproduce social structures. At the same time, traditional structures are transformed and merged with modern patterns. Whereas traditional elders, men, and the respective

castes they belong to have leadership in the villages, people who were formerly excluded from power can also take the lead. Mixed membership in *ciṭs* and *sosāiṭīs*, or working in the same job regardless of caste, are examples. Nevertheless, the case study also showed that change of social structures takes a long time and does not apply to everybody in the same way. Personality and sense of responsibility are important, be it for one's own life or as a leader of a group.

Although migrants are not the poorest of the poor who have to struggle for their daily survival, all of them are vulnerable and seem to live 'on the edge'. There is only a small step between ability to survive and thrive and sudden loss of ability to do so. For the majority of migrants, power relations change to a certain extent within their group. What the majority lack is bridging social capital as well as human and financial capital to change power relations as a group. With their work as watchmen and their existing financial self-help groups in Delhi, the migrants have managed to find an economic and social niche. As the majority do not acquire new skills or attitudes, it seems that their marginality is manifested once more. Migrants deal daily with poor working and living conditions, bribes, and lack of redress to mistreatment by employers. Their poor education, undocumented status, informal work, and lack of 'bridging' social capital contribute to that.

Strong reciprocal obligations make them successful in times of crisis, but they render individual entrepreneurship difficult. Times of crisis and stress increase the vulnerability of the whole community.

Individual migrants participate in *ciṭs* or *sosāiṭīs* or in both. Debt is a tool to manage livelihoods. They borrow from one source to repay another. Migrants find themselves tied into an expanding network of credit dependency and their whole family and even kin in Nepal are trapped in this cycle. Because of its linkage to long-term debt, migrant labour in India is often unproductive and unprofitable for those involved. The rigidity of high, fixed monthly contributions to a *ciṭ* additionally keeps migrants in Delhi, because they could never earn the money to repay their debts in Nepal. The majority of migrants have families back home. Even if they migrate seasonally, or stay most of the year in Delhi, all migrants dream of going back to Nepal forever. Since migration substantially improves standards of living for a small number of people only, migration and living between Nepal and India are rather routine. Migration structures the everyday practices of the migrants and the people who remain in Nepal, their social positions, and employment trajectories. The absence of certain types of social capital and poor human capital and knowledge about other places limit the extent to which migration is an option. Thus, even if migrants succeed in keeping their family above the poverty line, they do it at considerable social cost – or at the cost of depleting other assets.

Since the socio-economic and political situation in Nepal does not seem to be likely to change in the near future, migration will remain a livelihood strategy. Therefore, the decisive development issue seems not to be how to reduce migration, but how to reduce its social and economic costs and increase its returns.

6.2   Practical implications

General recommendations

- It is important to consider the social relations of power within family and kinship structures and rights in Nepal as well as in India. These structures affect people's access to key resources such as land, labour, and financial and social capital. Programmes on migration issues should focus on a holistic and integrated approach through which people gain knowledge and information, and hence power.

- The outline of the existence of transnational migration networks and transnational social spaces has shown that the lives of migrants and their families back home are deeply interwoven. Therefore projects or programmes on migration should address the sending and receiving region or even people at other localities involved.

- Statistics about migration from Nepal to India should be improved.

- Policy measures should be taken to influence the use of remittances, as is the case in other Asian countries like Sri Lanka, Pakistan, and Thailand (Athukorala 1992). Here governments provide incentives for migrants to send remittances. They provide support in business counselling and training and allowances to import machinery and equipment at low customs' rates.

- The contribution of migration research to policy-making should be improved: Further research has to be carried out and communicated. Policy-makers, international donors, and NGOs, e.g, immigrant associations, should be informed about research results since they are sometimes not aware about certain problems or simply lack the capacity to do in-depth research. In doing this, the researcher can support these organizations in networking with others.

Education, skills, access to labour and advocacy

- Lack of education, is a problem and, literacy especially, needs to target women and men.

- To increase economic profit and power it is a crucial step to consider the importance of economic literacy about income, savings, lending and borrowing of money, banking, and sending and investing remittances, as well as gender issues related to these. For remittances, investment role models, such as successful and innovative financial self-help groups, could be promoted. If migrants acquire economic literacy, they should be encouraged to use and pass down the knowledge gained to others in Delhi, as well back home in Nepal.

- In cases where migrants have to pay a large sum of money to receive a job from the predecessor, or have to take a loan to cover the travel costs, labour opportunities and wage-earning capacities need to be gradually separated from debt, advanced sale of labour, and high interest repayments.

- Conditions of employment should be improved through arrangements for health, education, skill training, and social security and improving bargaining power.

- Laws and policies already agreed upon (e.g. human rights, Nepal-India Treaty) should be implemented more strictly to improve the migration policy. Migrants

face a lack of support from both sides; neither India nor Nepal feels responsible for their problems.

- Contacts with existing organizations, such as the Nepalese immigrant associations, NGOs, and Trade Unions should be strengthened to enhance the bargaining power of migrants. They can provide legal awareness about labour legislation and rights through training programmes.
- Skill training should be provided to Nepalese migrant workers and they should be provided with adequate conditions in which they can find better jobs as well.
- If migrants do not engage in collective action to voice their interests, they will probably face more discrimination in the receiving country. Hence they need to form associations to acquire a political voice.

Commercial banking
- Although in the process of changing, the lack of formal banking systems is an obstacle in the remittance and investment of money in Far West Nepal. Access to banks should be facilitated for migrants. Banks should see migrants and their families as a potential customer group. They could consider developing specific remittance and savings' products for this target group.
- Evaluation of the banking system in Nepal and India, should be carried out, showing whether NGOs have access to banks and whether they could therefore build links among the villages from where out-migration occurs to ease the remittance transfer.

How can Savings and Credit Associations make a better contribution to migrants' remittance strategies?
- By recognizing that informal systems of savings and credit associations work, despite the weaknesses detected, and do have positive aspects that should not be ignored. Self-help associations have their own ways of helping their members and their own rules.
- By informing potential members of the advantages and disadvantages of savings and credit associations
- By overcoming the rigidity of fixed, high monthly contributions to introduce flexible savings, withdrawing, and repaying (see Seibel and Schrader 1999)
- By upgrading and mainstreaming these associations through networking among informal savings and credit associations
- By offering assistance to establish a network and enlist members, and then the network could be registered as an association, foundation etc.
- By keeping management and decision-making in the hands of the poor
- By giving members freedom to choose whether they remain informal network members or seek a semi-formal or formal status and ownership, considering the fact that permanent organizations have a penchant for increased formalization and bureaucracy.
- By enhancing management skills and operational practices within the network and offering training in book-keeping, legal assistance, auditing, and commercial banking

- Because *ciṭs* have no permanent fund, linking them with banks seems impossible. *Sosāiṭīs* dispose of a permanent fund, so they could be linked to a bank. This would bring advantages in terms of additional interest earnings, security, and possibly access to other financial services, including money transfer services (also Seibel and Shrestha 1988; Seibel and Schrader 1999; Seibel 2000; Aliber 2002; Thieme 2003).

Experiences in implementing research results

- One aim of the programme is the implementation of research findings in co-operation with researchers and local policy-makers or NGOs. One project is running in Delhi. It successfully addresses the critical issues of the migrants described. The project addresses the lack of (economic) literacy, lack of knowledge about migrant workers' rights and bargaining power, and increasing the awareness of critical health issues such as alcohol abuse and sexually transmitted diseases such as HIV/AIDS through advocacy and training courses. To address the lack of information about labour rights and also other possibilities of migration, another project is running in Nepal within the NCCR North-South. Since 2004, information about jobs, recruiting agencies, and general advice for migrants have been communicated by a weekly radio-programme called 'Paurakhi' (Thieme et al. 2005).

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Appendix

Glossary Nepali-English:

Nepali terms are transliterated according to Turner (1990) and names of places according to the maps 1:25'000 and 1:50'000.

Nepali terms and places	Explanation
Achām	District of Nepal
āphno mānche	Close circle of kin and friends
Bāhun	Caste in Nepal
Bajhāṅg	District of Nepal
Bājurā	District of Nepal
bhāgya	Fate
Brāhman	Caste in Nepal
Candāro	Caste in Nepal
Chetri	Caste in Nepal
ciṭṭhī	Letter (migrants also used this term for chit/cit their financial self help group)
ciṭṭhā	Lottery (migrants also used this term for chit/cit their financial self help group)
ciṭ	Financial self help group
chiṭṭā	Lottery
Damāi	Caste in Nepal
Ḍaḍeldhurā	District of Nepal
ḍhukuṭi	Rotating credit association
Ḍholī	Caste in Nepal
Ḍoṭī	District name
ghar	House, household, husband's home
Gothpādā	Village in Nepal
jāt	Caste, subcaste, kind
Jhosi	Caste in Nepal
Kāḍā	Village and VDC in Nepal
Khaptaḍ	National Park in Far Western Development Region
Kāthmāṇḍu	Capital of Nepal
Khaḍkā	Caste in Nepal
Luhār	Caste in Nepal
Mājhīgāū	Village and VDC in Nepal
māitī	Married women's paternal home
Meltaḍī	Village in Nepal
Pādhyāya	Caste in Nepal
Paudel oder Paudyāl	Caste in Nepal
Rāwal	Caste in Nepal
Rokāyā	Caste in Nepal
Sārki	Caste in Nepal
Serāgāū	Village in Nepal
Śhreṣṭa	Caste in Nepal

Singrā	Village in Nepal
sosāiṭī	Name for financial self help group
Sunār	Caste in Nepal
Terāi	Lowland of Nepal
Thakurī	Caste in Nepal
Thākāli	Caste in Nepal
Thāpā	Caste in Nepal
thar	Family or clan lineage
Upādhyāya	Caste in Nepal
Urāy (*Udās*)	Caste in Nepal

**Turner (1990): A comparative and Etymological Dictionary of the Nepali Language,
Allied Publishers Limited, London.**

Acknowledgements