



Role of Remittance in Livelihood Development of Women: A Case of Jhumka Village, Sunsari

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ABSTRACT

The arrival of remittances has an impact, on the economic progress of rural regions by specifically improving the lives of women residents in those areas. This research explores how remittances contribute to the advancement of women's livelihood in Jhumka Village in Sunsari District, Nepal. The study analyzes remittances' social and personal effects on women through group discussions and detailed interviews focusing on topics like household decision-making, women's empowerment, and financial self-sufficiency. After examining research on remittances and the impact on gender-related economic growth in the Jhumka region and comparing it to the real-world data obtained through field studies, I agree with the fact that remittances play a crucial role in enhancing women's quality of life in Jhumka by enabling them to invest in education and healthcare as well as start their businesses which subsequently lead to social changes that support gender equality efforts. Nonetheless, the study also highlights obstacles like dependence on income sources and uneven progress results that require investigation.

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Introduction

Remittances play a role in fuelling people's socio-political progress. Remittance inflow and transactions have garnered significant concern in developing countries such as Nepal, which relies heavily on foreign labor migration for sustenance and growth opportunities for people's livelihood and well-being. In this scenario, however, women who often stay back at home while men venture abroad are directly empowered by the inflow of remittances. These financial contributions can bring about changes in these women's lives, impacting not only their financial standing but also their social and personal well-being as highlighted by Dhakal & Paudel (2023). This research focuses on exploring the impact of remittances on women's empowerment in Jhumka Village, located in Sunsari district, and evaluating how they influence their economic well-being along with growth aspects. In particular, the research will look at the role of remittances in promoting income stability, empowerment, and social status change while also addressing the limitations of remittances. Remittances are a lifeline for many rural households, often more than government-led development initiatives in contributing to local economic growth and poverty reduction (Adams & Page, 2005; Islam et al., 2024; Lim & Morshed, 2015; Ratha, 2013). Remittances can be a game changer for women, enabling them to take on more prominent roles within the household and community. By having control over financial resources, women can improve family welfare, education and healthcare access and challenge traditional gender roles in patriarchal societies where economic decision-making is male-dominated (Gartaula et al., 2010; Sherpa, 2022). However, existing literature also highlights the risks of over-dependence on remittance flows. Too

much reliance on foreign income can lead to labour shortages, skew local development priorities and create vulnerabilities when external factors such as economic downturns in host countries affect remittance levels (Giri, 2017; Sapkota, 2017; Sunam, 2020). For women in particular, the challenge is to manage remittances sustainably to avoid long-term economic dependency. Jhumka is in Ramdhuni municipality in the Sunsari district of Koshi Province of Eastern Nepal. The Ramdhuni municipality was formed in 2014 and it was earlier named Jhumka Bazar. The area of the municipality is 91.69 square kilometers and the population is 63452, with 11491 families (CBS, 2023). The primary purpose of this research is to analyze the impact of remittances on the livelihoods of women of Jhumka Village in terms of economic autonomy, social inclusion and sustainability. The research will similarly examine the challenges of no diversification of the source of income and ways through which the opportunities can be optimally utilized while reducing risks.

Method

Qualitative studies and critical approaches have become increasingly crucial in gender studies in assessing contemporary socio-political changes (Othman et al., 2020; Sapkota, 2024; Sapkota & Dahal, 2022). This research employs the qualitative method, which is a measure of the constructivist paradigm since it seeks to constructively explain the experience of the community in a given social context, especially the impact that remittance has brought to the lives of women. Discussion and narrative sharing, which are integral in this approach, also enhance collective meaning-making in identifying generic and divergent stories that are critical in unraveling the multiple contextualized effects of remittance on women's livelihoods. These methods were used to capture the experiences of women in Jhumka Village who receive remittances. Three Focused Group Discussions

(FGDs) were conducted with 8-12 women in each group to discuss how remittances have affected their economic condition and social status. In addition, eleven one-on-one interviews were also conducted to get more detailed and personal stories from their individual narratives on remittance use. Sampling: Purposive sampling was used to select women who are direct recipients of remittances from family members working abroad. Thirty-one participants for the three FGDs and 11 individual interviews were included in the study. Participants were selected based on different criteria such as age, socio-economic status, and educational background to understand the impact of remittance across different groups of women (Dahal et al., 2024). Theoretical saturation was the guiding principle for the sampling. Data Collection: FGDs were structured to elicit participants' deeply held feelings regarding their experience in remittance management. The specific topics included were the ways of using the remittance, the function of the participants in the decision-making process, the problems faced in managing such funds and the changes in socio-economic status within the households. Each participant's troubles, possibilities and expectations in the context of remittances were more intimately investigated through in-depth interviews. Data Analysis: The data collected was analyzed within the thematic analysis framework. The recorded and transcribed scripts of the FGDs and interviews were coded and grouped in order to understand common/similar ideas such as those of economic development, integrating to new culture, participation in decision independent, and the problems of being dependent on remittances.

This research aims to identify the need for ICT integration in the process of teaching and learning, which directly supports the increase in the student's learning outcomes. Moreover, the proper use of ICT in teaching and learning activities mainly supports

learning. The overall study addressed the need for and significance of ICT tools and equipment in effective teaching and learning.

Findings

Economic Empowerment and Household Well-being

In Jhumka, the monetary support offered by the immigrants has become of great importance to many households, especially the women. Women from this study expressed that remittances have dramatically raised their family's general living conditions. These improvements were evident in the provision of better quality of shelter and housing, the availability and utilization of health facilities, and better educational standards for their children. For a section of many families, remittances have acted as a cushion in times of economic hardship as in the case of adverse weather conditions in agriculture or other unforeseen financial constraints. In one of the FGD, she narrated her own experience:

“We couldn't provide the most basic health services when my husband was not abroad and sending money. But now, because of the remittances, I have been able to buy better food for my children, improve their living conditions, and even build a better house. With the additional resources, we can afford comfort and make plans for the future, something we could not do in the past”. *(based on group discussion and conversation, May 2, 2024)*

This brings to the fore the role of remittances in enabling families in the village to feel a sense of economic security and ability to manage life's challenges from an economic perspective. Moreover, some women also pointed out that remittances have enabled them to establish micro enterprises. Though such enterprises as opening grocery shops and starting a tailoring business were home based and small-scale,

they were some of the first steps towards self-sufficiency. The extra income earned from these businesses, lessened the need to depend upon male members of the household, and enabled women expand their horizons. One woman who had spent her remittance on a startup commented:

“I am struggling woman. I was able to buy a sewing machine and start my own tailoring business with the money my husband sent. I am not solely reliant on remittances today and I am proud that I am bringing something into the family. I can now deal with my own money and run my own business.” *(based on personal conversation, May 1, 2024)*

These business activities while small-scale have also played an important part in helping women not just to become economically empowered but has increased their self-confidence and most importantly economic participation downtime. Results are consistent with work in the broader literature on remittances contributing to entrepreneurship and economic autonomy within rural communities (Adams & Page, 2005). As also argued by Miani (2023), sustainable livelihood for women can be better enhanced by engagement of women in economic activities and productive works rather than making them involved as mere labour participants.

Social Empowerment and Decision-Making

The study shows that remittances have a marked incidence on women's social roles, especially in constructs such as decision-making within the household. In those cases fathers or uncles of the family are working abroad and its women, including daughters who find themselves involved in household finances. Women are taking on a greater role in managing remittance money, which has made them key players in household budgeting, education, healthcare, and investment decisions. One interviewee shared her experience of this change:

“Previously, I had no engagement in financial affairs whatsoever. As I manage the remittances, I find myself accountable for various tasks, ranging from having money that would cater for tuition fees to provide for eventualities or emergencies. This change has given me a new control and thus a new responsibility, which is quite a lot. I feel more and more sure of myself when it comes to making financial decisions and managing the home, which I was not before. This, however, hasn't come without so many challenges. Despite its challenges, I look forward to the learning process.” *(based on personal conversation, May 3 2024)*

The new power relations in decision-making over financial matters is a dramatic reversal of the traditional gender patterns that existed in rural cultures involving masculine control of economic matters. While extension of remittances has empowered women at home, it has also given them more confidence, involvement in more economic activities such as starting own businesses. However, the study uncovered that women's decision-making authority remains somewhat constrained despite this emerging financial autonomy. Although they oversee remittances and make determinations concerning daily expenditures, pivotal decisions—such as land ownership, major investments, or considerable financial obligations—are frequently relegated to male relatives or necessitate their input. To further elucidate this issue, one participant in the focus group discussion articulated her struggle: “My past was not good. I manage the household finances now, but when it comes to purchasing land or making significant decisions, I still need to consult my husband or in-laws. I feel more empowered than I did before, but some choices are still beyond my control.” *(based on group discussion and conversation, May 2, 2024)*

This indicates that, although remittances have enhanced women's financial management roles, a gendered division of economic power continues to exist. This division is deeply ingrained in rural communities' cultural and social dynamics. Furthermore, these observations correspond with prior research, which has emphasized that women's economic empowerment via remittances is often limited (1) by persistent social and cultural norms. However, the impact of remittances cannot be overlooked because they do provide some degree of financial agency for women, but the overall landscape remains challenging (Gartaula et al., 2010). From a methodological perspective, as Sapkota (2019) argued, qualitative inquiries and constructivist paradigms also navigate such issues of socio-cultural transformation adjacent to people's livelihood and empowerment.

Social Mobility and Education

The influence of remittances on social mobility emerged as a central theme in the study, particularly concerning education. Numerous women articulated that a significant portion of their remittance income was allocated to their children's educational needs. They often chose to enroll their offspring in private schools, which are perceived to offer a superior quality of education when compared to public institutions. For these women, education represents a long-term investment in their family's future and a vital strategy for dismantling the cycle of poverty. One mother reflected on this sentiment, stating:

“The money we receive from abroad goes directly to my children's education. I want them to have opportunities that I never had and good schooling is the way to ensure they have a better life. Education is the key to their future and I am committed to giving them the best chance to succeed and escape the cycle of hardship we've

endured.” *(based on personal conversation, May 4, 2024)*

However, this commitment is not without its challenges because many families face financial constraints that complicate their ability to provide the desired educational opportunities. The investment in education is perceived as a crucial pathway toward achieving social mobility; it provides children—particularly daughters—with the chance to pursue advanced educational qualifications and thereby secure improved job prospects in the future. By prioritizing education, women enhance not only the economic well-being of their families but also contribute significantly to the broader social progress of their communities. However, the study uncovered that some women leveraged remittances for personal development, enrolling in non-formal education or vocational training programs. This opportunity to acquire new skills has enabled women to elevate their socio-economic status, which makes them more competitive in the job market or better equipped to manage their small businesses effectively. As one woman shared,

“My experience has shown me that education is the key to unlocking potential. Due to the supplementary earnings derived from remittances, I was able to enroll in a vocational training course. This particular opportunity has enhanced my capacity of running one's own business thereby boosting our family income. While the training has benefited my professional experiences, my morale has also improved; thus, making me employable for more challenging positions and support my family than I used to.” *(based on conversation with the author, May 1, 2024)*

They are a clear indication that remittances go beyond improving the quality of peoples' daily lives, however, are vital in helping transform their lives through education

inculcation and acquirement of skills. The fact that through remittance, women are afforded the opportunity to attain education and vocational skills means that adoption of new sources of income changes their social and economic status. Indeed, there is a close relationship between social mobility among women and education in relation to remittance since they both impel the enhancement of the livelihood status. Such a remark is also substantiated by various practical research findings for example, Bharti and Tripathi (2020), Sikder and Higgins (2017), Walegign (2017) in showing how education and remittance enable women in different population groups to improve their standard of living and; engage in business opportunities.

3.4. Challenges and Dependency

While the benefit was underscored, the study also revealed great hurdles associated with dependence on remittance. Most women voiced concerns about the viability of relying on remittances for their financial security. Fluctuations of the foreign labour market occasion this anxiety; as events within the host countries would determine changes in policies that may adversely affect the remittance flow hence the vulnerability of such families to economic shifts. In this regard, one woman articulated her concerns:

‘We rely a lot on the money my husband sends’. But what if he doesn’t have the job anymore? I think there is little or no opportunities here and I do not know how we will manage if we don’t have that income. It becomes a horror knowing that our future depends on this thing which we cannot fend for ourselves I know it is a cliché, but it is the truth. Said to me: “I wish there were more jobs in this area, then we would not always depend only on remittances.” (Source: interview, May 4, 2024) This reinforces strong reliance on remittance income making the economic setting of the community vulnerable and available employment opportunities are few. The use of

international labour markets makes families to be vulnerable due to pressures by outside factors beyond the family’s control. Since the community’s female members, they have emphasised the call for more development of local economic activities to reduce their reliance on remittances with the aim of living a more sustainable kind of life. During a recent focus group discussion, one participant articulated:

“We need jobs here. We can’t wait for money from abroad, we have to look for other ways to make the payments. If there were more markets here at home, we would not be interested in what happens to other countries markets. The desire for steady local employment would give us security and freedom. It would also add something to our community's development and help us cut on outside income.” (*group discussion and conversation, May 5, 2024*)

However, this goal has remained hard to crack since stakeholders face several hurdles in their processes. The first common theme that arose with the women engaged in the study was the lack of employment opportunities in their local region. Some of the respondents said that while remittances had enhanced their living standards, dependence on foreign earnings offered little possibility of sustainable living. This argument corresponds to previous studies which indicate that while remittance dependency is positive on the short run, it may lead to risks, if not incorporated with meaningful domestic development projects (Sunam, 2020). Besides, there are some social barriers which are related with emotional and social aspects of migration and economic difficulties. Female respondents said they always feels lonely and stressed due to the long time presence of husbands or sons at foreign countries in search of greener pastures. Families were torn apart; issues regarded as emotional challenges that could not be easily

dealt with despite the comforts of remittance given to the families. To illustrate this point, one woman revealed her emotional struggle:

“Some of the tests which people can face more closely have to do with solitude. My husband has been away for the past several years though assistance with monetary value is of course advantageous and there are a lot of things that feel like a mammoth task to manage alone. It gets so overwhelming that at times I feel as if I was left alone in the world to fight this.” A simple company relieves not only many responsibilities but also a friend who supports in return – I miss it when he is not around.” *(based on the personal conversation, May 1, 2024)*

When it comes to the social aspect, some of the most compelling findings of the author are related to the emotional consequences of family separation and breaking up the family structure that women have to face makes clear that social and emotional costs should also be taken into consideration when evaluating migrants’ remittances. This study calls for an integrationist approach to development because while the female subjects within the study are deriving their financial independence, they also need counseling in matters concerning their well-being. According to the findings of this research, a common understanding of the concept of remittances exhibit deep consequences to economic and social lives of women in Jhumka Village. The money sent home has empowered women in terms of financial independence; these women live better standards, education and entrepreneur deals. Nevertheless, the paper also reveals the demerits of dependence on the funds pointing to the need to establish sustainable local development programs and, the psychological stressors faced by the families of migrants. To achieve tangible and sustainable advancement it is that may be

essential to create a wider variety of economic activities across rural areas to enable women to attain both economic and social self-sufficiency without necessarily relying on the money sent by employees overseas.

Hinged on in the long-term, dependency and poverty traps and sustaining family burden for women and girls especially under patriarchy are inevitably maintained. Despite this, remittance though offers the needed cash for immediate management of the household and extended family needs, it also recirculates the traditional society’s roles that give women the prime responsibility of child care and other family responsibilities. This subordination ultimately constrains woman’s economic agency and instead perpetuates circular subservience to male decision-making patterns deepening patriarchy. In the longer term, there is potential for women to become locked into continued domesticity and lack of skills and economic independence, so that although remittances may be received on a regular basis, families will remain locked into relative poverty. This issue has been also highlighted by various studies in different empirical contexts (Ghimire et al., 2021; Lei & Desai, 2021).

Discussion of Findings

Consequently, the findings of this study have shown that remittances are important in the economic and social improvement of women in society, especially in the Jhumka Village. The arrival of these funds has boosted the lives of these women, which puts efforts into financing other sectors of importance like housing, healthcare and education. This finding affirms prior studies showing that remittance is a critical source of risk mitigation for rural households in the face of local economic challenges (Adams & Page, 2005). Additionally, the research finds that remittances give women the capacity to start small businesses, hence mitigating their vulnerability in dealing with male relatives. We

can also infer that remittances help households cope with difficult times and enable women to engage in economic activities. However, the findings are not limited to the idea of survival; this work reflects social and gender-role transformation and economic change within the community.

Economic Empowerment and Financial Autonomy:

One of the strong lessons learned from the study is how remittance brings about women's economic empowerment. With the income generated from remittances, women can address urgent needs: their homes, healthcare, and educating their children. These investments do not only increase their quality of life; nevertheless, they also help the family to build long-term prosperous future and stock better tomorrows. This view aligns with Adams and Page's (2005) finding that migration contributes to making rural households money secure, especially in regions that experience periodic changes in income. In addition, this is another kind of transformation in the aspect of financial freedom given by the capacity of women to begin small businesses out of remittances. Such activities as sewing pieces or operating short businesses, such as selling customized clothes and foodstuffs, empower women to work for their income without necessarily depending on male kin. Albeit they are a response to the changes that have occurred in societies, they disrupt the stereotyped gender arrangements of their societies.

The chance to run small enterprises also contributes to economically empowered women and strengthens their position in the family. For example, one participant recounted her experience: "With the money remitted, I managed to start a small business as a trader." In today's generation, women are financially independent able to stand independently, and I'm one of them now. "It is not a huge business but a very significant business" (*Personal*

conversation, May 3, 2024). However, as revealed from the information, although money has empowered women through remittances, their decision-making power remains limited to finances of the house. Major economic choices, these being buying of land or engaging in sizeable investments, remain principally the domain of male family members. This concord with other observation that in patriarchal societies, women, though they engage in economic activities, are limited in providing important decision-making powers (Gartaula et al., 2010).

Social Mobility through Education

The use of remittances to fund social change- one classic area of focus has been education-. Many women have focused on using remitted money to put children, particularly girl child, in private learning institutions. These are considered as investment in education to break the trend of poverty, and for the subsequent generation it promises better paid employment and a brighter future. These findings are in support with the study done by Ratha (2013) which also supports the proposition that the positive impacts of remittance inflow have preferred direction to education in order to enhance social and economic mobility. In addition, other women have used remittances for personal development by patronizing schools for vocational training education to improve on their skills necessary for advancing their children education. Besides the positive impact they will gain economically, their self-esteem and social status will also be raised. By so doing, women acquire new skills that enable them manage business or seek employment, basically enhancing their socio-economic status. In this vein, one respondent articulated: "The cash remittances made me to be in a position to attend to a vocational training program." However, the details of these experiences illustrate the process by which

remittance money transforms society within communities.

“At the present time, I am handling my small business much more effectively; this concept has provided me with a feeling of independence. I also believe that I am increasing more in competency as far as controlling many operations of the business is concerned. But this has not been easy (because) it is not joke to balance duties. While I take such chances with open arms, I sometime look at all the skills I realize that developed along the way. Therefore, I feel confident to tackle these tasks on my own and I can do things solitary than as a one WHO once needed constant supervision to perform even the easiest of these tasks.”(based on personal conversation, May 3, 2024)

Challenges of Dependency and Vulnerability

However, the given work underlines the possible drawbacks of reliance on remittances as a major source of currency inflows. Female participants pointed out two key issues with reliance situations on receiving dollar remittances: first, this model is doubtful it is sustainable since labor in foreign countries is highly unpredictable. It exists in host countries, in turn, means that the funds that women in Jhumka need for food, shelter, and other basic needs can dry up, leaving them in deep trouble. This observation goes hand in hand with Giri's (2017) studies, in which he warns that heavily relying on money remittances may harm the economy. Nevertheless, aside from factor of economics and money management, respondents often mentioned the emotional toll of running a home on their own while other family members work in another country. It is the culture for women to be the ones who handle the affairs of the house and when there are no men around, they feel so lonely and burdened. Besides emotional stress, this unpredictability of the

money received as remittances worsens the situation they go through. In this regard, one participant articulated: “Most of our income comes from the money my husband earns in another country, but I always worried what I would do if he got fired. This is so stressful, and managing all these tasks alone is very difficult.” (based on personal conversation, May 1, 2024)

This underscores the need to develop forward linkage opportunities that may ease pressure on remittances (1) Source of volatile household income. However, while migration money impacted the Filipino economy as a short-term solution, achieving sustainable and wealth generation, longer-term development needs to address employment generation within the country and women's employment. Besides, the study shows that even though the remittances are important to enhance women's economic capability and social status, dependency has a lot of other drawbacks thanks to the limited ability to make decisions. This is not a good position to be in from the standpoint of fair development because it represents a tangled mix of factors that need to be dealt with sensibly. Solving these challenges, though, will require the initiation of local employment undertakings that provide viable substitutes for remittances. More so, efforts to ensure women realize their full potential to exercise their rights in decision making on economic activities and within the household are needed. However, it is desirable to lower the dependence on remittances and, at the same time, support the development of local production. This approach, women in Jhumka Village shall have a decent and balanced level of growth in the society because their effort shall be rewarded.

Conclusion

The study has revealed that the only factor of remittances contributes positively in both economic and social improvement of women in Jhumka Village. These are reliable

sources of income; therefore they can bring the financial independence to women, increase the quality of their lives and invest in their children's future. But at the same time, many women have also been able to also start their own ventures so that they are economically empowered. Despite such a change having impacted the original role of male and female sexes, women are being asked to take up the mantle of handling finances in the home these days. Therefore, it would also be seen that remittance accord flexibility in empowering working woman and improving well-being of the household and hence reflects their constructive role in enhancing the local development.

As with every study, however, the research identifies one major drawback of focusing mostly on the remittances – several. Dependence on such foreign income exposes the households to periodic variations in international employment rates, which leads to unsustainability if those overseas earnings diminish. While women perform more financial decision-making work in families concerning these types of funds, they continue to be limited by patriarchal norms regarding the larger family matters. This has shifted the focus from a purely financial management perspective of empowering women to a broader social question.

To do this, the study applies specific strategies, i.e. local economic development and employment intensity strategies, to respond to these issues. Sustainable development of the country can only be supported by policy that addresses the need to strengthen local economy, adding value to the remittance received. As for sustainable women empowerment through remittance use in the livelihood, measures to create local job demand for non-skilled labor and enhancing women's rights for training and microcredit are essential in mitigating the reliance on foreign labor markets. Also, the need to directly address emotional problems, including the disruption

of family life due to migration, is crucial for the enforcement of women's, as well as their families,' welfare. Local economic strategies can be matched to the financial benefits of remittance, achieving a more proportionate result. But this will require cooperation from many people, especially from other professions other than engineering.

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