



*Review Article*

# Role of Remittances and Their Contribution to the Wellbeing of Migrant Families

Bishnu Lamichhane

*Research Department, Transcultural Psychosocial Organization (TPO), Kathmandu, Nepal.*

*Email: lamichhanebis11@gmail.com*

## **ABSTRACT:**

**Background:** Remittances are financial inflows resulting from individuals crossing borders, and transferring money or goods back to their home country. Remittances play a crucial role in the Nepali economy, constituting 22.7% of the GDP in 2023. The absence of remittances would pose significant challenges to the economy. The primary drivers of migration from Nepal include the expanding labor force and limited job opportunities beyond agriculture.

**Methods:** This study, part of the author's MPhil degree in population studies, used a cross-sectional design to investigate the impact of remittances on family well-being in two VDCs in Nuwakot district with high foreign labor migration. Purposive sampling was used to select VDCs and wards, with 252 households sampled through systematic random sampling. Data were collected through face-to-face interviews using structured questionnaires.

**Results:** The majority of migrant families choose private schools for their children, while only a small percentage opt for public schools. Migrant families often choose to live outside their home village for better opportunities, education for their children, and rest. More than half of returnee migrants have purchased property, while the majority of current migrant families have not acquired property.

**KEYWORDS:** Migration, Remittances, Family Wellbeing, Household Income, Investment Decisions, Education, Nepal.

## **INTRODUCTION**

Migration is a significant force that impacts population size and composition, playing a crucial role in shaping a country's economic landscape. In 2020, the global estimate indicated that there were approximately 281 million international migrants worldwide, accounting for 3.6% of the global population (IOM, 2022). The top five remittance recipient countries in the same year were India (\$83.1 billion), China (\$68.4 billion), Mexico (\$38.5 billion), the Philippines (\$35.2 billion), and Egypt (\$26.8 billion) (World Bank, 2020).

Nepal, as one of the least developed countries, faces slow economic growth and limited economic opportunities, leading to high unemployment rates. Many economically active individuals turn to labor migration as a means of livelihood due to limited access to resources, underemployment, and unemployment. The emigration of Nepali workers has been increasing over the past decade, resulting in a significant inflow of remittances into the Nepali macroeconomic environment. In FY2021/22, Nepal received remittances amounting to Rs. 9.3 billion, equivalent to 22.7% of the country's GDP (NRB, 2023). This heavy reliance on

remittances, which account for over a quarter of its GDP, highlights Nepal's vulnerability to external economic factors. Over the past decade, remittances from abroad have more than tripled, from \$2.54 billion to \$8.75 billion. Nepal serves as a major source country for migrant labor, meeting the demand in rapidly industrializing countries in Asia and the Gulf (Shivakoti, 2022).

Research has shown that foreign remittances have significant poverty-reducing effects in Nepal (Wagle & Devkota, 2018). Remittance-receiving households tend to allocate more funds towards consumption, health, and education (Thapa & Acharya, 2017). Additionally, remittances are associated with reduced spending on consumption and increased investment in education (Bui, Le, & Daly, 2015). While remittances negatively impact food consumption, they do not significantly affect other key areas of consumption or investment (Ang, Jha, & Sugiyarto, 2009). Furthermore, remittances have positive impacts on food and housing-related expenditures but show insignificant effects on education and health expenditures (Raihan, Sugiyarto, Bazlul, & Jha, 2009).

The global trend of migration is expected to increase due to demographic and socio-economic disparities between developed and developing countries. Voluntary international migration has seen a significant rise, driven by economic, political, and personal motivations (Barrientos, 2007; Barrientos Quiroga, 2007). Factors such as reduced transport and communication costs, increased awareness of opportunities in other countries, economic and political instability in Nepal, and income disparities between developed and developing nations have contributed to this migration trend (Adhikari, Rai, Baral, & Subedi, 2023). The high growth of the labor force in Nepal, coupled with limited employment opportunities outside the agricultural sector, has led to large-scale out-migration. The mismatch between the annual growth of the labor force and job creation, along with low salary structures, rural insecurity, and high demand for labor in industrialized Asian and Middle Eastern countries, further drive migration (Adhikari et al., 2023). Understanding the socio-economic conditions of the general populace, their participation in the labor market, treatment, areas of investment from remittances, and skills acquired from work is crucial.

In the context of Nepal, most migrant workers are unskilled and have lower levels of education, making them vulnerable to challenges when migrating and sending remittances back home. This study aims to explore the well-being, challenges, and opportunities faced by households in relation to remittances, focusing on the impact on family members' well-being.

## **METHODOLOGY**

### *Setting*

Nepal has a population of 29.1 million with an annual growth rate of 1.17%. The sex ratio is 95.91, and the country covers an area of 147,516 km<sup>2</sup>. In 2015, Nepal adopted a constitution that established 7 provinces, 77 districts, and a total of 753 local units. Nuwakot district is the nearest district to the capital of Nepal. The population of Nuwakot is 262,981, with a negative growth rate of -0.51% per year. The population density of Nuwakot is 235/km<sup>2</sup>, higher than the national average of 216/km<sup>2</sup>. Nuwakot district has 12 local units, and this study was conducted in the Likhu and Panchankanya rural municipalities, located in the central part of Nuwakot district.

### *Study Design*

This study used a cross-sectional design to examine the contribution of remittances to the well-being of family members. The study was conducted to fulfill the requirements of the author's

MPhil degree in population studies and in this article is only one small part of the collected data.

### *Sample Size and Sampling*

The study was conducted in two VDCs (Village Development Committees) of Nuwakot district, where there is a high tendency of foreign labor migration. Purposive sampling technique was used to select these VDCs and wards. The household names of migrant families were obtained from Friends of Needy Children (FNC), and systematic random sampling was used to select households for data collection. The study included returnee migrants, current migrants, and members of their families. The sample size was calculated to be around 252 households, which is approximately 50% of the migrant families.

### *Instruments*

Data were collected through face-to-face interviews using structured questionnaires. The questionnaire included a household schedule and an individual questionnaire. The questionnaire was developed in the Nepali language by the author and pilot-tested before the interviews. Pilot testing was conducted in Shivapuri rural municipality-8 Nuwakot. Changes were made to the questionnaire based on the pilot testing and suggestions from the thesis supervisor.

### *Data Analysis*

Demographic factors such as age, sex, education, caste, mother tongue, occupation, and other economic variables were considered independent variables for this study. The data were analyzed using SPSS software. After data entry, all variables were checked using frequency tables and cleaned up. The data were then analyzed using frequency tables, cross-tabulation, and custom tables through univariate and bivariate analysis.

### *Limitations*

However, it is essential to acknowledge the study's limitations, as the findings may only apply to areas resembling Likhu and Panchakanya rural municipalities in the Nuwakot district. The research focuses solely on international labor migrants and their families, excluding non-migrant households, with data collected for various dimensions in the MPhil thesis but this article focusing on migrant families' well-being on this article.

## **RESULTS**

### *Socio demographic characteristics of respondents*

Table 1 shows that the majority of respondents are female (71.4%) and married (87.2%). In terms of caste ethnicity, the majority identify as Rai (60.7%), and all respondents' mother tongue is Nepali (96.3%). Most respondents are engaged in agriculture (64.3%) as their occupation. Due to the proximity to the riverbank and agricultural land, almost all respondents (93.3%) have enough food from their own land.

**Table 1: Type of respondent by their socio-demographic characteristics**

Socio-Demographic Variable	Total Study Population	
	Number	Percent
<b>Age</b>		
Under 25	21	8.3
26-40	86	34.1
41-60	92	36.5

60 and above	53	21.0
<b>Sex</b>		
Female	72	28.6
Male	180	71.4
<b>Marital Status</b>		
Unmarried	1	.4
Married	220	87.3
Divorced/widower	31	12.3
<b>Caste</b>		
Chhetri/Brahaman	57	22.6
Rai	153	60.7
Tamang/Newar	22	8.7
Dalits	20	7.9
<b>Mother tongue</b>		
Nepali	235	96.3
Non-Nepali	9	3.7
<b>Occupation</b>		
Agriculture	163	64.7
Trade/service	11	4.4
Remittance	54	21.4
Household work	24	9.5
<b>Duration of Migration</b>		
Less than 6 months	15	22.7
6 months to 1 year	13	19.7
1 year to 2 years	6	9.1
2 Years and above	32	48.5
<b>Education</b>		
Illiterate	51	20.2
Literate	101	40.1
School Level	77	30.6
University	23	9.1
<b>Food sufficiency</b>		
Less than 6 months	16	6.3
Enough for a year	163	64.7
Make it saving	73	29.0
<b>Provide land for other (Lease)</b>		
All own self	224	88.9
Some self and some others	26	10.3
All others	2	.8
<b>Cultivated others land</b>		
Yes	73	29.0
No	179	71.0
<b>Having Loan</b>		
Yes	109	43.3
No	143	56.7
<b>Total</b>	<b>252</b>	<b>100.0</b>

Table 2 displays the results of 252 household interviews, revealing a total of 279 migrant workers across the households. Nine households had both current and return migrants, with

some households hosting multiple current migrant workers. The proportion of current migrants exceeds that of return migrants.

**Table 2: Total number of migrant population in selected households.**

	N	%
<b>Type and number of migrants in the selected household</b>		
RM	98	35.1
CM	181	64.9
<b>Total</b>	<b>279</b>	<b>100.0</b>
<b>Household with type of migrant workers</b>		
RM	87	34.5
CM	156	61.9
Both RM and CM	9	3.6
<b>Total</b>	<b>252</b>	<b>100.0</b>

### *Use of remittance in family well-being*

The education of children is a crucial aspect of well-being. Table 3 shows that a majority of return migrant families (53.3%) prefer private schools for their children, with only a small percentage (15.2%) choosing public schools. Similarly, in current migrant families, the preference is for private schools (52.8%) and private schools/colleges (18.9%). This underscores the significance of prioritizing children's education for families.

**Table 3: Destination of schooling baby by migrant family**

	Current Migrant				Return migrant			
	Public	Private	No schooling	Total	Public	Private	No schooling	Total
<b>Age</b>								
Under 25	8.3	25.0	66.7	7.2	.0	28.6	71.4	7.5
26-40	27.3	43.2	29.5	26.5	22.7	47.7	29.5	47.3
41-60	23.5	45.6	30.9	41.0	11.1	55.6	33.3	29.0
60 and above	16.7	50.0	33.3	25.3	6.7	73.3	20.0	16.1
<b>Sex</b>								
Female	25.8	40.3	33.9	37.3	18.2	45.5	36.4	11.8
Male	19.2	47.1	33.7	62.7	14.6	53.7	31.7	88.2
<b>Marital Status</b>								
Unmarried	100.0	.0	.0	.6	.0	100.0	.0	1.1
Married	20.7	45.0	34.3	84.3	12.8	54.7	32.6	92.5
Divorced/widower	24.0	44.0	32.0	15.1	50.0	16.7	33.3	6.5
<b>Caste</b>								
Chhetri/Brahaman	22.4	46.9	30.6	29.5	.0	80.0	20.0	10.8
Rai	20.2	44.9	34.8	53.6	13.6	53.0	33.3	71.0
Tamang/Newar	27.8	27.8	44.4	10.8	16.7	50.0	33.3	6.5
Dalits	20.0	60.0	20.0	6.0	36.4	27.3	36.4	11.8
<b>Mother tongue</b>								
Nepali	20.0	47.1	32.9	95.1	15.3	51.8	32.9	98.8
Non-Nepali	37.5	12.5	50.0	4.9	.0	.0	100.0	1.2
<b>Occupation</b>								
Agriculture	21.0	49.2	29.8	74.7	13.0	52.2	34.8	49.5

Trade/service	28.6	28.6	42.9	4.2	.0	80.0	20.0	5.4
Remittance	17.6	23.5	58.8	10.2	22.2	47.2	30.6	38.7
Household work	27.8	38.9	33.3	10.8	.0	66.7	33.3	6.5
<b>Duration of Migration</b>								
Less than 6 months	33.3	33.3	33.3	30.0	50.0	8.3	41.7	21.8
6 months to 1 year	.0	25.0	75.0	40.0	22.2	44.4	33.3	16.4
1 year to 2 years	33.3	33.3	33.3	30.0	.0	33.3	66.7	5.5
2 Years and above	.0	.0	.0	.0	9.7	67.7	22.6	56.4
<b>Education</b>								
Illiterate	23.8	42.9	33.3	25.3	9.1	63.6	27.3	11.8
Literate	23.3	53.4	23.3	44.0	14.7	55.9	29.4	36.6
School Level	21.1	23.7	55.3	22.9	21.6	45.9	32.4	39.8
University	7.7	61.5	30.8	7.8	.0	54.5	45.5	11.8
<b>Food sufficiency</b>								
Less than 6 months	36.4	36.4	27.3	6.7	.0	85.7	14.3	7.6
Enough for a year	20.8	41.6	37.6	61.2	19.7	41.0	39.3	66.3
Make it saving	18.9	52.8	28.3	32.1	8.3	75.0	16.7	26.1
<b>Provide land for other (Lease)</b>								
All own self	22.1	44.3	33.6	90.3	17.3	55.6	27.2	88.0
Some self and some others	14.3	57.1	28.6	8.5	.0	36.4	63.6	12.0
All others	.0	.0	100.0	1.2	.0	.0	.0	.0
<b>Cultivated others land</b>								
Yes	18.9	45.3	35.8	32.1	21.1	57.9	21.1	20.7
No	22.3	44.6	33.0	67.9	13.7	52.1	34.2	79.3
<b>Having Loan</b>								
Yes	19.5	36.8	43.7	52.7	42.9	19.0	38.1	22.8
No	23.1	53.8	23.1	47.3	7.0	63.4	29.6	77.2
<b>Total</b>	<b>21.2</b>	<b>44.8</b>	<b>33.9</b>	<b>100.0</b>	<b>15.2</b>	<b>53.3</b>	<b>31.5</b>	<b>100.0</b>

Migrant families often choose to live outside their home country in search of better opportunities, education for their children, and improved social well-being. The well-being of family members can vary depending on the destination country. Table 4 presents data on the reasons for living in a different place and the well-being of family members based on the destination. The data indicates that 77.1% of family members stay within their home country, while 29.9% live outside their home country. Among migrant families living outside their home country, 57.9% do so for their children's education, 39.5% for better opportunities, and 2.6% for rest.

**Table 4: Well-being of family members and reason to live**

Country	Family members stay out of home		Reason to live in another place		
	Yes	No	For better opportunity	For rest	For the education of children
India	0.0	100.0	0.0	0.0	0.0
Malaysia	19.4	80.6	8.3	0.0	91.7
Japan	40.0	60.0	50.0	0.0	50.0

Korea	83.3	16.7	75.0	0.0	25.0
Arabian countries	17.7	82.3	58.3	0.0	41.7
UK	0.0	100.0	0.0	0.0	0.0
Europe	33.3	66.7	0.0	100.0	0.0
USA/Canada	0.0	100.0	0.0	0.0	0.0
Australia	50.0	50.0	33.3	0.0	66.7
Other countries	40.0	60.0	50.0	0.0	50.0
<b>Total</b>	<b>22.9</b>	<b>77.1</b>	<b>39.5</b>	<b>2.6</b>	<b>57.9</b>

Property ownership is a critical factor that influences various aspects of human life, including health, education, income, and overall lifestyle. Occupation also plays a significant role in shaping the circumstances and lives of both migrant and non-migrant individuals. This study was conducted in a rural area where agriculture is the primary occupation, with some individuals engaged in other activities. Data on property ownership is presented in Table 5, showing that 53.8% of returnee migrants have purchased property, while the remaining 46.2% have not. In contrast, the majority (77.7%) of current migrant families have not acquired property, with only 23.3% doing so while the migrant worker is away.

**Table 5: Status of Buying Fixed Property and Amount of Buying Fixed Property**

	Return Migrant			Current Migrant		
	Yes	No	Total	Yes	No	Total
<b>Age</b>						
Under 25	57.1	42.9	7.5	8.3	91.7	7.2
26-40	59.1	40.9	47.3	22.7	77.3	26.5
41-60	55.6	44.4	29.0	26.5	73.5	41.0
60 and above	33.3	66.7	16.1	19.0	81.0	25.3
<b>Sex</b>						
Female	54.5	45.5	11.8	24.2	75.8	37.3
Male	53.7	46.3	88.2	21.2	78.8	62.7
<b>Marital Status</b>						
Unmarried	.0	100.0	1.1	100.0	.0	.6
Married	52.3	47.7	92.5	22.9	77.1	84.3
Divorced/widower	83.3	16.7	6.5	16.0	84.0	15.1
<b>Caste</b>						
Chhetri/Brahman	70.0	30.0	10.8	42.9	57.1	29.5
Rai	53.0	47.0	71.0	14.6	85.4	53.6
Tamang/Newar	33.3	66.7	6.5	16.7	83.3	10.8
Dalits	54.5	45.5	11.8	.0	100.0	6.0
<b>Mother tongue</b>						
Nepali	55.3	44.7	98.8	21.3	78.7	95.1
Non-Nepali	.0	100.0	1.2	25.0	75.0	4.9
<b>Occupation</b>						
Agriculture	56.5	43.5	49.5	24.2	75.8	74.7
Trade/service	60.0	40.0	5.4	42.9	57.1	4.2
Remittance	55.6	44.4	38.7	11.8	88.2	10.2
Household work	16.7	83.3	6.5	11.1	88.9	10.8
<b>Duration of Migration</b>						
Less than 6 months	41.7	58.3	21.8	33.3	66.7	30.0

6 months to 1 year	33.3	66.7	16.4	.0	100.0	40.0
1 year to 2 years	33.3	66.7	5.5	.0	100.0	30.0
2 Years and above	74.2	25.8	56.4	.0	.0	.0
<b>Education</b>						
Illiterate	45.5	54.5	11.8	19.0	81.0	25.3
Literate	50.0	50.0	36.6	9.6	90.4	44.0
School Level	62.2	37.8	39.8	39.5	60.5	22.9
University	45.5	54.5	11.8	53.8	46.2	7.8
<b>Food sufficiency</b>						
Less than 6 month	28.6	71.4	7.6	9.1	90.9	6.7
Enough for a year	60.7	39.3	66.3	17.8	82.2	61.2
Make it saving	41.7	58.3	26.1	32.1	67.9	32.1
<b>Provide land for other (Lease)</b>						
All own self	50.6	49.4	88.0	20.8	79.2	90.3
Some self and some others	72.7	27.3	12.0	35.7	64.3	8.5
All others	.0	.0	.0	.0	100.0	1.2
<b>Cultivated others land</b>						
Yes	31.6	68.4	20.7	18.9	81.1	32.1
No	58.9	41.1	79.3	23.2	76.8	67.9
<b>Having Loan</b>						
Yes	38.1	61.9	22.8	23.0	77.0	52.7
No	57.7	42.3	77.2	20.5	79.5	47.3
<b>Total</b>	<b>53.3</b>	<b>46.7</b>	<b>100.0</b>	<b>21.8</b>	<b>78.2</b>	<b>100.0</b>

## DISCUSSION

This study aims to find out remittances contributions in the well-being in migrant families in Nuwakot district. This study explores how migrants send remittances to their families for various purposes, impacting livelihoods in the study area. The majority of respondents are female (71.4%) and married (87.2%). Most identify as Rai (60.7%) in terms of caste ethnicity, and their mother tongue is Nepali (96.3%). The majority work in agriculture (64.3%). Almost all respondents (93.3%) have enough food from their land. The majority of returnee family's current migrant families prefer private schools for their children. 53.8% of returnee migrants have purchased property, while 77.7% of current migrant families have not acquired property.

Remittances are a crucial income source for many households, contributing to education investment despite economic challenges (Adams Jr, 2011; Askarov & Doucouliagos, 2020; Bansak, Chezum, & Giri, 2015). However, the actual increase in education spending from remittances may be limited due to competing financial demands. The quality of local schools also influences the impact of remittances on education. The relationship between remittances and education has long-term implications for human capital development and national development efforts (Williams, 2024). Overall, while remittances can enhance educational opportunities, their impact is influenced by household priorities and the quality of local educational institutions.

In Nepal, remittance income has been linked to household expenditure on education. Despite the substantial inflow of remittances, studies indicate that education spending remains inadequate, mainly due to households prioritizing non-productive expenses over educational investments (GUPTA, 2014). Research in various countries has shown that remittances



significantly influence higher education development. A study analyzing data from top remittance-receiving countries found a strong long-term relationship between remittances and higher education development, suggesting that increased remittance flows can enhance educational opportunities and infrastructure (Arif, Raza, Friemann, & Suleman, 2019). Remittances have also been shown to positively impact women's education. Increased financial resources from remittances lead to higher school enrollment and completion rates among girls, contributing to gender equity in (Sapkota & Malakar, 2021). The effects of remittances extend to child welfare, positively impacting child education and reducing child labor. Families receiving remittances are more likely to invest in their children's education compared to those relying solely on local income sources ((Milligan & Bohara, 2007). The overall contribution of remittances to national GDP in countries like Nepal underscores their importance not only for individual households but also for broader economic growth. In 2013, remittances accounted for nearly 25% of Nepal's GDP, highlighting their significance in funding education and other essential services.

Remittances play a significant role in Nepal's economy, with a substantial portion being directed towards fixed property investments. The influx of remittance income has been crucial for many households, influencing their spending and investment decisions. Reports indicate that a significant amount of remittances is invested in real estate, particularly in land trading, which is popular among remittance earners. Remittances account for approximately 24% of Nepal's GDP, reaching a historic high of Rs1.22 trillion in the last fiscal year. However, there is a need to channel these funds more effectively for long-term economic development rather than immediate consumption and property purchases. Experts note that only about 2% of remittances are used for capital formation, highlighting the gap in utilizing these funds for broader economic development. To enhance the productive use of remittances, policies are needed to incentivize migrant workers to invest in local industries and infrastructure, providing better financial products and support for productive sectors. The challenge lies in redirecting a larger portion of remittance income towards sustainable economic development and job creation in Nepal.

## CONCLUSION

In the last decade, Nepal has seen a significant increase in out-migration for foreign employment. Current migrants have lower investments in land and property compared to returning migrants, as they may be repaying loans that will be invested later. Local governments and organizations should address the long-term investment needs by raising awareness of migrant families, and increasing land ownership in the study area. Studies shows that good investment in the education sector, which a democratic longtime goal.

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