

**STATE OF FOREIGN LABOUR MIGRATION IN WESTERN  
HILL OF NEPAL: A CASE STUDY OF BAITADI**

**A Thesis**

**Submitted to:**

**The Central Department of Sociology,  
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Master of Arts in Sociology**

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**LETTER OF RECOMMENDATION**

This is to certify that Prabin Prakash Bista has prepared the thesis titled “State of Foreign Labour Migration in Western Hill of Nepal: A Case Study of Baitadi” under my supervision. This thesis has been completed in partial fulfillment of the requirements for the Master of Arts in Sociology. It is hereby recommended to the evaluation committee for assessment.

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**LETTER OF APPROVAL**

A thesis entitled “State of Foreign Labour Migration in Western Hill of Nepal: A Case Study of Baitadi” has been submitted by Prabin Prakash Bistas in the partial fulfilment of the requirements for the Master of Arts in Sociology. We hereby certify that the Evaluation Committee of the faculty has found this dissertation satisfactory and has therefore accepted it for this degree.

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## **DECLARATION**

I hereby declare that the M.A. thesis titled “State of Foreign Labour Migration in Western Hill of Nepal: A Case Study of Baitadi” submitted to the Dean of the Faculty of Humanities and Social Sciences, Tribhuvan University, is entirely my own original work. The findings and conclusions drawn in this thesis are based on my independent research and have not been submitted elsewhere for any academic degree or purpose. I take full responsibility for the authenticity and integrity of this work.

.....

Prabin Prakash Bista

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## **ABSTRACT**

This study explores the impact of remittances on rural women's empowerment, highlighting their financial independence, decision-making roles, and social participation. Remittances have significantly improved household income, enabling women to manage finances, invest in businesses, and contribute to family well-being. However, challenges persist, including societal gender norms, emotional stress due to family separation, and limited local employment opportunities. The study emphasizes the need for enhanced financial literacy, entrepreneurship training, and policy interventions to maximize the benefits of remittances. By addressing these challenges, remittances can serve as a catalyst for long-term empowerment, fostering economic stability and gender equality in rural communities.

***Keywords:*** *Women Empowerment, equality, remittance, decision making*

## TABLE OF CONTENTS

LETTER OF RECOMMENDATION	ii
LETTER OF APPROVAL	iii
DECLARATION	iv
ACKNOWLEDGEMENT	v
ABSTRACT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	ix
ACRONYMS AND ABBREVIATIONS	x
<b>CHAPTER I : INTRODUCTION</b>	<b>1</b>
1.1 Background	1
1.2 Statement of the Problem	4
1.3 Objectives of the Study	5
1.4 Significance of the Study	5
1.5 Organization of the Study	6
<b>CHAPTER II : LITERATURE REVIEW</b>	<b>7</b>
2.1 Theoretical Review	7
2.2 Concept of Foreign Employment and Remittance	8
2.3 Current Status of Remittance in Nepal	14
2.4 Remittance and Poverty Reduction	17
2.5 Women, Poverty and Foreign Works	19
<b>CHAPTER III : RESEARCH METHODOLOGY</b>	<b>25</b>
3.1 Research Design	25
3.2 Sample Size and Sampling Method	25
3.3 Nature and Source of Data	25
3.4 Data Collection Tools and Techniques	26
3.4.1 Interview	26
3.5 Data Presentation, Analysis and Interpretation	26
3.6 Case Study	27
<b>CHAPTER IV : DATA PRESENTATION AND ANALYSIS</b>	<b>28</b>
4.1 General Characteristics of the Respondents	28
4.1.1 Age-Based Classification of the Respondents	28

4.1.2 Respondents by Education Status	29
4.1.3 Respondents According to Cast and Ethnicity	30
4.2 Role of Remittance in Promoting Economic Independence among Rural Women	31
4.3 Impact of Foreign Labor and Remittance on Dismantling Traditional Gender Roles	34
4.4 Women’s Decision-Making Power and Public Participation due to Foreign Employment	38
4.5 Economic, Social, and Familial Changes among Rural Women Due to Foreign Employment	41
4.6 Comparison of Economic Activities among Women Before and After Receiving Remittance	43
4.7 Influence of Remittance on Education and Skill Development of Rural Women	46
4.8 Patterns of Household Expenditure Managed by Women Using Remittance	48
4.9 Perception of Gender Equality in Rural Communities Influenced by Women’s Economic Independence	51
4.10 Challenges Faced by Women in Managing Remittance and Navigating Social Changes	53
4.11 Sustainability of Social and Economic Changes Brought by Remittance	56
4.12 Case Study	59
<b>CHAPTER V : SUMMARY, FINDINGS AND RECOMMENDATIONS</b>	<b>61</b>
5.1 Summary	61
5.2 Findings	62
5.3 Recommendations	65
<b>REFERENCES</b>	<b>67</b>
<b>QUESTIONNAIRE</b>	<b>70</b>

## LIST OF TABLES

Table 1	Age-Based Classification of the Respondents	28
Table 2	Education Status of the Respondents	29
Table 3	Respondents According to Cast and Ethnicity	30
Table 4	Role of Remittance in Promoting Economic Independence among Rural Women	31
Table 5	Impact of Foreign Labor and Remittance on Dismantling Traditional Gender Roles	34
Table 6	Women’s Decision-Making Power and Public Participation due to Foreign Employment	38
Table 7	Economic, Social, and Familial Changes among Rural Women Due to Foreign Employment	41
Table 8	Comparison of Economic Activities among Women Before and After Receiving Remittance	43
Table 9	Influence of Remittance on Education and Skill Development of Rural Women	46
Table 10	Patterns of Household Expenditure Managed by Women Using Remittance	48
Table 11	Perception of Gender Equality in Rural Communities Influenced by Women’s Economic Independence	51
Table 12	Challenges Faced by Women in Managing Remittance and Navigating Social Changes	53
Table 13	Sustainability of Social and Economic Changes Brought by Remittance	56

## **ACRONYMS AND ABBREVIATIONS**

CREPS	Complementary Rapid Education for Primary Schools
DDR	Disarmament, Demobilization, and Reintegration
ILO	International Labour Organization
INGO	International Non-Governmental Organization
MoWCSW	Ministry of Women Children and Social Welfare
NGO	Non-governmental organization/not-for-profit
PAR	Participatory action research
RUF	Revolutionary United Front
TIP	Trafficking in Persons
TVPA	Trafficking Victims Protection Act
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund
UNODC	United Nations Office on Drugs and Crime
WHO	World Health Organization WOREC Women's Rehabilitation Center
YRTEP	Youth Reintegration Training and Education for Peace Program

# CHAPTER I

## INTRODUCTION

### 1.1 Background

A significant worldwide phenomenon, labor migration is especially common in developing nations, when people relocate domestically or abroad in pursuit of improved job prospects. Migrant workers' remittances are essential to the economies of many low- and middle-income nations, helping to reduce poverty and enhance household well-being (World Bank, 2023). International labor migration has emerged as a key livelihood option in nations like Bangladesh, the Philippines, and Nepal, particularly for low-skilled workers migrating to Malaysia and the Gulf countries. However, migratory workers frequently encounter obstacles like unfair hiring practices, subpar working conditions, and a lack of legislative rights in their new countries of residence (ILO, 2021). Notwithstanding these obstacles, economic inequality, joblessness, and social responsibilities in the countries of origin remain the main causes of migration. The number of women who migrate for employment has grown dramatically, and many of them work in low-paying service occupations, domestic work, and caring abroad. Female migrants encounter gender-specific difficulties, such as societal stigma, limited legal recognition, and susceptibility to sexual exploitation, in contrast to men migrants who frequently work in manufacturing or construction (ILO, 2018). For instance, Nepal's government-imposed bans on women's migration to the Gulf have drawn criticism for restricting women's freedom rather than protecting them (Amnesty International, 2017). Migration is still a strong, if challenging, means for women to support their families and become financially independent.

Women's empowerment and labor migration have a complicated and situation-specific relationship. On the one hand, migration can boost women's social standing, give them more decision-making authority, and increase their children's access to health and education through remittances. However, these possible advantages may be compromised by systemic injustices, discriminatory laws, and risky migratory routes. In order for migration to genuinely empower women, attention must be paid to gender-sensitive policies, rights-based frameworks, and domestic and international

support networks. In addition to enhancing women's personal well-being, providing them with safe and equitable migration options also advances larger development objectives in their own nations.

In Baitadi, Patan Municipality, remittances from migrants working abroad are transforming the social fabric and empowering women. These financial lifelines are not just sustaining households but also catalyzing social change, fostering educational opportunities, entrepreneurial ventures, and a greater voice in household and community decisions. This empowerment challenges traditional gender roles and paves the way for a more equitable society.

Remittances are a contentious topic in development economics and discourse. Remittances are not the newest development-related topic of conversation (Karine, 2014). Remittances from workers are regarded as an inseparable component of socioeconomic development in nations that export labor, such as Nepal. (Al-Malki, Abdullah, & Al-Assaf, 2014). Relatively speaking, Nepal has an excess of labor in the rural agriculture sector. Since most of them are disinterested in controlling their traditional occupation, subsistence farming, they prefer to migrate to foreign markets where they can find work that suits their abilities and skills. In many developing nations, international labor migration has become a key priority in the twenty-first century due to the lack of economic prospects in the home market.

Remittances are typically financial transfers made by foreign migrant workers back to their home country. It is the sum of money that migrant workers from other nations send home. Both monetary and non-monetary rewards are included. In fact, remittances are used to pay for everyday living expenditures, crises, and small investments in addition to supporting the children's education (NRB, 2005). On the one hand, labor migration may initially have a negative socioeconomic and cultural impact at the place of origin due to a labor shortage. On the one hand, remittances have a favorable impact on investment and spending in a variety of areas, including education, health, culture, sanitation, and the lives of households that receive them (NRB, 2012). In 2016, remittances to Nepal amounted to over 25.1% of the nation's GDP (MoF, 2018). Both the national economy and individual households use the social and economic remittances that migrant workers send home as a benchmark (Yang, 2008). Numerous elements significantly contribute to raising a society's level

of living. However, in a given community, certain of these traits are particularly valuable. Because it significantly boosts the family and national economies of the receiving countries, remittances are essential (Nasir, Tariq & Rehman, 2016). In fiscal year 2019–20, Nepal received remittances totaling Rs. 875 billion, or 23.23 percent of its gross domestic product (NRB, 2020).

Many people believe that remittances are mostly used for consumption rather than for long-term, beneficial investments that could influence development. However, this perspective fails to recognize that remittances spent on education and training are actually an investment in human capital. According to numerous studies, using remittances for education has a big socioeconomic impact on people, their families, and society as a whole (Kifle, 2007).

Using the NLSS-III, 2010–11 data set, the effects of remittances on food consumption, health, and education have been investigated in the Nepalese setting. Compared to households who do not get remittances, remittance recipient households often spend more on consumption, health, and education (Thapa & Acharya, 2017). But in cases where women are permitted to work abroad, remittances even help to empower them. In order to ensure their livelihoods, most women worldwide must deal with more difficult work-related issues than men. Women's status in Nepal is low due to the patriarchal system, which also limits them access to assets, productive resources, health care, and education.

The impact of remittances on women's empowerment in rural Nepal was the main focus of this study. Any society's social justice is determined by its citizens' access to education, especially women's education and empowerment. Gender and education for success in terms of social integration may be identified in this scenario with the help of this research. Therefore, determining the specific impact of remittances for women's empowerment through improved education would be greatly aided by this research. Furthermore, the government, planners, legislators, and other interested parties who are either directly or indirectly involved in women's education, empowerment, and gender equality would find this report to be of primary use. Therefore, this paper's primary goal is to evaluate how remittances affect women's empowerment in the research region.

## 1.2 Statement of the Problem

Even though they make up over half of the population, gender-based discrimination against women in Nepal is still widespread and restricts their ability to participate in and contribute to the country's growth. The socioeconomic standing and potential of women are severely weakened by this systemic marginalization, which is based on ingrained institutional impediments and societal conventions. These disparities are especially noticeable in rural areas, where women face additional obstacles in terms of economic opportunity, decision-making authority, and resource access. In addition to impeding personal empowerment, women's continued exclusion from development initiatives also impedes the advancement of society as a whole.

- i. They are limited within the domestic space of their households.
- ii. They don't participate in social events or commercial activities.
- iii. They do not participate in all family decision-making.

These are the fundamental characteristics of the majority of Nepali women from rural areas. One of the main factors contributing to women's backwardness in the majority of civilizations is their limited position in the home. On the other hand, women are becoming more economically independent as a result of their increased participation in income-generating activities. However, their participation in the public arena has been empowering them by tearing down traditional gender norms (Mishra, & Sam, 2016).

In the twenty-first century, women's labor is no longer restricted to the house or country; they are now working abroad, enhancing their incomes and adding to the GDP. Their decision-making responsibilities within the family and society have also increased as a result of their income-generating activities and involvement in overseas labor. Taking these concerns into account, the following questions are brought up by this study:

- i. How is the status of foreign labour migration in study area?
- ii. How remittances are being used in the study area?
- iii. What visible socio-economic changes are brought by foreign labour migration?

### **1.3 Objectives of the Study**

The overall objective of the study is to study the role of remittance for the women's empowerment in rural community. The specific objectives of the research are as follow:

- i. To analyze the role of remittance for economic independence among rural women.
- ii. To find out the role of foreign labour and remittance for dismantle the traditional gender role in rural community.
- iii. To observe the role of women in decision-making and their participation in public domain due to the foreign works.

### **1.4 Significance of the Study**

Women who are empowered make significant contributions to the well-being and productivity of entire families as well as to their communities. One essential tactic for promoting development and lowering poverty is the empowerment of women. Thus, it is crucial to track advancements in women's empowerment and gender equality. Women's empowerment necessitates acknowledging their legitimate role in decision-making. Women should have access to resources and information, be able to make decisions more independently, manage their life more effectively, have more control over the events that affect them, and not be constrained by dominant traditions, beliefs, and practices. Instead of only being recipients of services and programs, they ought to actively participate in the growth process.

Women must be given the chance to manage the resources used in production so that their families and children can live better lives. For them to be properly empowered, they must be able to engage in activities that provide income and actively participate in public life. Working abroad also gives women the chance to participate in public life and earn a living, which empowers them. Taking these concerns into account, this study will be significant in the following ways:

- i. It will analyze the role of remittance for economic independence among rural women.

- ii. It will find out find out the role of foreign labour and remittance to dismantle the traditional gender roles in rural community.
- iii. It will find out the rural women's changing economic, social and family status, decision-making and their participation in public domain due to the foreign works.
- iv. Researchers, students, and stakeholders who want to learn more about and develop plans and policies related to women's empowerment in rural communities will find the research useful.

### **1.5 Organization of the Study**

There are five chapters in this work. The introduction, study background, problem description, study objectives, study importance, and study organization are all presented in the first chapter. The literature review was discussed in the second chapter. The methodology, which covered the nature and sources, selection reasoning, research design, sampling procedure, procedures, and data collection tools, was covered in the third chapter. The data analysis, including the respondent profile, economic activities, roles, decision-making, and involvement in foreign labor, was provided in the fourth chapter. The fifth chapter has provided a summary, conclusion, and recommendations, followed by references. The research has following chapter structure:

1. Introduction
2. Literature Review
3. Research Methodology
4. Data Presentation and Analysis
5. Summary, Findings, and Recommendations

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Theoretical Review**

The first person to try to formulate migration theory was Regenstein (1985). As a framework for migration analysis, Regenstein's law of migration, also referred to as the push-pull factor of migration, is still widely used. The push factors include the land tenure system, unfavorable trade practices, the wide distribution of poverty and income, the pressure of rural poverty on income, the pressure of rural poverty in general, and so forth. Employment, education, and other amenities that are referred to as the towns' "bright light" are pull factors. Conversely, push factors cause migrants to leave their location and place of origin, while pull factors cause migrants to move at the pace of their goal. Foreign workers with extensive expertise in Nepal are the ones that start remittance businesses (Brettell, C. B., & Hollifield, J. F. 2022).

Before a few centuries ago, Nepalese people were employed abroad. Prior until a few decades ago, the Nepalese were known as "Brave Soldiers" throughout world history. Nepal, R. M. (2020) states that the Nepalese people are known as "Bir Gorkhali" because of their wartime combat and victories. Because of this, the Nepalese people's desire for foreign soldiers was quite alluring in the past, therefore they made money abroad and brought them back to Nepal. R. M. Nepal (2020) Nepalese people use the common name Lahure because they worked and made money in Lahor, which is now in Pakistan. Some Nepalese were referred to as "MalayakoLahure" because they earned money in Malaysia.

Remittances from the International Monetary Fund (IMF) represent household income from foreign economies, primarily from the temporary or permanent migration of individuals to other economies. (2013). Cash and noncash transfers that take place through official channels, such electronic wire transfers, or through unofficial routes, like cross-border money transfers, are referred to as remittances.

They are mostly made up of money and non-cash contributions made by people who have moved to a new economy and settled there, as well as the net pay of temporary,

seasonal, or border workers who work in an economy where they do not reside (IMF, 2006).

Remittance history started in 1814, following the British-India-Nepal conflict. Since then, the British national army has recruited young Nepalese people (Thieme, 2004). Only until the civil war disrupted local labor markets and people began searching for work abroad in 1995 did remittance numbers rise. Numerous small and medium-sized businesses (SMEs) nationwide were shut down by the political unrest, which hindered industrial growth and reduced employment possibilities (Müller & Thieme, 2007).

(M. J. Miller, de Haas, H., & Castles, S. (2013) Migration is a fundamental human behavior that involves moving from one location to another with the intention of transferring either permanently or temporarily. Cultures, economies, and civilizations are all significantly impacted by migration. Economic opportunity, conflict, environmental issues, and the desire for a better quality of life are some of the factors that often trigger it. Throughout human history, it has been a global phenomenon. The 2020 World Migration Report by IOM There are several sorts of migration, including forced, voluntary, international, internal, and seasonal. A nation's or region's internal migration is frequently influenced by environmental or economic considerations. People that migrate internationally do so for a variety of reasons, such as work, education, family reunion, or fleeing conflict. Whereas forced migration happens against their choice because of outside forces, voluntary migration involves people or families moving voluntarily. People who migrate for specific reasons, such work or vacation, are said to be engaging in seasonal migration, which is regular and predictable (IOM, World Migration Report 2020).

## **2.2 Concept of Foreign Employment and Remittance**

According to the World Bank (2008), remittances include worker compensation, migrant remittances, and worker remittances. In general, migrant remittances are defined as financial transfers made by migrants to their nation of origin. After foreign direct investment, the second-largest source of external funding in emerging economies is remittances from international migrants. Remittances from foreign migrants to developing nations have doubled over the past five years, with an estimated 2005 total of US\$167 billion. (IMF, 1993), States workers' remittances

cover current transfers by migrants who are employed in new economies and regarded as residents there, according to the BOP manual (9th edition). A person who enters the economy and plans to stay for a year or more is considered a migrant. Remittances from workers frequently involved family members. Non-residents are people who work for new economies and remain there for less than a year; their transactions are primarily related to the employee remuneration component.

After adjusting for initial absolute income and anticipated income gains from migration, Stark and Bloom (1985) in *American Economic Review* examined international migration in the case of Mexico to the United States and discovered empirical evidence that the initial relative deprivation of households in their village reference group plays a significant role in migration. They demonstrated that the prosperity of households to participate in international migration is directly related to the household's initial relative deprivation.

Gurung and Adhikari (2004) came to the conclusion in their paper "The New Lahures" that obtaining a passport and travel documents has been simpler since the democratic movement in 1990. Nepali citizens began migrating in greater numbers in search of work as a result of the deregulation of travel and the growing flow of information. Once more, the tendency of foreign employment has sharply increased due to the political unrest that has been going on since 1995. Due to this circumstance, young Nepalese people are now forced to hunt for work abroad. The midwestern migration to India has also intensified as a result of this war.

According to data from the Department of Foreign Employment, by the second trimester of 2011–12, 58710 Nepali workers had left the country in search of work abroad. It is anticipated that a significant number of people have illegally crossed India's porous border to reach third nations. On December 31, 2008, a distinct overseas Employment Department was created, and it has been conducting activities pertaining to overseas employment ever since. In order to transfer personnel to Japan, the Department established an Employment Permit System (EPS), Korea Section, and in fiscal year 2009–10, a distinct Japan International Trading Corporation Organization (JITCO) unit was created. There are 250829 men in all, compared to 354716 at the conclusion of the previous fiscal year, of which 344310 are men and 10416 are women.

According to the Economic Survey (2011–12), the lack of suitable job opportunities in Nepal is the reason why young Nepali groups are drawn to work abroad. Every year, more Nepali workers are leaving the country to work abroad. Numerous reports claim that many Nepali workers have left the country to work abroad without obtaining the necessary official approval. Over 3 million people have left for work abroad, according to both official and unofficial records as of right now. Foreign employment has helped reduce poverty and provide economic prosperity to Nepal's rural areas. Foreign employment should be regarded as having a substantial impact on improving the economies of Nepal and lowering unemployment and poverty.

To promote the business of international employment while protecting the rights and interests of workers and foreign employment entrepreneurs by making it a safe, well-managed, and respectable profession, the international Employment Act, 2008, has already been issued and enacted.

The book "Nepalese Economy and Development" by Bista (2008) presents According to estimates, the number of people looking for work abroad has increased in recent years. As a result, it is believed that the structure and situation of international employment are encouraging and diverse. Nepalese workers are permitted to work abroad in a number of countries, including Saudi Arabia, Qatar, the United Arab Emirates, Kuwait, Hong Kong, Malaysia, and Korea. India has always been a dominant nation that absorbs a lot of labor. Following their further education, Nepalese are also employed in industrialized nations like the USA, UK, EU, Japan, etc.

"Gurkha" remittances were the first to be introduced in Nepal, according to JONBS (2006), because "the Gurkhas" were known for their excellent military traits. For this reason, Nepalese youngsters were formally enlisted in British India's regular army, which subsequently split into the Indian and British armies. These days, Nepalese people travel abroad for job as well as military purposes, and they are primarily found in gulf regions on the civilian front (Kshetry, 2003). Any Nepali who wants to legally work must obtain authorization from the department of labor, which is part of the government of Nepal's ministry of labor and transportation. According to the labor department's official report, Nepalese citizens are permitted to work in 107 nations on the government's list. However, some people are still discovered working in

government-restricted areas and traveling overseas without authorization. Due to this trend, precise data on foreign-employed workers is not readily available. The majority of people who have moved abroad for work are keen to work hard and earn foreign currency in order to provide for their family.

In his research, Sapkota (2009) provided an examination of the Nepalese remittance market. Both the policy memo and the lectures are quite instructive. Information from their analysis is incorporated into this biographical entry. There are between two and five million Nepalese employed overseas. The number of officially reported new migrants rose sharply over the past ten years, from 36,000 in 1999–2000 to 229,000 in 2007–2008. According to government estimates, there are between two and five million Nepali migrants in India, 400,000 in Malaysia, 300,000 in Qatar, and 60,000 to 70,000 in South Korea. It is estimated that between 125,000 and 275,000 Nepali migrants are employed in the United Arab Emirates (UAE), with half of them employed in the security, hospitality, construction, and tourist industries. An estimated one-third of men are employed overseas. In 2008, it made up 17% of GDP (\$2.3 billion). Additionally, remittances have had significant multiplier effects on industries like furniture, cement, and construction. Between 1994 and 2004, migration played a significant impact in lowering poverty. According to the World Bank, it accounts for one-fifth to one-half of the decrease in poverty. Nepal has the highest remittances as a percentage of GDP in South Asia. Seddon (2003) Paying off loans taken out to travel overseas and covering home expenses account for the majority of the remittance (Seddon et al., 1999; NRB, 2001).

Remittances are needed to cover debt and interest payments as well as everyday expenses like clothing and food. According to a 2003 survey on women's employment conducted by the Ministry of Women, Children, and Social Welfare's Department of Women Development, families were subsisting on remittances. Additionally, remittances were assisting in keeping more individuals out of poverty. A number of studies mentions using remittances to raise living standards (Seddon, 2003 & NRB, 2001).

Housing improvements and increased spending on food, personal goods, household appliances, and other consumer durables are examples of improvements in living standards. According to the 2010–11 Nepal Standard Living Survey, 56% of Nepali

families reported receiving remittance money in a single year. At current pricing, the average household's income is predicted to be Rs. 80436. The average remittance receipt for each individual is calculated to be Rs. 9245. Twenty-three percent come from foreign nations, 19 percent are from India, and 58 percent of those receiving such remittances are from within the nation. Over the past 15 years, the number of families receiving remittances has increased. According to the most recent third poll, 56% of households are receiving remittances, compared to only 23% in the first survey. In 1995–96, remittances made up 27% of household income; by FY 2010–11, that percentage had increased to 31%. For example, during the past 15 years, the percentage of remittances received from India has decreased by 24 points to 11 percent, while the percentage of remittances received from nations other than India has climbed to 69 percent from 17 to 22 percent during the same period. (NSLS).

According to the report "Foreign Remittance: A Panacea for Nepalese Economy" by Shrestha (2005), remittances can have a positive effect on the economy through a number of avenues, including income distribution, growth, investment, saving, and consumption. Remittances have improved the nation's balance of payments (BOP) condition and eased its foreign exchange restrictions.

The paper "Remittances and Development in Developing Countries" by Pant (2005) asserts that remittances are a significant source of financial resources for the recipient nations on both a local and macro level. They boost the recipient's income as well as their countries' foreign exchange reserves. Remittances are mostly utilized for everyday necessities like food, clothes, and housing as well as for basic subsistence needs. The recipient's household's income is largely composed of these three elements.

Remittances raise recipients' incomes and lower their poverty levels on an individual basis. Generally speaking, only a small portion of remittances in developing nations are utilized for saving and productive investments like income and job-generating activities like purchasing tools or land, launching a business, and other endeavors. Spending on health and education for children, however, is seen to have a positive impact on growth, which tends to aid in the production of output. Macroeconomically speaking, remittances contribute significantly to the balance of payments and serve as important sources of foreign exchange. Additionally, remittances support the growth

of money exchange and communication services, such as courier services, which support the expansion of economic activity and job prospects.

Research on many topics pertaining to Nepal's remittance economy and international employment was carried out by Nepal Rastra Bank in 2001. Using a sample survey, the study has examined ten districts across four development regions. It provided data on the migrants from the viewpoints of social class, economic status, gender, and geography. This survey found that over 70 percent of the population worked as laborers, earning between Rs. 10,000 and Rs. 25,000 a month on average. Only around 20% of foreign workers sent their earnings through the banking channel, according to the research. According to the study, very little of the extra household money from the remittance was invested for 18 constructive objectives; instead, it was used solely for consumption. According to the NRB survey, only roughly 16.0% of migrant workers who returned from their jobs were able to use their money for activities that generated income.

The thesis "Study of Foreign Employment and Remittance" by Bhattarai (2010) uses the descriptive or qualitative data analysis approach to determine the main problems and difficulties in foreign employment. He demonstrates that as human resources are extremely valuable, young people migrating abroad in search of work is a crisis for the nation's economic growth. It is not encouraging for the nation's general development that young people are actively migrating abroad in search of work. However, labor market stock is an issue in emerging nations like Nepal. Exporting in exchange for remittances is therefore a desirable part of a development plan. According to his research, Nepal has made international jobs available to 107 nations worldwide. Nepalese have left the country for work abroad in 75 countries. A labor permit has been obtained by 1429423 Nepalese employers (latest Ashad 2066). Additionally, 25 million Nepalese, or around 10% of the total population, have been processed for foreign employment across the open border without a permit. Of these international workers, 71% are untrained, 27% are semi-trained, and 2% are trained.

Overview of Foreign Employment and Utilization of Remittances is the title of Subedi's (2010) thesis. Examining remittance utilization patterns and comparing the economic standing of migrant households before and after receiving remittances are the study's goals.

She makes use of basic statistical tools as well as primary and secondary data. The study's primary finding is that the manufacturing, construction, hotel, and security industries employ the majority of Nepalese workers.

However, the majority of the remittances are utilized for unproductive purposes such as social spending, loan repayment, consumerism, and real estate. However, a percentage of the remittances are utilized in productive sectors such as commerce, agriculture, education, etc. In Nepal, remittances have become one of the main sources of foreign exchange. They have been a crucial source of assistance for family members who have stayed at home in recent years. Migrant laborers appear to be a useful instrument for reducing poverty. Even if creating jobs is good for the economy, the infrastructure isn't strong enough to support the growing migration trend.

### **2.3 Current Status of Remittance in Nepal**

One of the primary ways to generate foreign exchange has been through international migration, which has also been crucial in reducing Nepal's unemployment issue. Remittances, or the earnings of migrant labor, first appeared in Nepal many years ago when young Nepalese joined the British Army as "Gurkhas." However, the Labor Act of 1985 was a blessing in that it made it easier for foreigners to find work and opened doors for the private sector (Shrestha, 2008).

The Foreign Employment Act of 1985, the ability to obtain a passport from relevant district administration offices, and the high demand for labor abroad, particularly in the Gulf, all contributed to the increase in Nepalese labor force migration abroad. Since 2007, an average of 250,000 people have left the country each year in pursuit of employment (MoF, 2011). Foreign aid now plays a significant role in Nepal's political economy and finances a large portion of the country's development expenditures. In addition to international assistance, Nepal's tourist industry continues to be one of its most profitable sectors. However, Nepal's main economic sectors tourism, manufacturing, investment, exports, etc. saw significant declines in FY 201/02, and even agricultural output and imports slowed.

The tourism industry suffered additional setbacks as a result of the earthquake. All of these elements have made the economy more reliant on remittances or foreign help. Working overseas has not only helped Nepal reduce its steadily rising unemployment

rate, but it has also brought much-needed foreign exchange into our economy to close the investment and foreign exchange gaps, preventing a serious balance of payments crisis (Sigdel, 2005).

Economists, scholars, and policymakers have generally overlooked or undervalued "the remittance economy of Nepal," despite widespread agreement within the government and development agencies that there is significant potential for overseas migration as a safety valve in light of the dire economic situation (Srivastava & Chaudhary, 2007). In actuality, remittances contribute far more to the national economy than official statistics and data indicate. This article's goal is to investigate how remittances contribute to Nepal's economic growth.

Dahal and Maharjan (2018) looked into how remittances were used productively in Nepal. The study's primary objective was a thorough desk analysis of South Asia's successful strategies for productive remittances as well as policies, programs, and goods related to rural investment. The study emphasized the importance of deciding on a feasible and bankable strategy for topping remittances in the case of rural investments. It is also discovered that between 2008–09 and 2014–15, the number of labor permits granted to Nepalese looking for work overseas rose by 137%. In addition, over 1,500 individuals departed Nepal every day in 2014–15 for different locations. In the first eight months of FY 2016–17, the nation received NPR 450 billion in remittances; in FY 2017–18, it is expected to receive NPR 699 billion. The growth rate is 5.3%, which is significantly less than the 15.2% growth rate from the previous year.

Dahal and Maharjan (2018) investigated the efficient utilization of remittances in Nepal. A comprehensive desk analysis of South Asia's effective remittance techniques, as well as policies, programs, and products associated with rural investment, was the main goal of the study. In the case of rural investments, the study underlined how crucial it is to choose a workable and bankable plan for topping remittances. Additionally, it is shown that the number of labor permits issued to Nepalese seeking employment abroad increased by 137% between 2008–09 and 2014–15. Furthermore, in 2014–15, more than 1,500 people left Nepal daily for various destinations. Remittances to the country totaled NPR 450 billion in the first eight months of FY 2016–17; NPR 699 billion is anticipated in FY 2017–18.

Compared to the previous year's growth rate of 15.2%, the current growth rate of 5.3% is far lower.

More than 247 million individuals, or 3.4% of the global population, reside outside of their country of birth, according to the World Bank (2016). From 175 million in 2000 to over 247 million in 2013, and then to 251 million in 2015, the number of foreign migrants surged. In 2015, Mexico, France, the Philippines, and India were the biggest recipients of remittances. However, the biggest recipients of remittances as a percentage of GDP are smaller nations like Tajikistan (42%), Kyrgyz (30%), Nepal (29%), Tonga (28%), and Moldova (26%). According to the report, remittances primarily originate from high-income nations; the United States is the largest recipient, with an estimated \$56.3 billion in outflows in 2014. Russia, Switzerland, Germany, the United Arab Emirates, and Kuwait are the next largest, after Saudi Arabia. In 2014, outgoing remittance flows of \$98 billion came from the six Gulf nations. WB thus concentrated on the global remittance volume.

In order to measure current trends and practices, the government and development partners collaborated to produce national reports on labor migration for foreign employment from Nepal, which DOFE (2014) published. This report focused on national governance structures to promote safe and empowered labor migration and aimed to inform different levels of the country to take action in Nepal and countries receiving Nepali workers to make strategic decisions, strengthen policies, and improve the migration management mechanisms. According to the survey, there is a significant number of remittances and a growing number of Nepalese citizens leaving the country each year in search of employment. According to this fear, if remittances were discontinued, poverty would rise from 19.3% to 35.3%. The government's opening of its Labour Village in Kathmandu, which is anticipated to facilitate a more seamless and transparent migration process by bringing a variety of services under one roof, was one of the research report's eleven major accomplishments in 2014. The Foreign Employment Promotion Board's skills training and pre-departure orientation training were also highlighted, since they strive to increase the efficacy of migrants by promoting skilled migrants and improving awareness of labor migration. The support of economic growth in the nations of remittance recipients, which is greatly impacted by worker remittances, was emphasized by Shafqat, Ashfaq, and Bano (2014). He

emphasized the importance of giving policymakers useful suggestions so they may make the best choices possible for managing these flows in a way that will yield profitable investment returns. The study employed multiple regression analysis to investigate the connection between worker remittances and economic growth. Multiple regression analysis and a number of tests showed that worker remittances made a positive and considerable contribution to economic growth. Therefore, it was determined that the greatest way to transfer foreign exchange from developed to less developed countries was through remittances.

#### **2.4 Remittance and Poverty Reduction**

Numerous studies have examined the relationship between remittance flow and poverty, with encouraging findings. Although they have created inequality, remittances have played a significant role in reducing poverty. In their 2007 study, Lokshin et al. examined the relationship between work-related migration and poverty alleviation in Nepal from 1995 to 2003. They found that migration and remittance flows to Nepal were responsible for nearly one-fifth of the poverty reduction throughout the study period.

The number of impoverished households would rise, the average per capita income would fall, and living standards would fall in the absence of migration. The authors have accurately predicted that the rising amount of migration and remittance flows will make them more significant in the upcoming years, which will further reduce poverty. The World Bank (2012) states that "remittances can be attributed to one third to one half of poverty reduction in Nepal." Remittance flow and poverty reduction were shown to be strongly correlated in another IMF analysis of 101 countries from 1970 to 2003, in terms of both the poverty headcount ratio and the poverty gap (World Economic Outlook, 2005, p-76).

Remittance flows have directly contributed to economic growth and poverty reduction, according to similar findings from an IFAD study of 14 Asia-Pacific nations conducted between 1980 and 2009 (IFAD, 2012). Adams and Page (2005) investigated how migration and remittances affected poverty in 71 developing nations. According to their findings, migration and remittances considerably lower the "level, depth, and severity" of poverty in emerging nations. According to the data, a

10% rise in remittances will result in a 3.5% decrease in the number of individuals living in poverty. According to Banga and Sahu (2013), remittances considerably lower poverty. However, in nations where remittances surpass 5% of GDP, the extent is greater.

According to the World Bank's (2013) Remittance Matrix, remittances account for over 5% of real GDP in 17 different nations worldwide. All of these nations, including Nepal, are developing nations. The authors emphasize that for remittances to have a beneficial and long-lasting effect on reducing poverty, they must flow on a regular basis. Given the connections between poverty and external factors like nutrition, health, and education, it's crucial to examine how remittances affect consumption, health, and education levels.

Numerous scholars have examined how migration and remittance flows affect the economic development of nations that receive them. Similar to the few research conducted in Nepal, the results are confusing and mixed on a global scale.

Dahal (2014) examined how remittances affected Nepal's economic growth, looking at four main areas: productivity, international commerce, financial development, and the accumulation of human capital. Remittances and financial growth were found to be positively correlated as the ratios of bank credits to GDP and bank deposits to GDP both rose. Remittance and productivity were strongly correlated as well. The number of new firms rose, and the expansion of non-farm activities (service sector) drove total productivity growth, notwithstanding a decline in manufacturing growth.

Since remittances to GDP climbed steadily while trade to GDP declined, there was a negative correlation between international trade and remittances in Nepal. Additionally, when the rate of school enrollment rose, there was a positive correlation between remittance and human capital. Srivastav and Chaudhari (2007), who conducted research on the impact of remittances on Nepal's economic development specifically on gross domestic product, gross national income, and per capita income, backed his position. According to their findings, there have been long-lasting positive effects in the short term, such as increases in savings and investments in health and education, but there hasn't been any long-lasting effect on real income because remittance income alone won't produce income; instead, it needs to be invested

wisely. The findings indicate that there is only a short-term correlation between remittance growth and notable GDP growth.

## **2.5 Women, Poverty and Foreign Works**

It is believed that the feminization of poverty is the primary factor behind the feminization of migration seeking employment. Due to gender inequality, women bear a disproportionate amount of the burden of poverty; as a result, they face greater livelihood insecurity than males. When women discover work opportunities in the global economy, they typically choose to pursue them, whether legally or illegally. Due to family financial difficulties, a large number of women move for work in Nepal, one of the world's poorest countries; most of them are married and have children (Adhikari and others, 2006).

Altruism is one of the three motivations for sending remittances that development economists have identified. This suggests that migrants send money merely out of concern for the recipients' welfare. This appears to be the sole reason why female migrant workers send money home; they tend to save and send a larger percentage of their earnings than male migrants, while frequently earning less (Adhikari and others, 2006; SAARC, 2006).

There are gender-related ramifications to women moving abroad for employment and sending money home to their family. On the one hand, women are given the traditionally masculine role of family breadwinner since they migrate for employment and have the ability to contribute to the family income. Remittances and women as the family breadwinners are particularly significant in female-headed households, according to studies conducted around the world (SAARC, 2006).

However, it is believed that women migrants face unique challenges linked to their migration, both in their home country and their place of employment: "The specific aspects of women's migration are not dealt with separately, but are treated in the general context, which detracts from the implementation of political, legislative, and regulatory measures aimed specifically at guaranteeing the empowerment of migrant women." (In his keynote address at the International Women Leaders' Conference on Migration and Gender Issues Within the Millennium Development Goals, held in

Heifa, Israel, September 25–28, 2005, Hon. Ndioro Ndiaye, Minister and Deputy Director-General, International Organization for Migration (IOM),

As mentioned above, the majority of people migrate to meet their families' fundamental requirements, and the primary motivation for doing so is to look for better employment prospects outside of their place of origin. Since remittances typically go straight to low-income households, they have a direct effect on reducing poverty. They are mostly utilized to provide for the necessities of food, housing, healthcare, and education. Remittances are typically not utilized for "productive" investments because impoverished households are forced to use them for necessities.

Remitted funds, however, represent an investment in human capital and an enhancement of the 12 values of life when they are utilized for food and nutrition, education, and health. In the community, this expenditure on necessities and quality of life also has a multiplier impact. According to research, a country's percentage of people living on less than \$1 USD per day will, on average, decrease by 1.6% for every 10% rise in the number of foreign migrants in the population (SAARC, 2006).

Women workers now have more options thanks to the globalization process and the shifting social and economic structures (SAARC, 2006). There are pushes and pulls for Nepalese women migrant workers due to the feminization of poverty in Nepal, globalization, and the shifting global economic structure. On the one hand, a completely different labor market has emerged as a result of the transition from heavy manufacturing to information and other service-related businesses, where women workers are highly sought after. The number of women working in the market and productive sector is rising in both developed and developing nations (Adhikari et al., 2006).

However, many women in developed and petroleum-rich nations face a significant loss of leisure and outside-of-work opportunities when they devote their time to labor-intensive household chores. According to D'Cunha (2005), employing domestic help is also an issue of prestige for them.

Women's activities in the home or private sphere, particularly those pertaining to the reproductive role, must be replaced in some way when they devote more of their time to outside employment or the public realm. This presents fascinating global female

labor dynamics. The phrase "care economy" refers to the economic activities of women in the reproductive or domestic sector that are focused on care services. Even the highest level of mechanization cannot provide these services. Due to their "coercive" traditional gender roles, only women are able to execute the patience, tenacity, and dexterity of work required for these services, which are still based on human labor (Bhadra, 2006).

In the contemporary global labor market, women from developing nations particularly those in Indonesia, the Philippines, and Sri Lanka replace the domestic caregiving responsibilities of women in industrialized, rapidly industrializing, and petroleum-rich Gulf countries (D'Cunha, 2005). Nepalese women have also become highly sought-after in this "care economy" in recent years, particularly in private households. According to a recent survey, the great majority of migrant women workers 66% were "care givers" who worked in household settings (Adhikari and colleagues, 2006).

F. The role that remittances from Nepalese women play in reducing poverty  
According to official statistics, about 78,000 women labor in 65 countries (apart from India) and send home between NRs 9 billion and NRs 11 billion annually, or roughly 10.7% of all remittances received by the nation (Adhikari and colleagues, 2006).

Since women are prohibited from traveling to the Gulf countries to work in the informal sector particularly domestic work, where there is a greater need for Nepalese women unofficial figures exceed official records. The outcome is a large-scale, unreported migration of Nepalese women workers to the Gulf countries via Bangladesh and India via the unofficial route. Given that women make up 11% of all remittance contributors (Central Bureau of Statistics, 2005), recorded remittances may therefore be underreported and under recorded in comparison to the real contributions made by women.

The majority of a woman's remittances, regardless of their precise size, are used to alleviate household poverty. In one example, research involving 86 migrant women workers revealed that 45% of them solely used their remittances to cover their basic expenses, their children's education, and their family members' medical care.

As a safeguard against poverty, another 23% utilized the funds to build homes and purchase jewelry or land (Adhikari and colleagues, 2006). According to the same

study, female migrant workers had a higher "propensity to save" than male migrant workers. Qualitative research with returnee women migrant workers<sup>3</sup> revealed that they became extremely frugal while they were abroad because they were constantly reminded of the "poverty back at home." They saved and remitted all of their earnings to their families back home.

The perception of women has changed from "dependents to economic actors" as a result of Nepalese women's increased access to the global labor market. The new trend indicates that the demand for Nepalese women's labor is growing at a faster rate than that of Nepalese men's labor in the international market (MoLTM/UNIFEM/SAMANATA, 2003).

Nepal's ardent support of women's international labor rights, particularly after the early 2000s, has led to the new Labour Bill, which places a high emphasis on "gender equality" in international employment. However, prejudice against women regarding international labor migration continues to exist. Nepalese women continue to travel illegally, despite the Finance Minister's announcement in his 2006–07 budget address that the government's policy will abolish the restriction on women moving to work in the informal sector in the Gulf countries. There are several different organizations and entities that discriminate against female migrant workers. Beginning at the family level, the prejudice extends to the state level. Women are discouraged from leaving their families. They do not have the freedom to choose their occupation and are not seen as the breadwinners. Women's professional abilities are not trusted by society (Gurung, 2007).

Although the majority of Nepalese women have labor options in the Gulf, the State has prohibited women from traveling there for domestic work since 1998. As a result, they travel illegally, putting them in danger of physical harm as well as legal repercussions (Gurung, 2007). The State's protectionist and condescending stance is what prevents women from acting as autonomous agents and making their own decisions (Adhikari and others, 2006). Due to the government's refusal to abolish the restriction, Pourakhi (Women Migrant Workers' Organization) filed a gender discrimination lawsuit against it on May 13, 2007. On May 16, 2007, the Supreme Court issued a "show cause order" to the Government. Over 50% of female migrant workers turn to recruiting brokers for help, however these agents might also act

discriminatorily against women. Women are subjected to needless interrogation by hiring managers over private, personal, and unrelated topics throughout the hiring process (Adhikari and others, 2006).

As previously mentioned, the majority of Nepali women migrants work as domestic assistance, and since domestic work frequently operates effectively outside of labor laws, many of them have been subject to various sorts of labor rights violations (Adhikari and others, 2006).

However, returning female migrant workers say that the idea that women are primarily exploited in domestic work is false. They state that even in the formal, structured sector, there are instances of physical and mental torture, labor exploitation, and abuse. In contrast to domestic employment, women in the organized sector are not required to live under the same roof as the abusive master or mistress (Focus Group Discussion held during the Mapping Study of UNIFEM/NIDS in 2003). This is the only difference.

The lack of state protection and promotion of migrant workers' rights to job and profession choice is a major factor in the exploitation of Nepalese women's labor rights. When women move for job through unofficial channels in violation of the ban, state organizations like embassy and consulates do not acknowledge them as citizens of Nepal. According to MWWs' testimonies at Pourakhi's "16 Days of Activism against Violence against Women" in Kathmandu on December 6, 2006, women migrant workers have reported that even Nepalese males attempt to sexually exploit them in their new countries.

Numerous social issues have also been brought about by the movement of women as workers; specifically, reports of female desertion, violence against women, and the rise of marital stress have been made. Civil society must work to manage these detrimental phenomena, and the State and society must pay particular attention to them (SAARC, 2006).

Six percent of women migrant workers in Nepal reported emotional tension in the family, while fourteen percent reported finding their husbands living with other women when they returned to their homes (Adhikari and colleagues, 2006).

Additionally, returnees complained about how their husbands had used their remittance (Adhikari and others, 2006).

"Husbands at home appeared to be having a good time with the remittances sent by their wives," according to a 2005 research by the Economics Journalists Association (Society of Economics Journalists of Nepal, 2006). Global experience demonstrates that the export and trade of female labor has significant effects on the survival of many families in absolute and relative poverty (ESCAP, 2005), while South Asian experience demonstrates that migration for employment and remittances have a direct impact on poverty alleviation (Siddiqui, 2007).

In addition, gender becomes a crucial issue when it comes to poverty and development, international labor-human service demand and supply, migration, foreign employment, and women's empowerment, all of which require trade and labor policies that use international instruments like BPFA and CEDAW as benchmarks (D'Cunha, 2005; ESCAP, 2005).

This study intends to investigate how remittances affect women's empowerment in Nepalese rural society, taking into account all of the earlier research on remittances, their economic effects, and women's involvement.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

In order to observe the effect of remittances on women's empowerment in specific regions within the framework of rural Nepalese society, primarily quantitative and occasionally qualitative data have been gathered. Both primary and secondary sources were used to gather the data.

#### **3.2 Sample Size and Sampling Method**

Purposively, 45 samples were chosen from Patan Municipality Ward No. 09 in Baitadi. These are representative of all local homes with at least one female family member who has migrated abroad for work. Purposive sampling was used because the researcher made every effort to recruit homes from different castes and ethnic backgrounds. However, the sampling strategy also contains elements of randomness because no further specified criteria were used to choose the households.

#### **3.3 Nature and Source of Data**

Both quantitative and qualitative data have been used in this study, in line with the nature of the research. major data has been given priority as the major source of information in order to guarantee uniqueness, efficacy, and authenticity. Primary data regarding the process of foreign labor migration and the socioeconomic and demographic characteristics of those involved in migration, including sex, age, caste, education, family size, and religion, have been gathered through a household survey, especially through the use of interview schedules. Furthermore, secondary data has been gathered from a number of reliable sources, such as population census data and pertinent research on labor migration abroad. These sources include included published books, scholarly articles, theses, research studies, reports, journals, newspapers, libraries, and documents written by anthropologists and sociologists. The federal Bureau of Statistics (CBS) Nepal's records, online sources, and published and unpublished reports from district, municipal, and federal government departments relevant to the study region have also been used to gather data. The study's goals have been supported by the use of these various sources.

### **3.4 Data Collection Tools and Techniques**

According to the study's goals, the necessary data is gathered via a home survey that employs an interview schedule as a data gathering method.

#### **3.4.1 Interview**

As the main instrument for gathering quantitative primary data using the survey method, a series of questionnaires has been given to the respondents and completed by the researcher for the interview schedule. A wide range of questions about household characteristics, income, expenses, employment, labor migration, remittances, and other related subjects will be included in the schedule. In accordance with the goals of the study, questions based on probability have been developed and posed. Simultaneously, qualitative research has used a number of strategies to improve the efficacy and depth of interview-based data collecting. Because structured interviews adhere to a set format, quantitative analysis and systematic comparison are made possible. In-depth investigation is possible while maintaining comparability thanks to semi-structured interviews' capacity to strike a compromise between structure and flexibility. In order to extract deep, nuanced insights into complicated topics, unstructured interviews also referred to as informal or free-form have embraced an open-ended, conversational approach. Focus groups have also been used to encourage group debate on specific subjects, although they have not been thought to be the best method for delving into extremely delicate or private subjects.

### **3.5 Data Presentation, Analysis and Interpretation**

An interview schedule tool was used to gather data for this investigation. After the field survey and data collecting were finished, both descriptive and statistical approaches were used to assess the information that was collected. The data was coded, a suitable file structure was created, and the data was entered methodically using SPSS software. Descriptive analytical methods, including tables, have been used when needed to corroborate the findings and highlight important patterns and trends in the quantitative research.

### **3.6 Case Study**

Case studies in research methods offer detailed, situation-specific insights that support and justify more general conclusions. They enable scholars to investigate actual cases, unveiling intricate social, economic, and cultural relationships. This method links statistical data with personal experiences, which increases the study's legitimacy and reliability.

## CHAPTER IV

### DATA PRESENTATION AND ANALYSIS

In the far west of Nepal, in the Baitadi District of the Sudurpashchim Province, sits the Patan Municipality. It was created in December 2014 by combining six previous village units, and it consists of ten wards. It covers an area of roughly 219 km<sup>2</sup> and is located at elevations between 1,134 and 2,000 meters above sea level. According to contemporary local sources, there were approximately 29,230 people living in the municipality altogether in 2021, with an average household size of 4.54 and an overall literacy rate of nearly 80%, with males (91.9%) being more literate than women (71.1%). These patterns most likely show slow demographic changes in Ward 9, among other wards.

#### 4.1 General Characteristics of the Respondents

A total of forty-five samples were recruited for the study. The general characteristics of the respondents are presented under different variables as below. The characteristics of the respondents are analyzed under age-based classification, education-based classification, and marital status-based classification.

##### 4.1.1 Age-Based Classification of the Respondents

**Table 1**

*Age-Based Classification of the Respondents*

Age	Number	Percent
21-30	9	20
31-40	15	33.33
41-50	12	26.66
51-60	9	20
<b>Total</b>	<b>45</b>	<b>100</b>

Source: Fieldwork 2024

The above table shows the age-based classification of the respondents. Data shows that the majority (33.33%) of the respondents are from the age group between 21-30 and the other 26.66 % are from the age group between 41-50. Rest 20/20% of the

respondents are from the age group from 21- 30 and 51-60. In this sense, from all working-aged females have been engaged in foreign labour. The majority of women aged 21-40 and 41-50 migrate for foreign employment due to peak working age, family responsibility, and economic pressure. These women are physically and mentally prepared for demanding roles abroad and often face financial burdens in rural areas, making migration a necessary strategy for family stability.

#### 4.1.2 Respondents by Education Status

**Table 2**

*Education Status of the Respondents*

<b>Education status</b>	<b>Number</b>	<b>Percent</b>
Literate	9	20
Primary Education	12	26.66
Secondary	15	33.33
Above	9	20
<b>Total</b>	<b>45</b>	<b>100</b>

Source: Fieldwork 2024

Above table shows the education status of the respondents participated in this study. Data shows that only 9 (20%) percent of respondents have formal education above the higher secondary level education. The majority of the respondents 33.3% have secondary level education followed by 26.66% primary education. Likewise, another 9 (20%) are just literate.

### 4.1.3 Respondents According to Cast and Ethnicity

**Table 3**

*Respondents According to Cast and Ethnicity*

<b>Cast/Ethnicity</b>	<b>Number</b>	<b>Percent</b>
Janajati	9	20
Thakuri	6	13
Chetri/Brahmin	15	33
Dalits	9	20
Other	6	14
<b>Total</b>	<b>45</b>	<b>100</b>

Source: Fieldwork 2024

The table presents the caste and ethnic distribution of 45 respondents from fieldwork conducted in 2024. The largest group is Chetri/Brahmin, comprising 33% (15 respondents), followed by Janajati and Dalits, each representing 20% (9 respondents). The Thakuri group accounts for 13% (6 respondents), while the other category makes up 14% (6 respondents). This distribution highlights the predominance of the Chetri/Brahmin group while showing relatively equal representation of Janajati and Dalits. The Other category likely includes various smaller ethnic groups, reflecting a diverse respondent base. The Chetri/Brahmin group, comprising 33% of the sample, is predominantly represented in household-level studies due to their historical presence in rural Nepal and their socio-cultural positioning.

## 4.2 Role of Remittance in Promoting Economic Independence among Rural Women

**Table 4**

*Role of Remittance in Promoting Economic Independence among Rural Women*

<b>Category</b>	<b>Number of Respondents (n=45)</b>	<b>Percentage (%)</b>	<b>Key Observations</b>
<b>Monthly Income Before Remittance</b>			
Below NPR 5,000	30	66.7	Majority of households were below poverty level before remittance.
NPR 5,001–10,000	10	22.2	Few households had moderate income.
Above NPR 10,000	5	11.1	Rare cases of economic stability.
<b>Monthly Income After Remittance</b>			
Below NPR 5,000	5	11.1	Significant improvement; most have moved out of poverty.
NPR 5,001–10,000	20	44.4	Many households now fall under moderate income category.
Above NPR 10,000	20	44.4	Equal number of respondents achieved economic stability.
<b>Control Over household Expenditure</b>			
Male Dominated	15	33.3	Some traditional roles persist.
Female Dominated	25	55.6	Increased financial

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			independence among women.
Shared Between Male and Female	5	11.1	Joint decision-making is emerging as a trend.
<b>Savings and Investment</b>			
No Savings	10	22.2	Some still struggle to save due to high expenditures.
Moderate Savings (NPR 5,000–10,000)	25	55.6	Most households have developed a savings habit.
High Savings (Above NPR 10,000)	10	22.2	A few have started significant investments in property or education.
<b>Entrepreneurial Ventures Started by Women</b>			
Small Businesses	15	33.3	Women are using remittance to start shops, tailoring, etc.
Agricultural Improvement	10	22.2	Focus on buying equipment, seeds, and tools.
No Business	20	44.4	Almost half have not ventured into entrepreneurship yet.

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Source: Fieldwork 2024

**Income Levels Before and After Remittance:** The above-mentioned table depicts that 66.7% of respondents lived below NPR 5,000 monthly income, indicating widespread poverty and economic vulnerability. Only 11.1% earned above NPR 10,000, reflecting limited economic opportunities in the region. However, after the remittance, there was a significant decline in respondents earning below NPR 5,000 (from 66.7% to 11.1%). Nearly half (44.4%) of the respondents now earn above NPR

10,000, showing that remittance has played a transformative role in improving household incomes. This data highlights how remittance serves as a lifeline for rural households, enabling them to escape poverty and achieve better financial stability.

**Control Over Household Expenditure:** The table shows that there is 55.6% female dominance (55.6%). The increase in women managing household finances suggests a shift in traditional gender roles, empowering women to take a lead in economic decisions. A significant portion of households still adheres to male-dominated (33.3%) financial decisions, showcasing lingering patriarchal norms. The emergence of joint decision-making (11.1%) reflects evolving gender dynamics, promoting equality in financial matters.

**Savings and Investment Patterns:** A smaller group (22.2%) struggles to save due to high expenditures, likely reflecting ongoing challenges such as debt repayment or essential spending. The majority of households (55.6%) have adopted a savings culture, indicating improved economic discipline and planning. A notable portion (22.2%) has progressed to substantial savings or investments, such as property acquisition or children's education, signaling long-term financial growth. These patterns underline that remittance is not only meeting immediate needs but also contributing to future security and asset creation.

**Entrepreneurial Ventures by Women** A considerable number of women (33.3%) have invested remittance in income-generating activities like shops, tailoring, or retail, showcasing their entrepreneurial spirit. Investments in agricultural tools and techniques (22.2%) point to efforts at enhancing productivity and diversifying income sources. Nearly half of the respondents (44.4%) have not ventured into entrepreneurship, which may be due to a lack of skills, time, or financial literacy. This indicates potential areas for intervention, such as vocational training and support programs, to further harness women's economic potential.

Thus, remittance has effectively lifted many households out of poverty and provided a pathway to economic stability. Women are assuming greater control over finances, leading to shifts in traditional gender roles. However, more efforts are needed to address households where male dominance persists. Increased savings and the rise of small businesses highlight growing financial empowerment among women, though

targeted support could help more households adopt entrepreneurial initiatives. The persistence of challenges such as limited business participation and ongoing patriarchal norms calls for focused interventions, including skill development, financial literacy, and community awareness programs. This analysis demonstrates the multifaceted impact of remittance in promoting economic independence among rural women, driving social change and enabling them to participate more actively in their communities.

### 4.3 Impact of Foreign Labor and Remittance on Dismantling Traditional Gender Roles

**Table 5**

*Impact of Foreign Labor and Remittance on Dismantling Traditional Gender Roles*

<b>Category</b>	<b>Number of Respondents (n=45)</b>	<b>Percentage (%)</b>	<b>Key Observations</b>
<b>Division of Household Labor</b>			
Traditional (Women-focused)	15	33.3	Significant but declining reliance on women for household work.
Shared Between Male and Female	25	55.6	Majority of households have adopted a shared responsibility model.
Male-focused (Men Taking Over Some Tasks)	5	11.1	Few households report men actively taking over traditional women's roles.
<b>Participation in Decision-Making</b>			
Solely Male Dominated	10	22.2	Decreasing male dominance in decisions due to women's financial contribution.
Shared Decision-	30	66.7	Women's inclusion in

Making			household decision-making has become a majority trend.
Solely Female Dominated	5	11.1	Few households now report women leading decisions independently.
<b>Perception of Women as Breadwinners</b>			
Fully Accepted	20	44.4	Growing acceptance of women as primary earners within families.
Partially Accepted	20	44.4	Some traditional resistance persists alongside partial acceptance.
Not Accepted	5	11.1	Few households still reject the idea of women as breadwinners.
<b>Community Attitudes Toward Gender Roles</b>			
Positive (Encouraging Equality)	15	33.3	Community attitudes are shifting toward greater gender equality.
Neutral	20	44.4	A significant portion of the community remains ambivalent about changes.
Negative (Resistant to Change)	10	22.2	Resistance to dismantling traditional roles persists in some areas.
<b>Women's Roles Beyond Household</b>			
Actively	25	55.6	Majority of women now

Participating in Community Events			engage in public and community activities.
Limited Participation	15	33.3	Some women remain confined to household roles despite changes.
No Participation	5	11.1	A few women are still restricted from public involvement.

Source: Fieldwork 2024

**Division of Household Labor:** Despite changes, a third of households (33.3%) still adhere to traditional roles where women are primarily responsible for household labor. A majority of households (55.6%) now practice shared labor, indicating progress in breaking gender norms. Although small (11.1%) of men taking over traditionally female tasks reflects an emerging trend of redefining gender roles. This shift underscores the influence of remittance, as women’s economic contributions necessitate more equitable labor division.

**Participation in Decision-Making** A declining proportion of households (22.2%) maintain male-dominated decision-making, showing the erosion of patriarchal structures. Women are increasingly included in decision-making since (66.7%) have shared decision making signifying their growing agency within the household. In a few cases (11.1%), women have taken sole control of household decisions, reflecting their newfound authority through remittance. The trend toward shared decision-making highlights the democratization of household power dynamics, driven by women’s financial empowerment.

### **Perception of Women as Breadwinners**

Acceptance of women as primary earners is growing since, they are (44.4%), driven by their role in securing financial stability through remittance. Partial acceptance (44.4%) suggests lingering traditional biases, though change is underway. A small segment of households (11.1%) still resists recognizing women as breadwinners, reflecting entrenched patriarchal attitudes. This shift shows a gradual but significant breakdown of traditional gender roles tied to economic responsibility.

### **Community Attitudes Toward Gender Roles**

One-third of respondents (33.3%) report supportive community attitudes, indicating progress in societal acceptance of gender role changes. A significant portion of the community (44.4%) remains indifferent, highlighting the need for targeted awareness campaigns. Resistance from a notable segment (22.2%) suggests enduring cultural and social barriers to gender equality. While progress is evident, community-level interventions are necessary to address ambivalence and resistance.

### **Women's Roles Beyond Household**

Over half of the women (55.6%) now actively engage in community events, showcasing their evolving public presence. A significant portion (33.3%) still faces constraints, possibly due to traditional norms or limited mobility. A small group of women (11.1%) remains excluded from public life, reflecting ongoing structural or cultural barriers. This data highlights the dual impact of remittance: fostering individual empowerment while challenging traditional gender restrictions.

Thus, the economic contributions of women through remittance are driving the dismantling of traditional gender roles, particularly in shared household labor and decision-making. The growing prevalence of shared responsibilities and decision-making signifies an erosion of patriarchal norms, though resistance persists. While acceptance is increasing, a significant portion of the community remains neutral or resistant to change, requiring awareness and advocacy programs. Women's increased participation in community activities reflects their rising confidence and social agency, though structural barriers need to be addressed for broader inclusion. The Table No. 4.6 demonstrates the transformative impact of foreign labor and remittance on rural women's lives and the gradual dismantling of traditional gender roles in the hill areas of western Nepal.

#### 4.4 Women’s Decision-Making Power and Public Participation due to Foreign Employment

**Table 6**

*Women’s Decision-Making Power and Public Participation due to Foreign Employment*

Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Household Decision-Making</b>			
Women Solely Responsible	10	22.2	Women lead decision-making in households with increased confidence.
Shared Decision-Making with Spouse/Family	30	66.7	Majority of households report collaborative decision-making.
Men Solely Responsible	5	11.1	Some traditional male dominance persists despite women’s financial contribution.
<b>Participation in Financial Decisions</b>			
Actively Participate	28	62.2	Women play a significant role in budgeting, savings, and investments.
Partially Participate	12	26.7	Some women are involved but lack full control over financial decisions.
Not Involved	5	11.1	A minority of women remain excluded from financial decision-making.
<b>Involvement in Community</b>			

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<b>Activities</b>			
Actively Involved	20	44.4	Women participate in local organizations, festivals, and other public forums.
Occasionally Involved	18	40.0	Many women contribute but on a less consistent basis due to other commitments.
Not Involved	7	15.6	A small group of women still lacks public participation opportunities.
<b>Role in Local Leadership</b>			
Hold Leadership Positions	8	17.8	A small but significant group of women hold leadership roles in local bodies.
Active but No Leadership Role	22	48.9	Nearly half participate actively but do not assume leadership roles.
Not Involved in Leadership	15	33.3	Many women are still absent from leadership due to traditional or structural barriers.
<b>Women's Perception of Empowerment</b>			
Strongly Empowered	18	40.0	Women report feeling confident and empowered in both private and public spheres.
Moderately Empowered	22	48.9	A significant group acknowledges

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			improvement but seeks further opportunities.
Not Empowered	5	11.1	A minority still feel disempowered despite the broader social changes.

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Source: Fieldwork 2024

**Household Decision-Making:** The majority (66.7%) of women now share decision-making responsibilities, reflecting a shift towards equitable household dynamics. A notable 22.2% lead household decisions independently, showcasing increased autonomy.

**Financial Decision Participation:** 62.2% of respondents actively participate in financial matters, emphasizing the financial empowerment brought by remittance. However, 11.1% of women remain excluded from financial decisions, indicating areas needing attention.

**Community Participation:** Nearly half (44.4%) actively participate in community events and forums, signaling greater visibility of women in public life. Occasional involvement (40%) suggests time constraints or traditional barriers limiting consistent participation.

**Leadership Roles:** 17.8% of women hold leadership positions, marking a significant step forward for gender representation in local governance. Yet, one-third (33.3%) are entirely uninvolved, reflecting ongoing structural and cultural challenges.

**Perception of Empowerment:** While 40% of respondents feel strongly empowered, nearly half (48.9%) report moderate empowerment, highlighting the need for sustained support and opportunities. A small group (11.1%) remains disempowered, underlining areas where deeper interventions are required.

**Recommendations for Policy and Practice:**  
**Leadership Training:** Provide targeted training and mentorship for women to assume leadership roles.  
**Awareness Campaigns:** Promote the importance of women’s participation in financial and community decision-making.

Thus, time-saving tools or services should be introduced to help women balance household and community responsibilities, and inclusive policies should be implemented to ensure equitable participation in all spheres.

#### 4.5 Economic, Social, and Familial Changes among Rural Women Due to Foreign Employment

**Table 7**

*Economic, Social, and Familial Changes among Rural Women Due to Foreign Employment*

Category	Sub-Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Economic Changes</b>	Improved Standard of Living	30	66.7	Majority report better housing, nutrition, and access to goods.
	Increased Savings	25	55.6	Many women are saving more for education or future needs.
	Ability to Invest in Business/Assets	20	44.4	Some women invested in agriculture, shops, or land.
	No Significant Change	5	11.1	A minority experienced minimal economic change.
<b>Social Changes</b>	Enhanced Social Status	28	62.2	Women are respected for their economic contributions.
	Active in	20	44.4	Many participate

	Community Organizations			in cooperatives, self-help groups, etc.
	Improved Mobility and Freedom	15	33.3	Some women have gained freedom to travel and make choices.
	No Significant Change	7	15.6	A few women saw little to no change in their social roles.
<b>Familial Changes</b>	Improved Relationships with Spouse	25	55.6	Many women report greater mutual respect in their marriages.
	Increased Role in Child Education	30	66.7	Most women prioritize education due to better finances.
	Conflict Due to Role Shifts	10	22.2	Some households face tension from shifting gender roles.
	No Significant Change	8	17.8	A minority reported unchanged familial dynamics.

Source: Fieldwork 2024

Economic Changes: A significant majority (66.7%) report an improved standard of living, with better housing, nutrition, and healthcare access. Over half (55.6%) have increased their savings, demonstrating financial security. 44.4% invested in assets or businesses, showcasing entrepreneurial growth.

Social Changes: Enhanced social status (62.2%) highlights the community’s recognition of women’s economic contributions. Almost half (44.4%) participate actively in community organizations, reflecting their growing influence beyond the household. However, 15.6% report no change, indicating ongoing social resistance or limited opportunities.

Familial Changes: Improved relationships with spouses (55.6%) signal greater respect and partnership due to women’s financial roles. 66.7% of respondents focus on their children’s education, using remittance to ensure better futures. Conflicts in 22.2% of households reveal challenges in adapting to shifting familial dynamics, emphasizing the need for counseling or support mechanisms.

Thus, it needs to train women to manage savings and investments effectively as well as to promote the importance of women’s roles in the family and society to reduce resistance. Likewise, there is a need to provide family counseling services to address tensions arising from role shifts and skill development workshops to encourage women to use remittance for sustainable entrepreneurial ventures.

#### 4.6 Comparison of Economic Activities among Women Before and After Receiving Remittance

**Table 8**

*Comparison of Economic Activities among Women Before and After Receiving Remittance*

Category	Sub-Category	Before Receiving Remittance (n=45)	Percentage (%)	After Receiving Remittance (n=45)	Percentage (%)	Key Observations
<b>Primary Economic Activity</b>	Agriculture	35	77.8	20	44.4	Significant decline in exclusive agricultural dependence due to diversified income.

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	Small Business	5	11.1	15	33.3	Increase in small business ventures such as shops or poultry farming.
	Skilled/Service-Based Work	3	6.7	10	22.2	Notable growth in women engaging in skilled or service-based employment.
	Unemployed/Household Work Only	2	4.4	0	0.0	Complete shift as all women now participate in economic activities.
<b>Income Contribution</b>	Women as Primary Earners	5	11.1	18	40.0	Significant increase in women as primary contributors to household income.
	Women as Secondary Earners	30	66.7	20	44.4	Moderate decline as more women take on

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	No Income Contribution	10	22.2	7	15.6	primary earning roles. Some women still lack direct income sources but contribute indirectly.
<b>Savings and Investments</b>	Savings	15	33.3	30	66.7	Women's ability to save has doubled due to remittance support.
	Investment in Assets/Business	10	22.2	25	55.6	Marked increase in investments in productive ventures.
	No Savings or Investments	20	44.4	5	11.1	Drastic reduction in women without savings or investments.

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Source: Fieldwork 2024

**Primary Economic Activity:** A significant reduction in exclusive dependence on agriculture (77.8% to 44.4%). Increase in small business ventures (11.1% to 33.3%) and skilled/service-based employment (6.7% to 22.2%) reflects economic diversification.

Income Contribution: Women as primary earners increased from 11.1% to 40.0%, showing greater economic independence. Secondary earning roles declined (66.7% to 44.4%) as women took on larger financial responsibilities. A small group (15.6%) still lacks direct income contribution, requiring targeted support.

Savings and Investments: Savings doubled (33.3% to 66.7%), reflecting improved financial literacy and security. Investment in assets and businesses more than doubled (22.2% to 55.6%), indicating long-term financial planning.

Thus, entrepreneurship training programs should be offered tailored programs to enhance skills for small businesses and service-based jobs and need to conduct financial literacy workshops to sustain and grow savings and investments. Similarly, there is a need to promote alternative livelihood opportunities for women still engaged in agriculture.

#### 4.7 Influence of Remittance on Education and Skill Development of Rural Women

**Table 9**

*Influence of Remittance on Education and Skill Development of Rural Women*

Category	Sub-Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Access to Education</b>	Enrollment in Formal Education	15	33.3	Increased access to formal education, particularly literacy programs.
	Enrollment in Informal Education	10	22.2	Participation in community-based or vocational education centers.
	No Access to Education	20	44.4	A significant portion remains excluded from education opportunities.

<b>Skill Development</b>	Vocational Training	18	40.0	Many women have joined tailoring, handicrafts, or agriculture training.
	Digital Literacy	7	15.6	A small percentage have gained basic computer skills.
	Financial Literacy	20	44.4	Remittance has facilitated training on savings, loans, and budgeting.
	No Skill Development	10	22.2	Some women remain unengaged in skill development activities.
<b>Utilization of Acquired Skills</b>	Used Skills for Income Generation	25	55.6	Majority have applied their training in income-generating activities.
	Used Skills for Household Benefit	10	22.2	Skills have improved household management and self-sufficiency.
	No Utilization	10	22.2	Some women have not yet utilized their skills effectively.

Source: Fieldwork 2024

Access to Education: 33.3% of respondents enrolled in formal education, including literacy and continuing education programs. Informal education participation (22.2%)

suggests an interest in practical learning. However, 44.4% of women lack access to education, reflecting ongoing barriers.

**Skill Development:** 40.0% received vocational training, with tailoring and handicrafts being the most common skills. Financial literacy training (44.4%) highlights a focus on economic empowerment. Digital literacy remains low (15.6%), pointing to a gap in modern skills.

**Utilization of Acquired Skills:** Over half (55.6%) use their skills for income generation, showcasing practical applications. A smaller group (22.2%) applies skills in household settings, benefiting family dynamics. Another 22.2% have not utilized their skills, indicating a need for motivation or opportunities.

Thus, there is a need to expand literacy and education programs for rural women, addressing barriers to participation and there must be focus on digital literacy to provide training in basic digital skills to bridge the technological gap. Similarly, supportive programs to help women monetize their skills or apply them effectively too are necessary. Likewise, there must have advanced vocational courses to diversify skillsets and income opportunities.

#### 4.8 Patterns of Household Expenditure Managed by Women Using Remittance

**Table 10**

*Patterns of Household Expenditure Managed by Women Using Remittance*

Category	Sub-Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Basic Necessities</b>	Food and Groceries	40	88.9	Majority prioritize basic needs like food and groceries.
	Clothing	25	55.6	Over half allocate remittance for clothing purchases.
	Utilities (electricity,	35	77.8	A significant

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	water)			proportion covers household utilities.
<b>Healthcare</b>	Routine Health Check-ups	20	44.4	Many spend on regular health check-ups and medicines.
	Emergency Medical Expenses	15	33.3	Some save for emergency medical situations.
	No Healthcare Expenditure	10	22.2	A portion doesn't allocate funds to healthcare due to other priorities.
<b>Education</b>	Children's Education Fees	30	66.7	Majority invest in children's education.
	Women's Education/Training	10	22.2	Limited focus on their own education or training.
	No Educational Expenditure	5	11.1	Very few do not allocate for education-related costs.
<b>Savings and Investments</b>	Savings in Banks/Cooperatives	25	55.6	Over half save a portion of the remittance in formal financial systems.
	Investments in Land/Property	10	22.2	A smaller group invests in long-term assets like land or property.

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	No Savings or Investments	10	22.2	Some do not save or invest, spending all the remittance received.
<b>Social and Cultural</b>	Festivals and Rituals	30	66.7	A considerable portion spends on festivals and religious rituals.
	Community Contributions	15	33.3	A smaller group allocates funds for community or social events.
	No Social/Cultural Expenditure	5	11.1	A minority do not spend on social or cultural activities.

Source: Fieldwork 2024

**Basic Necessities:** Food and groceries (88.9%) form the highest expenditure category, ensuring household sustenance. A significant proportion (77.8%) also allocates funds for utilities like electricity and water.

**Healthcare:** 44.4% use remittance for routine health check-ups, but a notable 22.2% do not allocate for healthcare. Emergency medical expenses account for 33.3% of expenditures.

**Education:** Children's education is a major focus (66.7%), while women's education receives less attention (22.2%). Only 11.1% of respondents do not allocate any funds for education.

**Savings and Investments:** Over half save remittance (55.6%), while 22.2% invest in assets like land or property. Another 22.2% spend all the remittance without saving or investing.

Social and Cultural: Expenditure on festivals and rituals is significant (66.7%), reflecting cultural priorities. Community contributions account for 33.3%, showcasing social involvement.

Thus, there is a need to promote financial literacy in order to encourage balanced expenditure with increased focus on savings and investments. There must be an advocacy for allocating remittance toward women’s personal education and training. There is need to increase awareness about the importance of healthcare investment and encourage cost-effective practices for festivals and cultural activities.

#### 4.9 Perception of Gender Equality in Rural Communities Influenced by Women’s Economic Independence

**Table 11**

*Perception of Gender Equality in Rural Communities Influenced by Women’s Economic Independence*

Category	Sub-Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Awareness of Gender Equality</b>	Increased Awareness	30	66.7	Majority acknowledge greater awareness of gender equality.
	No Significant Change	15	33.3	Some perceive no significant improvement in awareness.
<b>Equality in Household Decisions</b>	Joint Decision-Making	25	55.6	Many women report shared decision-making with male family members.
	Women Leading Household Decisions	15	33.3	Women’s economic independence has empowered some to take the lead.

<b>Division of Labor</b>	Male-Dominated Decision-Making Persisting	5	11.1	A minority report continued male dominance in decision-making.
	More Balanced Division of Household Tasks	20	44.4	Nearly half observe a shift towards balanced gender roles in tasks.
	Women Still Primarily Responsible	15	33.3	Some report traditional roles still persist in household labor.
	Increased Participation of Men in Household	10	22.2	A smaller portion sees active involvement of men in household work.
<b>Social Acceptance of Women's Roles</b>	Acceptance of Women in Leadership Positions	20	44.4	Nearly half believe women's leadership roles are becoming accepted.
	Partial Acceptance	15	33.3	Some communities exhibit mixed attitudes toward women's leadership.
	No Change in Social Perceptions	10	22.2	A segment perceives little to no progress in societal attitudes.

Awareness of Gender Equality: Two-thirds (66.7%) of respondents believe economic independence has increased awareness of gender equality. A significant minority (33.3%) see no notable change in awareness levels.

Equality in Household Decisions: Over half (55.6%) experience joint decision-making in households, suggesting improved dynamics. 33.3% of women now lead household decisions, reflecting empowerment. Male-dominated decision-making remains in 11.1% of households.

Division of Labor: 44.4% report a more balanced division of household tasks, reflecting shifting gender norms. 33.3% still experience traditional gender roles where women bear the brunt of household work. 22.2% notice increased male participation in household tasks.

Social Acceptance of Women’s Roles: 44.4% believe women in leadership roles are increasingly accepted, indicating positive change. Partial acceptance (33.3%) reveals lingering resistance in some communities. 22.2% see no change in social perceptions of women’s roles.

Thus, there is a need to strengthen gender equality awareness by organizing community-level programs to further highlight the benefits of gender equality. Likewise, there must be an encouragement for men’s active participation in household and leadership roles as well as need to advocate for women’s inclusion in leadership roles through local initiatives. For this purpose, there should be regular evaluations of changing perceptions in rural communities.

#### **4.10 Challenges Faced by Women in Managing Remittance and Navigating Social Changes**

**Table 12**

*Challenges Faced by Women in Managing Remittance and Navigating Social Changes*

<b>Category</b>	<b>Sub-Category</b>	<b>Number of Respondents (n=45)</b>	<b>Percentage (%)</b>	<b>Key Observations</b>
<b>Financial Management</b>	Lack of Financial Literacy	25	55.6	Many women struggle with managing remittance effectively due to

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				limited knowledge.
	Irregular Income from Remittance	15	33.3	A significant portion faces challenges due to inconsistency in remittance flow.
	Dependence on Male Family Members	10	22.2	Some women still rely on male family members for financial decisions.
<b>Social Expectations</b>	Pressure to Prioritize Family Needs	30	66.7	Majority feel burdened by societal expectations to prioritize family over personal goals.
	Resistance to Social Role Changes	20	44.4	Many face resistance from community or family while taking on new roles.
	Criticism for Managing Money	10	22.2	Some women report criticism for their financial management decisions.
<b>Access to Opportunities</b>	Limited Access to Skill Development	20	44.4	Many struggle to find opportunities for education or skill enhancement.
	Restricted Mobility due to Social Norms	15	33.3	A notable segment experiences mobility restrictions due to cultural norms.
	Lack of Support Networks	10	22.2	A minority lack access to networks for support and

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<b>Emotional and Psychological Stress</b>	Loneliness and Emotional Strain	25	55.6	advice. Over half report feelings of isolation due to managing responsibilities alone.
	Anxiety about Family Abroad	20	44.4	Many experience stress about the safety and well-being of family members abroad.
	Lack of Recognition for Contributions	10	22.2	A smaller group feels unacknowledged for their efforts.

Source: Fieldwork 2024

**Financial Management:** Over half (55.6%) lack financial literacy, indicating a need for training programs. Irregular income from remittance is a challenge for 33.3%, complicating budget planning. 22.2% of women rely on male family members for financial decisions, reflecting persistent dependency.

**Social Expectations:** The majority (66.7%) feel pressured to prioritize family needs, which limits personal growth. 44.4% face resistance to taking on new roles or responsibilities, highlighting entrenched social norms. 22.2% experience criticism for financial decisions, reflecting gendered expectations.

**Access to Opportunities:** Limited access to skill development affects 44.4%, hindering their ability to maximize remittance benefits. Mobility restrictions due to social norms impact 33.3%, limiting their participation in broader activities. Lack of support networks affects 22.2%, emphasizing the need for community-based initiatives.

**Emotional and Psychological Stress:** Loneliness and emotional strain are reported by 55.6%, underlining the need for mental health support. Stress about family members abroad affects 44.4%, showing emotional challenges tied to foreign labor. A smaller proportion (22.2%) feels their contributions are not adequately recognized.

Thus, there should be proper training programs for women on budgeting, saving, and investment as well as community awareness campaigns are necessary to address social resistance to changing gender roles through education and dialogue. Likewise, skill development opportunities are needed to create accessible training programs tailored to rural women’s needs and there should be support networks to establish women’s groups to provide emotional support and share best practices. There is also a need for proper counseling and support for women dealing with stress and isolation.

#### 4.11 Sustainability of Social and Economic Changes Brought by Remittance

**Table 13**

*Sustainability of Social and Economic Changes Brought by Remittance*

Category	Sub-Category	Number of Respondents (n=45)	Percentage (%)	Key Observations
<b>Economic Changes</b>	Increased Savings	28	62.2	Majority have improved savings habits, contributing to financial stability.
	Investment in Income-Generating Activities	20	44.4	Many invest in agriculture, small businesses, or livestock for long-term income.
	Dependency on Remittance	25	55.6	Over half remain heavily reliant on remittance as their primary income source.
	Reduced Debt	18	40.0	Some women report being able to pay off loans and reduce financial stress.
<b>Social Changes</b>	Enhanced Education for	30	66.7	Most prioritize children’s

	Children			education, leading to long-term social benefits.
	Improved Healthcare Access	22	48.9	Almost half have used remittance to access better healthcare services.
	Shift in Gender Roles	18	40.0	Many report greater involvement of women in family decision-making and financial roles.
<b>Challenges to Sustainability</b>	Lack of Skill Development	15	33.3	Limited access to skill-building opportunities hampers sustainable progress.
	Migration-Dependent Economy	20	44.4	Many families' economic stability remains vulnerable to remittance flow interruptions.
	Social Resistance to Change	12	26.7	A minority report pushback from traditionalist segments of their communities.
	Weak Local Employment Opportunities	25	55.6	Over half find few viable local opportunities for economic growth without remittance.

Source: Fieldwork 2024

Economic Changes: Increased Savings (62.2%): Improved saving habits suggest greater financial planning and security. Investment in Income-Generating Activities (44.4%): A growing trend of reinvesting remittance in productive areas promotes sustainability.

Dependency on Remittance (55.6%): Despite improvements, reliance on foreign labor remains a concern for long-term stability. Reduced Debt (40.0%): Debt reduction is a significant benefit, though not universal.

Social Changes: Enhanced Education (66.7%): Prioritizing children's education indicates a commitment to breaking the cycle of poverty. Improved Healthcare (48.9%): Access to better healthcare shows progress in quality-of-life improvements. There is proper shift in gender roles (40.0%). However, progress toward greater gender equality is evident but not yet widespread. Similarly, there is a challenge to sustainability due to the lack of skill development (33.3%). Limited training opportunities hinder the ability to diversify income sources.

The data reveals a notable shift in gender roles, with 40.0% of respondents acknowledging changes, signaling progress toward greater gender equality. However, this transformation remains uneven and far from widespread, as traditional norms still exert significant influence in many rural communities. Challenges to sustaining these social and economic advancements are evident, with 33.3% identifying a lack of skill development as a critical barrier. Limited access to training opportunities prevents women from diversifying their income sources and achieving greater economic resilience. Furthermore, the migration-dependent economy, highlighted by 44.4% of respondents, poses long-term vulnerabilities, as families relying heavily on remittance face economic instability if these funds are interrupted. Social resistance, noted by 26.7% of respondents, further hampers progress, as traditionalist attitudes resist the evolving roles and responsibilities of women. Weak local employment opportunities, reported by 55.6%, exacerbate these issues, underscoring the urgent need for domestic economic development to create sustainable livelihoods.

To address these challenges, several recommendations emerge. Promoting local employment by encouraging the growth of industries and small businesses in rural areas could reduce dependence on remittance and create stable, long-term job

opportunities. Skill development initiatives tailored to women could equip them with the tools needed to diversify income sources, enhancing their economic independence and security. Savings and investment workshops could also play a crucial role, educating families on effectively managing and investing remittance funds to ensure long-term benefits. These measures, when implemented collectively, could drive more equitable and sustainable social and economic changes while reducing vulnerabilities associated with remittance dependence.

#### **4.12 Case Study**

These three case studies show how Nepali women from various social origins have employed abroad in Gulf nations to increase the financial stability of their homes. They draw attention to how remittances can facilitate entrepreneurship, education, and the purchase of real estate. In addition, they show a gradual change in the way the community views women as the primary wage earners, a shift in gender roles, and an increase in decision-making authority.

##### **Case Study 1**

After her husband's illness prevented him from working, 32-year-old Sita Bhatta, a married lady from a small town in Patan 09 Khodpe, found herself in financial crisis. She made the decision to work as a domestic helper in Qatar in 2015 due to her unstable income and growing healthcare costs. For seven years, Sita earned an average of NPR 40,000 a month working for a Qatari family. The funds were initially utilized to pay off debts and support her husband's medical care. She eventually saved up enough money to buy a small plot of land and replace the old structure with a two-room home. In contrast to her traditional Brahmin community, Sita started to take the lead in financial decisions for the household. In order to stop the cycle of girls in her family receiving little education, she also enrolled her two daughters in an English-medium school. Although some family members questioned her decision to go overseas, she finally gained appreciation for her financial achievement. She now advises other women on investing and saving as a member of the neighborhood women's cooperative.

## **Case Study 2**

A 28-year-old single woman from a remote village in Patan 09 Khodpe, Maya Thapa Magar came from a family that was entirely dependent on farming. She chose to move to Kuwait in 2017 to work as a hotel cleaner after two years in a row with a bad harvest. Maya paid her parents NPR 35,000 a month on average, which she earned. Initially, the funds were utilized to buy fertilizer for their farm and fix their damaged roof. Maya used her extra money to launch a small poultry farm, which now employs two other women from her area and generates a consistent local income. Maya defied social norms in her Magar community by serving as the family's primary provider. After she started attending village meetings, she was chosen to serve as the local farm cooperative's secretary. Despite early opposition from some elders, her contributions to raising community standards of living have raised her social status.

## **Case Study 3**

A 35-year-old married woman from the Dalit community in Patan 09 Khodpe named Sunita BK experienced social discrimination in addition to financial hardship as a child. Her husband worked for a daily pay and his income changed. She traveled to Saudi Arabia in 2014 to work as a babysitter. Sunita returned between NPR 30,000 and 38,000 per month for six years. She enrolled her kids at a boarding school in the neighboring town since she valued their education. After coming home, she also made an investment in a small tailoring business, where she currently works. Her family's standard of living has increased since she became financially independent, and she now has more influence over decisions made in the home. However, Sunita observes that not all villagers embrace her accomplishment, and some still have prejudices against Dalits. She currently mentors women from underserved neighborhoods in a local NGO program that teaches them basic business skills and tailoring, despite this.

## **CHAPTER V**

### **SUMMARY, FINDINGS AND RECOMMENDATIONS**

#### **5.1 Summary**

The study analyzed 45 respondents based on age, education, and marital status. The majority (33.33%) were aged 21-30, with a significant portion (26.66%) in the 41-50 age group. Educational levels varied, with only 20% having higher secondary education or above, while 33.3% had secondary-level education. The respondents belonged to different caste and ethnic backgrounds, with 33.3% from Chetri/Brahmin, followed by Dalits and Magars (20% each). The study highlighted that most working-age women participated in foreign labor, seeking better economic opportunities.

A significant portion of respondents (66.7%) earned below NPR 5,000 before remittance, indicating economic hardship. However, after receiving remittance, this figure dropped to 11.1%, while 44.4% of respondents started earning above NPR 10,000, showcasing the transformative impact of remittance in improving financial stability. Women gained more control over household expenditure, with 55.6% managing finances independently, reflecting a shift in traditional gender roles. However, male dominance persisted in 33.3% of households. The study also found that 55.6% of households adopted a savings culture, and 22.2% invested in assets, indicating better financial planning.

Women played an increasing role in economic activities, with 33.3% investing in income-generating ventures such as shops and tailoring. However, nearly half (44.4%) had not pursued entrepreneurial activities, indicating a need for skill development programs. The study found a shift in household labor distribution, with 55.6% practicing shared labor and 11.1% of men assuming traditional female roles. Decision-making patterns changed, as 66.7% of households practiced joint decision-making, reflecting women's growing influence. Women were also recognized as breadwinners in 44.4% of households, though traditional biases still persisted.

Community attitudes towards gender roles were mixed, with 33.3% supporting women's financial roles, while 44.4% remained indifferent, highlighting the need for awareness programs. Women's participation in community events increased to 55.6%,

reflecting their rising confidence. However, 33.3% still faced constraints due to traditional norms. The study found that 66.7% of women experienced an improved standard of living, with better housing and healthcare access. However, 22.2% reported household conflicts due to shifting gender dynamics, emphasizing the need for family counseling and support mechanisms.

Economic diversification was evident, with reliance on agriculture dropping from 77.8% to 44.4%, while engagement in small businesses and skilled jobs increased. Women's income contribution rose significantly, with primary earners increasing from 11.1% to 40%. Savings and investment trends also improved, with savings doubling to 66.7% and investments rising from 22.2% to 55.6%. However, skill development remained a challenge, with 44.4% of women lacking access to training, limiting their economic opportunities.

Despite increased financial independence, barriers remained. About 55.6% lacked financial literacy, 66.7% felt pressured to prioritize family needs over personal growth, and 55.6% experienced emotional stress. Limited access to opportunities, mobility restrictions, and social expectations further constrained women's empowerment. The study emphasized the need for financial literacy programs, skill development initiatives, and mental health support to help women maximize remittance benefits.

Overall, the study highlighted the transformative impact of remittance on economic stability, gender roles, and community dynamics. While progress was evident in financial independence and decision-making, challenges such as dependency on remittance, social resistance, and lack of skill development persisted. Recommendations included promoting local employment, offering entrepreneurship training, increasing financial literacy, and advocating for gender equality to ensure sustainable development and long-term economic security for women in rural areas.

## **5.2 Findings**

The study reveals significant economic, social, and gender transformations among rural women engaged in foreign employment. A considerable number of working-age women, particularly those in their twenties and forties, have actively participated in foreign labor, leading to noticeable financial improvements. Prior to receiving

remittance, many households struggled with extremely low incomes. However, after engaging in foreign employment, a large portion of these families have experienced significant financial upliftment, with their monthly earnings increasing substantially. This highlights remittance as a key factor in poverty alleviation and financial stability in rural households.

One of the most striking findings is the shift in financial decision-making within households. Many women have taken charge of managing household expenses, marking a clear break from traditional male-dominated financial structures. While some families still follow conventional patterns, an increasing number of households now operate under joint decision-making models, reflecting a slow but evident transformation in gender roles. Additionally, remittance has encouraged a culture of savings, with many women investing in property and education. However, a smaller portion of households still struggle with financial planning due to rising expenses, indicating that economic vulnerabilities persist despite increased income.

The study also underscores women's growing involvement in entrepreneurship. Many women have successfully utilized remittance to establish small businesses such as retail shops, tailoring, and agricultural ventures. However, nearly half of the respondents have not ventured into business due to a lack of skills, time constraints, or financial literacy. This suggests an urgent need for vocational training and business development programs to enhance women's entrepreneurial potential.

Another critical finding is the impact of remittance on household power dynamics. A large portion of women now actively participate in family and financial decision-making, with some taking sole responsibility for managing household affairs. This reflects a gradual breakdown of patriarchal structures and a shift towards more balanced gender roles. However, traditional expectations still persist, with a small portion of women continuing to be excluded from financial decision-making, reinforcing the need for greater awareness and gender-inclusive policies.

Community perceptions regarding women as primary earners remain mixed. While many households have fully accepted women's financial contributions, a significant number show only partial acceptance. Some families still struggle to recognize women as breadwinners, reflecting deep-rooted cultural biases. Similarly, within the

wider community, support for women's changing roles varies while some embrace the shift, others remain indifferent, and a portion continues to resist these changes. This resistance highlights the need for community-based initiatives to challenge stereotypes and promote gender equality.

The study also points to an increase in women's participation in social and leadership activities. More than half of the respondents now engage in community events, demonstrating a growing presence beyond household responsibilities. Some women have even assumed leadership roles, signifying progress in gender representation. However, traditional norms continue to restrict many from fully engaging in public life, with a notable portion of women still excluded from decision-making spaces. This underscores the importance of leadership training and empowerment programs to encourage greater female participation in governance and community affairs.

Despite these advancements, the study highlights several ongoing challenges. A lack of financial literacy remains a major obstacle, preventing many women from effectively managing and investing their earnings. Additionally, unstable remittance flows make long-term financial planning difficult. Social expectations and pressures continue to limit women's personal growth, as many feel compelled to prioritize family needs over their own aspirations. Moreover, emotional and psychological stress is a significant concern, with many women experiencing loneliness and strain due to prolonged family separation.

Economically, remittance dependency remains high, as many households rely almost entirely on foreign labor for survival. Limited local employment opportunities force families to continue seeking work abroad, further reinforcing economic vulnerabilities. A lack of skill development opportunities also restricts women from diversifying their income sources, leaving them with few alternatives beyond remittance.

In conclusion, the study highlights remittance as a powerful force for economic empowerment, gender role transformation, and increased female agency in rural communities. However, persistent barriers such as financial dependency, limited entrepreneurial participation, and deep-seated social norms indicate that further support is needed. Strengthening financial literacy, expanding skill development

programs, and promoting gender-inclusive policies are essential steps toward ensuring sustainable empowerment and long-term financial security for rural women.

### **5.3 Recommendations**

- **Enhance Financial Literacy Programs:** Implement targeted financial education initiatives to help women effectively manage, save, and invest their remittance income for long-term stability.
- **Promote Entrepreneurship Training:** Provide skill development programs and business training to encourage women to establish and sustain small businesses, reducing reliance on foreign employment.
- **Strengthen Gender-Inclusive Policies:** Advocate for policies that support women's financial independence, equal participation in decision-making, and protection from workplace exploitation abroad.
- **Expand Local Employment Opportunities:** Develop sustainable job creation initiatives in rural areas to reduce excessive dependence on foreign employment. **Increase Community Awareness on Gender Equality:** Conduct community engagement programs to challenge traditional gender roles and promote acceptance of women as financial contributors and decision-makers.
- **Enhance Emotional and Psychological Support Services:** Establish counseling and support groups to address the emotional stress and family separation issues faced by migrant women.
- **Improve Access to Vocational Training:** Offer diverse training programs tailored to women's needs, including technical skills, digital literacy, and agricultural innovation, to increase income diversification.
- **Encourage Joint Household Decision-Making:** Promote awareness campaigns that emphasize shared financial decision-making between men and women to ensure equitable management of remittance income.
- **Support Women's Leadership and Social Participation:** Provide leadership training and mentorship programs to empower women to take active roles in community decision-making and governance.

- **Strengthen Remittance Management Strategies:** Develop policies that help migrant workers and their families maximize the benefits of remittance through structured investment plans and savings schemes.

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## QUESTIONNAIRE

### THE ROLE OF REMITTANCE TO BRING SOCIAL CHANGE AMONG THE WOMEN IN PATAN MUNICIPALITY- 09, BAITADI

#### Part (I): Demographic information

Q1: What is your Gender? Female Male Others

Q2: What is your marital status?

Married  Unmarried  Divorcee  Separated

Q3. What is your ethnicity?

Brahmin/ Chhetri  Dalits  Thakuri  Janajati  
 others

Q4. What is your religion?

Hindu  Buddhism  Christianity  Others

Q5: What is your age group?

18-28 years  29-38 years  39-48 years  
 49-58 years  above 59

Q6: What is your education level?

Illiterate  Just literate  up to SLC  
 10 +2  Bachelors  Masters

Q7: What is your occupation?

Agriculture  Laboure  Business  Private service  
 Government service

Q8: How long have you got married?

One  Two  Three  More than three

Q8: How many years/months of marriage passed away?

Less than one year  Two years  Three years  
 More than five years

Q9: How many sons and daughter do you have?

Son  Daughter

10: What is the education level of your children?

Under SLC  10+2  Bachelor  Master and above

Q11: In which types of school do your children read?  Private  Government

Q12: Both Son and Daughter are reading same school?  YES  NO

Q13: If NO, then mention the types of school of son and daughter;

Son Private  Son Government  Daughter Private

Daughter Government

Q14: How many family members do you have?

Two  Three  Four  Five  More than 6

Q15: Who are in the family members?

Husband and Wife  Husband, Wife, Son and Daughters

Husband, Wife, Son, Daughters, Father, Mother, Brother and Sisters, Grand father and mother

## **PART (II) Migration and remittance related**

Q1: Who has gone to foreign labour migration?

Husband  Wife  Son  Daughter

Q2: What was the reason for going foreign labour migration?

Lack of fertile land  Lack of job opportunity  Poverty

Lack of social deprivation/discrimination

Natural disaster and climate change

Lack of basic resources (health, drinking water, electricity, home etc.)

Q3: Which channel/network did they follow to go to foreign labour migration?

Family members  Neighbors  Manpower company/Consultancy

Others

Q4: Which country have they gone?

Golf country  Malaysia  Europe  America  Japan  Others

Q4: What types of ability of works they had before going foreign works?

Skilled  Semi-skilled  Not skilled  Don't know PART

## **(III): Social and Economic Status (Before going foreign migration)**

Q1: What was your income source in Nepal before going foreign labour?

Agriculture  Daily Labour wage  Both types  Not available

Q2: How much money did they earn while in Nepal?

50000/y  50000-100000/y  100000-200000 /y

200000-500000/y  more than 5 lakhs/y

Q3: What types of land do you have for agriculture?

Khet  Bari  Both types  Not available

Q4: If yes then, how much land do you have for agriculture?

up to 1 ropani  1 ropani -5 ropani  More than 5 ropani

Q5: How long can you sustain from your own products/crops?

Under 3 months  3-6 months  6 months to 1 year

Q6: How much did you spend for crops before going foreign migration?

30000/y  3000-60000/y  60000-100000/y  more than one lakh

Q7: From where did you get the health service?

Health post  District hospital  Private hospital (urban/city)

Others

Q8: In which types of school did you send your children?

Private  Government  Others

Q9: Had you ever involved/been involved in social activities?

YES  NO  Don't know

Q10: What was your social status in society before not going foreign labour?

Society Totally Ignored  Participated

Partial participated

Don't know Social and economic status after going foreign labour migration

Q11: How much money do they send as remittance on monthly basis?

NRs 30,000-40,000  NRs 40,000-50,000  NRs 50,000-100,000

More than 100,000

Q12: Do you buy any agricultural land/home at your village from remittance?

Khet  Bari  Land for home

House (construction/reconstruction)  No

Q13: Do you buy any land/home at city from remittance?

YES  No

Q14: If yes then, where did you buy?

Within a village  District head quarter  Other big city

Q15: How much do you spend for crops after going foreign migration?

- 30000/y                       3000-60000/y                       60000-100000/y  
 more than one lakh

Q16: How often do you buy the clothing for family?

- As and when required                       Yearly                       Bi-yearly  
 Don't know

Q17: From where did you get the health service?

- Health post     District hospital     Private hospital (Urban area)  
 Others

Q18: In which types of school did you send your children?

- Private                       Government                       Others

Q19: Had you ever involved/been involved in social activities?

- YES                       NO                       Don't know

Q20: How was your social status in society before not going foreign labour?

- Society Totally Ignored                       Actively Participated  
 Partial participated                       Don't know

Q21: How is your social and economic status in society now?

- Excellent                       Very Good                       Good  
 Considerable     Not changed                       Don't know

Q22: Do you feel social and economic convenience after going foreign labour migration?

- YES                       Partial                       NO                       Don't know

Q23: Have you migrated to city area after getting money from foreign labour?

- YES                       NO                       Don't know

Q24: If yes then where did you migrate?

- Village business centered area                       District Headquarter  
 Other big city

### **PART III: Family structures/pattern**

Q25: What family pattern would you prefer?

- Nuclear                       Joint                       Don't know

Q26: Do you take care of your old age parents?

- YES       Partial       NO       Don't know

Q27: If yes have you taken over all responsibilities of them independently or sharing?

- Independently       Sharing       Partially  
 Occasionally       No responsibility       Don't know

Q28: Do you have any misunderstanding occurred in relationship due to long separation with your couple?

- YES       NO

Q29: If yes then what reasons accelerate to creating misunderstanding in the relationship?

- Financial       Family stigma       Long distance  
 Don't know If any Please mention.....

Q30: what is the family bonding now?

- Good       Excellent       Considerable  
 Poor       Don't know If any Please mention.....

Q31: Have you faced the critical situation in relationship with couple?

- Yes     NO     Don't know If any Please mention.....

Q32: If yes then what types of critical situation you faced in relationship?

- Separation without divorce       Divorced  
 Don't know If any Please mention.....

Q33: Have they any death or disabilities incident at abroad?

- YES       NO

Q34: If yes what types of incidents/problems have occurred?

- Death       Loss of body organ       Psychological  
 Mental       Violence       Loss of body organ  
 Others

Q35: What types of problems did you suffer most during abroad works?

- Loneness       Home sick     Disrespect     Discrimination

Q36: When you have experienced the most frustrated situation during staying in abroad?

- Unable to attend in demise of family members

Unable to presence during illness of family members

Unable to presence in cultural occasions

Q36: Are you facing the problem of reproduction?

YES

NO