

Impact of Remittance on Socio-Economic Development in Nepal

Dipendra Bikram Sijapati

Lecturer, Department of Population Studies, Patan Multiple Campus Tribhuvan University

Corresponding Author: dipendra.sijapati@pmc.tu.edu.np, sijapatidipendra@gmail.com

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Abstract

This paper based on examines the social and economic effects of remittances on rural livelihoods in Birendranagar Municipality–15, Surkhet, Nepal. It aims to analyze remittance flow patterns and assess their contribution to household-level socio-economic development. Using a mixed-methods approach, primary data were collected from 46 remittance-receiving households through structured questionnaires and field observations, and analyzed using quantitative and descriptive techniques. The findings indicate that migrant workers are predominantly male with lower educational attainment, and Malaysia is the principal destination country. Remittances are mainly utilized for daily consumption, education, housing, and health services, resulting in improvements in living standards and access to basic facilities. However, remittance inflows tend to decline during periods of crisis, increasing household vulnerability. Given that remittances account for approximately 20–30 percent of Nepal’s GDP, their role in sustaining rural livelihoods is substantial. Although the findings are context-specific and not generalizable, the study highlights the significant influence of remittances on the socio-economic conditions of migrant households in Nepal.

Key Words: Impact, development, remittance, socio-economic and migration

Introduction

Remittances, the money sent by migrants to their families and communities, play a significant role in the socio-economic development of Nepal. They increase household income, improve living standards, and reduce poverty while contributing to national foreign exchange reserves, particularly in countries with limited exports (Kunwar, 2023; Regmi, 2016). A substantial portion of remittances is used for household consumption, including food, education, and health, which strengthens human capital and supports long-term economic development (Pant, 2020; Pison, 2019). Although only a small share is invested in businesses or agriculture, spending on education and health generates broader socio-economic benefits and higher returns compared to domestic employment (Rai, 2021; Solimano, 2003). Global crises such as pandemics, oil price fluctuations, and economic

slowdowns can reduce remittance flows, affecting household welfare and national economic stability (Acharya, 2022; Khadka, 2022). In Nepal, remittances contribute substantially to GDP and influence both micro- and macroeconomic conditions, supporting the livelihoods of millions (Gaudel, 2007). Despite their importance, the use and impact of remittances are not fully understood. This study examines how remittances affect household income, expenditure, and overall social and economic development in Nepal.

They also influence social and cultural aspects, including consumption patterns, housing, and lifestyle changes (Morengo, 2004). However, dependence on remittances can reduce resilience to economic shocks, and migration can cause brain drain, limiting the availability of skilled labor at home (Mathema, 2010). Governments can further optimize remittance benefits by establishing policies that support productive use and sustainable development (Gaudel, 2007). Overall, remittances provide a platform for improving living standards, increasing household income, and enabling investment, which can positively affect both family welfare and national development (Ranga, 2003). Migrant workers are not a new phenomenon that started in the twentieth century. Men and foreign employees have been moving out of their home countries and seeking employment in other locations since time immemorial in places where they can get their labor paid. The only difference is that the migrant workers are significantly higher today than what was ever experienced in the history. Millions of individuals are currently residing and working in nations other than their home countries either to earn their livelihood or find jobs. There are numerous forms of discrimination of migrant workers in the employment sphere. This study examines both social and economic effects of remittances in Nepal. Despite being a leading remittance-receiving country, research on the utilization and impacts of remitted funds remains limited. This study aims to explore how remittances affect household income, expenditure, social development, and economic stability, addressing gaps in existing literature. This paper based on examine the trend of remittance flow in the study area and its impact on the social and economic life of the respondents

Objectives

- To examine the impact of remittance on households in Birendranagar Municipality-15, Surkhet.
- To analyze the trend of remittance flow and its impact of remittance on socio-economic development.

Literature Review

Remittances have emerged as a critical driver of socio-economic development in many developing countries, particularly those characterized by labor migration and limited domestic employment opportunities. Nepal represents a prominent case, where remittance inflows have become a central pillar of the national economy and household livelihoods. This literature review synthesizes theoretical perspectives, global and regional evidence, and Nepal-specific empirical studies to contextualize the role of remittances in socio-economic development.

Theoretical Perspectives on Remittance and Development

Early development theories, particularly the neoclassical and developmentalist schools of thought of the 1960s and 1970s, viewed migration and remittances optimistically. Scholars argued that labor migration facilitated the transfer of capital, skills, and knowledge to origin countries, thereby supporting economic growth and poverty reduction (Abdullah, 2014). Remittances were considered a compensatory mechanism that could offset labor outflows and alleviate capital shortages in least-developed economies. In contrast, dependency and structuralist perspectives later criticized this optimism, arguing that excessive reliance on remittances could deepen economic dependency, discourage domestic production, and reinforce global inequalities. From this standpoint, remittances may improve household welfare in the short term while weakening long-term structural transformation. Contemporary literature increasingly adopts a balanced view, recognizing remittances as both a livelihood-support mechanism and a potential constraint on sustainable development, depending on policy environments and investment channels. Historical evidence demonstrates that remittances are not a new phenomenon; European countries such as Spain, Italy, and Ireland relied heavily on remittances during the 19th and 20th centuries to stabilize their economies and support household consumption (Adams, 2006).

Remittance and Nepal's Socio-Economic Context

Nepal's economy is uniquely shaped by large-scale labor migration, driven by limited domestic employment opportunities, rural poverty, and structural constraints. Historically, Nepali migration began in the early 20th century, particularly following the Anglo-Nepali War, with recruitment into foreign military services and seasonal labor migration to India. Over time, labor destinations expanded to the Gulf countries, Malaysia, and other regions, significantly increasing remittance inflows. Remittances have played a stabilizing role in Nepal's economy, particularly during periods of political conflict and economic instability. Studies indicate that remittance inflows helped prevent

macroeconomic collapse during the conflict period by supporting foreign exchange reserves and household consumption (Ratha, 2022). At the household level, remittances contribute to improved living standards, access to education, healthcare, housing, and food security, thereby enhancing social well-being.

Household Livelihoods and Remittance Utilization

Livelihood, defined as the means through which households secure basic needs and sustain their living with dignity, is closely linked to remittance income in Nepal. Remittances enable households to meet recurrent expenses and cope with economic shocks, particularly in rural areas where livelihood options are limited. However, evidence from comparative household studies suggests mixed outcomes. Thakur (2014), in a comparative analysis of remittance and non-remittance households in rural Nepal, found no significant differences in productive economic activities, highlighting the absence of effective policy mechanisms to guide remittance use. Dhungana (2016) further confirmed that remittances positively influence socio-economic conditions at the household level but have limited impact on local economic transformation due to weak institutional support and limited investment opportunities.

Research Gap

Despite extensive research on remittances in Nepal, gaps remain regarding their long-term developmental impact, particularly in rural settings. Existing studies largely focus on consumption, poverty reduction, or macroeconomic indicators, with limited attention to sustainable livelihood transformation and productive investment behavior. This paper addresses this gap by examining how remittances influence socio-economic development in Nepal, with particular emphasis on their utilization patterns and implications for rural livelihoods.

Methodology

This paper based on descriptive and exploratory research design to examine the socio-economic conditions of remittance-receiving households and to identify patterns of remittance utilization in the study area. The research was conducted in Birendranagar Municipality–Ward No. 15, Surkhet District, which comprises 408 households, of which 184 receive remittances from foreign employment. All remittance-receiving households were included using a purposive, non-random sampling technique; thus, the sample represents 100 percent of the remittance-user population in the ward. Households with internal migrants permanently residing in Kathmandu and not sending remittances to Surkhet were excluded, as they did not meet the study criteria. The respondents were members of migrant households, as the analysis focuses on the socio-economic status of

remittance-receiving families. Both quantitative and qualitative data were employed. Quantitative data were collected through a structured household survey to assess remittance income, utilization patterns, and selected socio-economic indicators. Qualitative data were obtained through a review of relevant literature, field observations, and key informant interviews to provide contextual understanding of remittance impacts. Primary data collection involved face-to-face administration of a structured questionnaire to all selected households, ensuring accuracy and consistency of responses. Key informant interviews were conducted with local social workers and the Municipality Secretary to supplement household data with insights on migration trends and community-level impacts of remittances. Secondary data were collected from peer-reviewed journals, government reports, census publications, and other credible sources related to migration and remittance in Nepal. Following data collection, the information was coded, tabulated, and analyzed using descriptive statistical techniques. Microsoft Excel and Word were used to generate tables, charts, and graphs for data presentation. Ethical standards were strictly maintained by obtaining informed consent from all participants, ensuring confidentiality and privacy, and using the data solely for academic purposes.

Results

Socio-Demographic and Economic Profile of the Respondents

This section presents the socio-demographic and economic characteristics of remittance-receiving households and migrant workers, including population structure, age, sex, marital status, educational background, employment destinations, skills, and reasons for foreign employment. These variables provide a basis for understanding the socio-economic context of migration and remittance utilization. The total population of the surveyed households is 1,104, comprising 652 females (59.05 percent) and 452 males (40.94 percent). The higher proportion of females reflects male migration for foreign employment, leaving women, children, and elderly members in the households. This population pattern is typical in migrant-sending communities and influences household roles and dependency. The age distribution of migrant workers shows that foreign employment is concentrated among younger adults. The largest share, 46 percent, is in the 25–30 years age group, followed by 37 percent in the 18–25 years group. Smaller proportions were observed in the 30–35 years (11 percent), 35–40 years (4 percent), and above 40 years (2 percent) categories. This indicates that young and economically active individuals are more likely to engage in foreign employment, due to greater physical capacity and financial responsibilities. The predominance of the 25–30 years group suggests that migration is closely linked to family formation and income needs. The sex composition of migrant workers is highly skewed. Males account for 93.31 percent of the

respondents, while females represent only 6.51 percent. This reflects social norms, gender roles, and labor market structures in Nepal. Limited overseas employment opportunities for women, family responsibilities, and legal and social constraints restrict female participation in foreign labor markets. Marital status also affects migration patterns. Most migrant workers (69.44 percent) are married, while 30.38 percent are unmarried. Married migrants are more likely to remit income regularly to meet household expenses, children's education, and healthcare needs, indicating a strong relationship between marital status and remittance behavior. Educational attainment among migrants varies, with the majority having moderate levels of education. About 36.89 percent have completed Secondary Education Examination (SEE), 28.21 percent have 10+2 education, 21.7 percent have below SEE level, and only 13.02 percent hold a bachelor's degree or higher. The relatively low proportion of highly educated migrants reflects limited domestic employment opportunities, encouraging migration for low- and semi-skilled jobs (Sources, 2025 Field Survey).

Employed Nations of Migrant Workers

The distribution of migrants by destination country. Nearly half (47.74 percent) are employed in Malaysia, followed by 36.89 percent in Gulf countries, the United States, Europe, and Australia. India accounts for 15.19 percent of migrants. The high share of migration to Malaysia reflects the demand for low- and semi-skilled workers and relatively simple migration procedures compared to other destinations (Sources, 2025 Field Survey).

Training Received by Migrant Workers

The skills of migrant workers vary by occupation. The largest proportion (36.89 percent) received training in hotel and restaurant services. Security guard and semi-skilled training each account for 19.53 percent, driving training for 15.19 percent, and computer training for 8.68 percent. This indicates that most migrant workers possess skills suitable for service-sector employment, while fewer have training for office or technical jobs (Sources, 2025 Field Survey).

Root Causes of Foreign Employment

The main reasons for migration include limited access to facilities, unemployment, family and social conflicts, and indebtedness. Lack of facilities was reported by 39.06 percent of respondents, unemployment by 21.70 percent, family conflicts by 17.36 percent, social conflicts by 13.02 percent, and indebtedness by 8.68 percent. These results suggest that deficiencies in basic services and living conditions are major drivers of migration in the study area.

Trend of Remittance Inflow

Remittances strengthen household and national economies. At the household level, remittances improve living standards and reduce poverty. At the national level, they contribute to foreign exchange reserves, enhance the current account balance, and support employment opportunities. Although a small portion is invested in productive sectors, remittances still contribute to socio-economic development (Sources, 2025 Field Survey).

Income of Expatriate Workers

Household income is an important factor influencing migration. Low income and limited employment opportunities, particularly in agriculture with seasonal work, drive many individuals to seek foreign employment. The present wage structure of migrant workers indicates that migration provides higher and more stable income, which improves household welfare and socio-economic conditions (Sources, 2025 Field Survey).

Income of Expatriate Workers

The monthly income levels of migrant workers. None of the respondents reported earning below NPR 15,000 per month. About 10.85 percent of migrant workers earned between NPR 15,000 and 25,000, while 15.19 percent earned between NPR 25,000 and 35,000. A larger share, 28.21 percent, reported monthly earnings between NPR 35,000 and 45,000. The highest proportion of respondents, 45.57 percent, earned more than NPR 45,000 per month. These results indicate that a majority of migrant workers earn relatively higher incomes, which enhances their capacity to remit funds to their households (Sources, 2025 Field Survey).

Medium of Remittance Transfer

The methods used by migrant workers to transfer remittances. The most commonly used medium was IME, accounting for 45.57 percent of the transfers. Banks were used by 32.55 percent of the respondents. A smaller proportion relied on relatives (15.19 percent), while only 6.51 percent used informal channels such as hundi. The results suggest that formal remittance channels dominate, although a limited use of informal methods persists, particularly among those with restricted access to banking services (Sources, 2025 Field Survey).

Frequency of Remittance Dispatch

The frequency of remittance transfers. The largest proportion of migrant workers (41.23 percent) sent remittances on a yearly basis, followed by 39.06 percent who sent money every six months. About 8.68 percent reported irregular transfers. Quarterly remittances

were reported by 6.51 percent of the respondents, while only 4.34 percent sent remittances on a monthly basis. The findings indicate that most migrant workers remit money once or twice a year rather than on a regular monthly schedule (Sources, 2025 Field Survey).

Reimbursements for Family

The reimbursement is the amount of money relayed by the expatriate workers on overseas employment. The foreign employees go to pursue improved opportunities. The earned wages are very different and are appealing to foreign migrants. The remittances can significantly contribute towards the economic growth of the local and regional and national level in sending migrant countries.

Table No: 1. Reimbursements for Family

S. N	Amount of Remittance	No.	Percent
1	Below 15,000/-	-	-
2	15,000- 25,000	20	10.85
3	25,000 – 35,000	28	15.19
4	35,000- 45,000	52	28.21
5	Above 45,000	84	45.57
	Total	184	100

Source: Field Survey, 2025

As indicated above table, the remittance receiving amount of foreign employee. 10.85 percent of the respondents send 15 to 25 thousand monthly, 15.19 percent send 25 to 35 thousand, 28.21 percent send 35 to 45 thousand and 45.57 percent send 35 to 45 thousand. Most of the respondents remit in excess of 45 thousand and minority between 15 and 25 thousand since the highest percentage of the migrant's salary was above 45 thousand.

Remittance Receiver

Migration is inextricably connected with remittances as the form of development financing. In most instances, particularly in the vulnerable nations, the migration is forced by the civil conflict, political persecution or economic misfortunes. To the population of the least developed countries (LDCs), migration can be more of a necessity to escape a very difficult situation, not a choice. On the one hand, having

left their countries of origin, migrants ironically end up supporting the economy of their countries of origin back through remittances. The beneficiaries of the remittances in Nepal are usually relatives of the migrants. The following table gives the list of money receivers:

Table No: 2. Remittance Receivers

Receiver	No.	Percent
Father	60	32.55
Wife/ Husband	52	28.21
Mother	44	23.87
Brother/Sister	16	8.68
Relatives	12	6.51
Total	184	100

Source: Field Survey, 2025

Above table indicates that, in most cases, father, mother and wife were the recipients of remittance money with a percentage of 32.55, 28.21 and 23.87 respectively. 8.68 percent relatives, family and brother/sister were other beneficiaries of remittance. Most of them are parental and a minority is family members. The majority of respondents have a father who was a head of the household, he dominates the whole household thus has access to the money.

Purpose / Use of Remittance

The use of remittances in development has been viewed differently over time. In the 1970s and early 1980s, many studies reported limited productive use of remittances, as most funds were spent on consumption rather than on business or agricultural investment. More recent research has challenged the strict separation between consumption and investment. Expenditure on education, health, and skill development contributes to human capital formation and supports long-term economic development in labor-exporting countries. When combined with physical capital, migrant earnings can generate higher returns than those available in domestic employment. Remittances also improve household living standards by meeting basic needs and increasing access to services. Although direct investment of remittances may have a stronger economic impact, spending on human capital and household welfare plays an important role in development and livelihood improvement.

Table No: 3. Use of Remittance

S. N	Purpose	No.	Percent
1	Daily Commodity	56	30.38
2	Upgrade of houses	36	19.53
3	Debt	32	17.36
4	literacy /Wedding/ Buy Gold	24	13.02
5	Assets	20	10.85
6	Health	16	8.68
	Total	184	100

Source: Field Survey, 2025

As above table indicates, remittances were being used, 30.38 percent were using that remittance to buy a day, 19.53 percent would be used on maintenance of home, 17.36 pay loan, and 13.02 percent were used on literacy, wedding and golds and the remaining 10.85 used on health facilities.

Social Impact of Remittance

The modern facilities that is available in the area of study like; furniture, solar panels, gas stoves, televisions, electricity etc elevate the standards of few of the people in the area of study to a greater level. Their family members have gotten involved in foreign employment and this has dramatically improved the living standards of such households. The remittances have led to many social benefits as discussed below:

Improvement in Accommodation

Housing is a serious social problem that can be related to the provision of proper living conditions to every member of the society. It is a foundation that is evaluated by the society whether one has good and standard life or not. These different categories of house structures found in the study area are tabulated below:

Table No: 4. Improvement in Accommodation

Types of Houses	Before		After	
	Number	Percent	Number	Percent
Pakki	32	17.36	104	56.42
Ardha-Pakki	72	39.06	56	30.38
Kachhi	80	43.4	24	13.02
Total	184	100.0	184	100

Source: Field Survey 2025

The housing of the houses before and after foreign employment. Previously, the houses were 43.4 percent Kachhi and after foreign employment 13.02 percent only houses were Kachhi and 56.42 percent turned into Pakki houses. Likewise, ardha pakki houses existed before 39.06 percent and this percentage went down to 30.38 percent after foreign employment. Moreover, the 17.36 percent of the Pakki houses had been before and the percentage rate was 56.42 percent after foreign employment. This fact shows an increasing pattern of building Pakki houses. As the income of people via remittances goes up, individuals can now afford to construct new Pakki houses to improve their living conditions.

Improvement in Education Standard

Education is a transformational way of empowering people and enhancing their living standards. It prepares individuals with knowledge and skills helping them to actively participate in and enjoy the fruits of development programs. Education can be used to enhance the level of how people think and this will assist in enhancing the level of life style that is required to play an active role in economic, social, political and civil life. The following table shows the alterations in the educational aspect of the respondents after using remittances:

Table No: 5. Improvement in Education Standard

Institution	Before	Percent	After	Percent
Government School	148	80.29	112	60.76
Public School	20	10.85	48	26.04
Private School	16	8.68	24	13.02
Total	184	100	184	100

Source: Field Survey, 2025

The educational level of the people or the family before and after the migration. Most of the family members were enrolled in government schools (80.29%), and then followed by the public schools (10.85%), and a small number of the family were enrolled in private schools (8.68%). Most of the respondents were enrolled in the government schools (60.76%), with the number joining the private school slightly growing to 13.02% after receiving remittances. The study has shown that the use of remittances contributed to modification of educational decisions of respondents in the study region.

Improvement in Health Facilities

Health check-ups are essential to the well-being of a body, both in the unborn stage and the day-to-day. Nevertheless, lack of awareness, poor economic status and facilities among other reasons

make many people not to receive regular health check-ups. The respondents were found to have changed their health status with regards to health check-ups. The position of health check-ups will be as follows:

Table No:6. Improvement in Health Facilities

Health Institution	Before	Percent	After	Percent
Health Post	168	91.14	96	52.08
Hospital	16	8.68	88	47.74
Clinic/Medical	-	-	-	-
<i>Total</i>	<i>184</i>	<i>100</i>	<i>184</i>	<i>100</i>

Source: Field Survey, 2025

the distribution of the respondents according to alterations in their health status. Prior to The remittances, 91.14 percent of the respondents would visit health posts in search of health check, and a percentage of 8.68 percent would visit hospitals. Fifty two point eighty percent of the respondents therefore went back to health posts even after receiving remittances of 47.74 percent opted for hospitals. Improvement in Social Status The status in the society is improved because of the increase in earning. The reason is that the more the earning the better the education, accommodation and the luxury gadgets purchase capacity rises. The ability to help others in terms of economics has also been enhanced thus the social status within the society has improved.

Economic Impact of Remittance

Remittance also plays a major role in the economic facet of the society and the country also. The effects of remittance as a direct effect on cash flow and as cash flows into a country or a household we can say that the effect will be clearly felt. Money is always on the pillar of the economic aspect. Therefore, remittance is always influential in the economic aspect. It may also be used to calm down investor panic when the international reserves are reduced or external debt is on the rise.

Also, Nepal receives foreign currency through remittance. As Nepal is a lesser type of export country, remittance is the one of the major sources of foreign reserve of Nepal. Therefore, remittance does not only affect the status of the economic condition at household level, but considerable effect is also seen at the national level.

Economic Changes at the Household Level

Analysis of the household economic indicators before and after receiving remittances shows improvements in financial assets. Ownership of land and furniture remained unchanged, but households with bank balances increased from 68 before migration to 156 after migration.

Similarly, 52 households reported having insurance after migration, compared to none before. These changes indicate an overall improvement in the economic condition of remittance-receiving households (Field Survey, 2025).

Increase in Household Income

Household income levels show a significant rise after migration. Before migration, most households earned between NPR 20,000 and 30,000 per month (32.55 percent), followed by NPR 30,000–40,000 (26.04 percent), and only 8.28 percent earned above NPR 40,000. After migration, 71.61 percent of households reported income above NPR 40,000, and 19.53 percent earned between NPR 30,000 and 40,000. No households remained in income categories below NPR 20,000. This demonstrates the substantial contribution of remittances to household income (Field Survey, 2025).

Change in Household Expenditure

Household expenditure also increased after receiving remittances. Before migration, 56.42 percent of households spent below NPR 10,000 monthly, and 28.21 percent spent between NPR 10,000 and 20,000. After migration, the share spending below NPR 10,000 declined to 28.21 percent, while 36.89 percent spent between NPR 10,000 and 20,000, and 30.38 percent spent between NPR 20,000 and 30,000. A small share (4.34 percent) reported expenditure between NPR 30,000 and 40,000. Increased spending reflects higher household income levels. Remittances are mainly used for food, basic non-food items, and education. Expenditure on education and other non-food items represents investment in human capital and household welfare, contributing to improved living standards (Field Survey, 2025).

Conclusion

Remittances have a huge part in national economy contribution to the development of a household and national level. The researched noted that migrant workers are mostly men, with the society being male-dominated where the responsibility of the family is usually vested in men. Most of the households of the sampled foreign employees were found to be married and the remittances received by them play an important role in meeting the family requirement which includes schooling their children, payment of healthcare needs of their elderly members, and overall well-being of the family. These forces have encouraged a large number of married people to work out of country. The high salaries were payable to most of the expatriate workers who had been trained. The remittance inflow is primarily in form of IME and banks that have family members that are paid after every 6month or 1 year in form of salary. The recipient of the remittance is usually a father or a husband. Remittance is primarily used in day to day consumption. Recent studies have questioned the classical categorization of consumption versus investment especially with respect to the positive

effects of expenditure on health and education which can be regarded as investments on human capital. Nonetheless, the research indicates that the health and educational status of the households of foreign employees has had the positive change. As well, the accommodation facilities are also improved due to the remittance. Getting remittances and spending them are not easy and risky including the possibilities of robbery, unequal wages, growing alcoholism, and conflicts. These are problems that should be addressed in order to make sure that remittances are spent efficiently and productively. The remittance plays a major role in the economic welfare of the households as well as the national economy. The rise of household income and expenditure, improvement of the facilities, and availability of bank balance/insurance shows to show that there is a positive change in economic aspects. It is important to understand the dynamics of remittance usage as they evolve and ensure that the challenges that come with it are resolved to make the most out of the good effects that remittance usage has on the society.

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