

ABSTRACT

Migration and Development is an agenda of every country's economic policy in recent time. Migration has been linked to the flow of remittances influencing socio-economic development particularly of developing countries. Studies on remittances have also reflected its positive side having potential effect at all levels including micro (households), macro (country) and meso (community) levels.

The existing literature on remittance manifested the prominent role of remittance in enhancing livelihood of receiving households. Empirical study conducted on developing economies concluded that households receiving remittances are better off than those of non-receiving households. International remittance has a direct role on household's economy by raising household's standard of living. Remittances were used for household consumption activities including education, health, housing, accumulating assets leading to human capital development. Likewise, literature pointed out the potential role of remittance inducing investment in business and entrepreneurship development by employing households in becoming self-reliant.

Further, remittance improves trust and network within households and community which indirectly helps poor in the community. Thus, it is evident from the previous literature that remittances have enhanced human and financial and social capital development.

However, the existing literature lacks information on remittance affecting livelihood in Tibetan context. Hence, there is a need of in-depth study in this area of research which is latent and unexplored.

In this study, it has made an attempt to understand the role of remittance on Tibetan refugee communities in India who rely on remittance as one of the major sources of income. The study focuses on the impact of remittances from forward migrants who migrated from India towards western and European countries. They send remittances back home leading to socio-economic development in the country of origin. Therefore, the main objective of the study is to analyse the impact of remittances from forward migrants on livelihood in terms of human, financial and social capital of Tibetan refugees in India.

Survey method using quota sampling was adopted in collecting the data keeping household as the unit of analysis. The selection of study area was based on accessibility (high and low economic access region) and sample selected depends upon the number of population in their settlements.

Regression analysis was used to analyse the impact of remittances on three dependent variables namely human, financial and social capital. The regression result indicated a positive role of remittances on human capital development in Tibetan refugee communities. The receipts of remittances are used for meeting household basic needs such as education, health, sanitation and for daily expenses.

At the same time, remittances role on financial capital was found to be significant but negatively correlated which means remittances may not build financial capital in Tibetan community due to risk aversion behaviour of receiving households. They tend to averse risk by deviating from investing in starting business or entrepreneurship development.

Finally, the effect of remittances on social capital was found to be statistically insignificant in the Tibetan communities. However, it was observed that there is a potential of creating social capital through building proper network between the household of origin and forward migrants.

The study concludes in addition to remittances that there are other factors like profile variables such as gender, marital status, occupation of household head and region in terms of accessibility which also affect the livelihood status of Tibetan refugees. Hence as per the findings, a model was recommended and developed to improve the livelihood status of Tibetan refugees by reintegrating community participation and government initiatives which in turn enhances resettlement.

Key words: Migration, Remittances, Livelihood, Reintegration