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## Gender Dimensions of Migration, Remittances, and Household Economic Security in Nepal

Reena Adhikari<sup>1</sup> 

Gyan Mani Adhikari<sup>2</sup>

Agya Dhungana<sup>3</sup>

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### Abstract

This paper examines how migration patterns, remittance flows and household economic outcomes are affected by gender in context of Nepal drawing using the data from Nepal Living Standards, Survey IV. The study uses statistical analysis and econometric modeling to examine whether male and female migration create different impacts on welfare of the families in Nepal. The findings suggest that men and women migrate for distinctly different reasons while women primarily for marriage while men migrate seeking employment opportunities. The results further found that female migrants typically earn less as compared to men but send home a larger share of their income than male. Families with female migrants invest higher proportion of their income in education and healthcare while families with male migrants are devoted in the reduction of overall poverty. These findings highlights the distinct contributions of both male and female migrants to household economic security.

**Keywords:** Gender, Migration, Remittances, Household Economics, NLSS-IV

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<sup>1</sup>Assistant Professor, Nepal Commerce Campus, Tribhuvan University

<sup>2</sup>Associate Professor, Central Department of Management, Tribhuvan University

<sup>3</sup>Media Implementation Assistant, Omni Media Group, Nepal

Corresponding Author: [reena.adhikari@ncc.tu.edu.np](mailto:reena.adhikari@ncc.tu.edu.np)

orcid : <https://orcid.org/0009-0005-3886-5952>

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## 1. Introduction

In the last some decades Nepal has emerged as one of the migration- dependent economy where one in four household and gone through migration (Central Bureau of Statistics, 2019). Recent data shows that more than 2.2 million Nepalese has migrated to other countries for work (Ministry of Labour, Employment and Social Security, 2020). This represents 15% of the country's total labor force is working abroad (International Labour Organization, 2021). The remittances they send home represents about quarter of Nepals GDP and these remittances has become back bone for the country in reducing the poverty and increasing the welfare of the people (World Bank, 2022).

Over the past few decades, this dependence has grown significantly in scope. Remittances made up less than 2% of GDP in 1990 (Nepal Rastra Bank, 2020). This percentage increased to 27.3% by 2019, placing Nepal among the top recipients of remittances worldwide in relation to the size of its economy (World Bank, 2020). Nepalese society has undergone a fundamental transformation as a result. Particularly impacted are rural areas, where more than 40% of working-age adults Nepal's development strategy now revolves around migration. Through a number of initiatives and bilateral agreements, the government actively encourages employment abroad (Kern & Müller-Böker, 2015). We still don't fully comprehend how gender influences these migration experiences, despite this crucial role. Most of the studies relies on male who go to the Gulf for manual labor and construction jobs (Bruslé, 2012; Sijapati et al., 2015) but less attention is paid to the migration stories of women. They are frequently overlooked or reduced to straightforward accounts of household tasks (Gartaula et al., 2012).

There exists knowledge gap in the differences between migration of male and female (Bastia, 2014). As both of them send remittances in the country using different channels and frequencies (Ramirez et al., 2005). There might be differences in the impact of the family wellbeing based on the gender roles and expectations (Maharjan et al., 2012). Understanding these differences is crucial for policy formulation and implementation.

International research shows that gender plays a clear and important role in migration patterns. Women migrants, in particular, tend to focus their remittances on family needs such as children's education and healthcare, even though they usually earn less than men (Piper, 2018; UN Women, 2017). Evidence from the Philippines shows that women send back almost

85% of their income, while men send around 60% (Asis, 2006). As compared to men, women tend to stay more emotionally and financially connected to their home communities (Boyd & Grieco, 2003). Because of this, the support they provide to families is more steady and reliable (Semyonov & Gorodzeisky, 2021).

There is also qualitative difference in the pattern of remittances made by women. A study in Mexico has shown that women tend to remit money to buy basic needs, medical care, and education (Adger et al., 2014). Men tend to send more frequently and in large but less frequent amounts, which are usually used in business investments or acquisition of land (Goldring, 2004). These disparities encompass larger gendering roles regarding care and management of the home, which continues to exist across the cultural backgrounds (Parreñas, 2001). Nevertheless, there is a paucity of evidence base as far as South Asian settings in general and Nepal in particular are concerned. Available literature on Nepalese migration has been predominantly devoted to the flows of men to the Gulf Cooperation Council countries (Sijapati & Limbu, 2017). According to recent studies, the rate of women migration in Nepal is growing at a high rate to the Gulf countries as domestic workers (Simkhada et al., 2018). However, we have little understanding of the ways in which such gendered migration flows have varied effects on household welfare in Nepal in its cultural and economic context. The cultural environment of Nepal provides certain challenges in the interpretation of the effects of gendered migration. The conventional gender expectations have a very strong impact on the household decision making and distribution of resources (Bennett, 2002). Women lack influence in matters related to financial choices despite the fact that they bring a lot of income to their homes (Acharya & Bennett, 1981). There are also further complications in terms of caste and ethnic differences (Gellner et al., 1997). Migration can either strengthen or undermine these patterns in ways that are not yet well comprehended. The paper attempts to fill these knowledge gaps in a systematic manner. We analyze the difference in impacts of migration by men and women on household economic security in rural Nepal. Our study is based on the results of a detailed survey on more than 7500 households that were in various districts and ecological areas. It is one of the broadest available data on the migration and gender in Nepal. There are three research questions that are interconnected. To begin with, what is the difference between migration pattern, destinations, and motivations of men and women in Nepal? Second, how do gender vary in remittance sending behavior in terms of amounts, frequency and intended purpose? Third,

what are the impacts of these gendered migration and remittances on the household welfare outcomes? We take a mixed method approach to analytical strategies, marrying the quantitative analysis of the results of our survey with qualitative interviews with migrant families. We look at various aspects of household welfare such as income, food security, investment in education and access to healthcare. This holistic strategy enables us to understand the direct economic effects as well as the social effects at large of gendered migration patterns. The comprehension of these gendered aspects of migration goes well beyond the academic world of interest. Such development issues as chronic poverty, little domestic job opportunities, and consistent financial vulnerability persist in Nepal (Asian Development Bank, 2021). Remittances have turned out to be an important source of foreign exchange and poverty reduction (Ratha et al., 2019). Due to the changes of the migration flows and the possible feminization of the same, the policy that acknowledges and properly helps both males and females migrants could contribute greatly to the development outcomes. The consequences are numerous in terms of policy. The labor migration policies must support the various needs and vulnerabilities of male and female migrants (International Organization for Migration, 2019). The remittances have different impacts on household welfare among migrants of both genders and thus social protection systems need to take into account this fact (Sabates-Wheeler and Waite, 2003). Gendered trends in the use of remittances and saving habits should be reflected in financial inclusion programs (Demirgüç-Kunt et al., 2018). The study fits into the larger academic discussion concerning migration, gender, and development even though it offers evidence which is specifically applicable to the policy situation in Nepal. With what we capture about the influences of gender on the migration outcomes on household wellbeing, we hope to influence more efficient and fairer means of regulating labor mobility, and the developmental benefits of the same to Nepalese households and communities.

## **2. Literature Review**

### **2.1 Introduction to the Nepal context of Migration.**

The migration history of Nepal starts with economics and geography. Located between India and China, with a small arable land, and scarce access to industries, Nepal has always been a country people go to in order to survive and prosper. What began as a seasonal migration to India has changed into an international trend, Nepalese workers are now located in the oil fields

of Qatar and palm plantations of Malaysia (Sharma, 2019). The prevailing narrative is on the young men abandoning villages to work in dangerous and poorly paid jobs in foreign countries. These narratives are not fiction and pointless - the Gulf construction sites have taken thousands of Nepalese lives and the separation over years has divided families (Thieme & Wyss, 2005). This male perspective is however lacking a major aspect of the migration reality of Nepal. The migration of women is in various ways that may not necessarily fall into category. A few women do migrate in Nepal to acquire education or work in towns. Others are international migrants who either get married or join husbands who are employed in other countries. More and more of them are interested in finding domestic jobs in the Gulf countries and in other places (Kaspar, 2005). Nevertheless, the international migration of women has traditionally been constrained by governments, which have introduced formal barriers that do not necessarily reflect the reality of migration (Kern and Muller-Boker, 2015). Recent research has started to record the process of feminization of migration of Nepal, especially internal rural to urban migration (Maharjan et al., 2012). Women are also moving towards education and work opportunities, and a lot of young women are migrating to break the traditional restrictions of women mobility. However, the female migrants can be particularly vulnerable such as having fewer social networks within the destination countries and being more exposed to exploitation (Bruslé, 2008).

## **2.2 The Gender Effects of Remittance.**

Money moved by migrants to their home countries-remittances- is one of the most concrete ways in which migration can impact on the welfare of households. These financial flows have proven to be useful in Nepal as they have alleviated poverty, the education of children and healthcare (Acharya and Leon-Gonzalez, 2014; Lokshin et al., 2010). Remittances also assist the families to endure the economic shocks and level the consumption in the case of the unreliability of the local sources of income (Zezza et al., 2011). Nevertheless, the effect of such transfers of money can greatly rely on the sender. The studies conducted in other nations indicate that women and men do not spend remittances in a similar way, with women being more eager to pay attention to the children education, healthcare, and basic household expenditures (Antman, 2015; Carletto et al., 2011). The feminine altruism pattern is representative of cultural norms, as well as the closer role women have in the day-to-day household management decision-making. Latin American and African studies as well as other countries of Asia have discovered that remittances of female migrants generate larger gains in child welfare indicators, such as

school enrollment, nutrition, and healthcare use (Boehme et al., 2015; Ratha et al., 2011). The processes underlying such differences are not entirely comprehended but most probably have to do with gendered roles in the households and various priorities among migrants of sexes. On the context of Nepal, on the other hand, we are astonishingly little aware of such gendered remittance patterns. Majority of the current studies consider migration as a household (strategy) without consideration of the gender of the migrant and its effects. This is a big gap considering the fact that Nepal is very reliant on remittances to develop economically.

### **2.3 Theoretical Framework**

We base our analysis on the New Economics of Labor Migration theory, which considers migration as a family level approach to the management of economic risks and limitations (Stark and Bloom, 1985). As opposed to the income disparity between the source and destination regions, NELM acknowledges the fact that the households send migrants to diversify incomes, obtain credit, and hedge against local economic crashes. We build on this framework by including the contribution of feminist economics which emphasizes on how gender relations influence all dimensions of migration process (Pessar & Mahler, 2003). Gender determines the access to migration opportunities, the type of work to be done by migrants, the amount of money they are able to earn, and the level of control over the amount of money they send home. These gendered aspects provide various channels in which both male and female mobility influences the welfare of a household.

## **3. Methodology**

### **3.1 Data and Sample**

This discussion relies on the results of the Nepal Living Standards Survey IV (NLSS-IV), which was carried out by the central bureau of statistics in Nepal under the assistance of the world bank in 2010-2011. In this survey, 7540 households were interviewed in all the 75 districts of Nepal in an elaborate sampling design that guarantees the results reflect both urban and rural population of various regions in the country. The NLSS-IV has an abnormally comprehensive data on migration and remittance. In addition to demographic information, the survey monitors absent relatives, their data in terms of reason of absence, the place that the individuals went, and the amount of money they remit home. This detailed coverage enables us to examine not only the presence of migrants in the households, but the various types of migration produce

varying effects. In this research paper, we dwell on families which are distinctly categorized by the gender of their main migrant. We also rule out homes that include both men and women migrants to isolate gender effects, but this is a limitation because mixed-gender migration is becoming more prevalent.

### 3.2 Key Variables

This analysis is based on a few sets of variables that are built on the NLSS-IV data: Migration features consist of binary variables denoting the migration of either male or female and the main motive of migration (employment, education, marriage, or family) and the destination of the migration (internal, India, Gulf countries, or other foreign countries) and the time spent out of the home. The remittance measures reflect the quantities of money sent home and the number of transfers a year. When the data concerning the migrant income is accessible, we also analyze the ratio of remittance to income. Household welfare indicators are per capita expenditure, status of poverty using Nepal national poverty line, and expenditure on education and health as well as their position in the national expenditure distribution. Control variables include household factors that could affect migration choices as well as welfare outcomes, such as household size, age and education of the head, rural/urban place of residence, ecological area, and ethnicity.

### 3.3 Analytical Strategy

We follow a multi-step analysis method that aims at developing an understanding gradually. First, descriptive analysis displays simple trends on migration characteristics, remittance patterns and household results on the gender of migrant. Statistical tests are used to see whether or not differences are significant.

Second, we estimate multivariate regression models to examine how male versus female migration affects household welfare while controlling for other relevant factors. The basic specification is:

$$\text{Welfare Outcome} = \beta_0 + \beta_1 \text{Female Migrant} + \beta_2 \text{Remittance Amount} + \beta_3 \text{Control Variables} + \varepsilon$$

In which the coefficient  $\beta_1$  represents the distinction in the welfare results of families having female and male migrants, other factors of household traits fixed. The instrumental variable methods are applied to control worries that unobserved household characteristics may affect the

migration choices as well as welfare outcomes. We have such tools as past patterns of migration within the community and geographic endowments of the community which influence the cost of migration yet does not directly have an impact on the present household welfare. We have all the analysis with the correct survey weights to make our results reflect Nepal national population as opposed to the surveyed households.

## 4. Results

### 4.1 Who Migrates and Why: Gender Patterns in Migration

According to the NLSS-IV data, migration affects almost one in four Nepalese households (23.4%), but the type of migration varies significantly by gender. The majority of migrant households (78.6%) have male migrants as their primary absent member, whereas 21.4% have female migrants.

**Table 1: Household Characteristics by Migration Status**

Characteristic	No Migrant (n=5,774)	Male Migrant (n=1,389)	Female Migrant (n=377)	Test Statistic*
<b>Household Demographics</b>				
Average household size	4.8	5.6***	5.2***	F=24.7
Head's age (years)	46.2	47.8*	44.3**	F=8.3
Head's education (years)	3.4	4.1***	4.8***	F=15.9
Female household head (%)	18.4	12.7***	28.6***	$\chi^2=45.2$
<b>Economic Outcomes</b>				
Per capita expenditure (NPR)	28,450	34,670***	31,250**	F=12.4
Below poverty line (%)	28.2	19.4***	23.1*	$\chi^2=23.8$
Bottom expenditure quintile (%)	22.3	15.8***	18.9*	$\chi^2=18.7$
<b>Geographic Distribution</b>				
Urban residence (%)	17.1	19.4	22.5**	$\chi^2=7.9$
Mountain region (%)	8.9	11.2*	7.8	$\chi^2=5.1$
Hill region (%)	43.2	48.7**	46.1	$\chi^2=6.8$
Terai region (%)	47.9	40.1***	46.1	$\chi^2=15.3$

Statistical significance: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . Test statistics are F-statistics for continuous variables and chi-square statistics for categorical variables.

Table 1 shows a number of significant trends. Compared to households without migrants, those with migrants are typically larger and have more educated heads. This implies that not all families have access to the resources and skills needed for migration. It's interesting to note that



households headed by female migrants have the highest levels of education and are more likely to be female-headed, which may be due to women migrating for family or marriage-related reasons that alter the makeup of the household.

When we look at the reasons why men and women migrate, the most notable distinctions become apparent. These motivational patterns are shown in Table 2:

**Table 2: Primary Reasons for Migration by Gender**

Migration Reason	Male Migrants (%)	Female Migrants (%)	Difference	Chi-square Test
Employment/Work	68.4	15.4	-53.0***	$\chi^2=267.8$
Education	12.3	10.8	-1.5	$\chi^2=0.4$
Marriage	3.2	45.2	+42.0***	$\chi^2=312.5$
Family reasons	8.7	28.6	+19.9***	$\chi^2=67.3$
Other reasons	7.4	0.0	-7.4***	$\chi^2=28.9$
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	-	-

Statistical significance: \*\*\*  $p < 0.001$

Both statistically and substantively, these differences are substantial. Less than one-sixth of female migrants depart for work, compared to more than two-thirds of male migrants. Compared to just 3.2% of male migrants, nearly half of female migrants depart for marriage. These trends are a reflection of Nepalese society's strongly gendered expectations regarding family roles, employment, and mobility.

Gender also significantly affects destination patterns, as Table 3 illustrates:

**Table 3: Migration Destinations by Gender**

Destination	Male Migrants (%)	Female Migrants (%)	Difference	Chi-square Test
<b>International Migration</b>				
Gulf countries (UAE, Qatar, Saudi Arabia, Kuwait)	42.1	18.2	-23.9***	$\chi^2=45.7$
Malaysia	23.6	12.5	-11.1***	$\chi^2=12.8$
India	8.9	24.3	+15.4***	$\chi^2=35.6$
Other international	10.0	6.4	-3.6	$\chi^2=2.8$
<b>Internal Migration</b>				
Within Nepal	15.4	38.6	+23.2***	$\chi^2=58.9$
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	-	-

Statistical significance: \*\*\*  $p < 0.001$

Male migration concentrates heavily in Gulf countries and Malaysia, reflecting the demand for male workers in construction, manufacturing, and oil sectors. Female migration shows greater diversity, with substantial internal migration within Nepal and significant movement to India, likely reflecting both marriage migration and domestic work opportunities.

#### 4.2 Remittance Patterns: How Gender Shapes Financial Flows

The financial flows from male and female migrants show distinct patterns that have important implications for household welfare. Table 4 presents detailed remittance statistics:

**Table 4: Remittance Patterns by Gender of Migrant**

Remittance Characteristic	Male Migrants	Female Migrants	Difference	Test Statistic
<b>Amount and Frequency</b>				
Average annual remittances (NPR)	89,450	56,780	-32,670***	t=6.8
Median annual remittances (NPR)	65,000	45,000	-20,000***	z=5.2
Send remittances quarterly or more (%)	65.7	78.3	+12.6***	$\chi^2=15.4$
Send remittances monthly (%)	23.4	34.7	+11.3**	$\chi^2=11.2$
<b>As Share of Income</b>				
Remittances/reported income (%)	34.8	41.7	+6.9**	t=3.1
High remitters (>50% of income) (%)	18.9	28.4	+9.5**	$\chi^2=8.7$
<b>Remittance Channels</b>				
Bank transfer (%)	45.2	38.9	-6.3	$\chi^2=2.8$
Money transfer company (%)	31.8	29.4	-2.4	$\chi^2=0.5$
Informal channels (%)	23.0	31.7	+8.7*	$\chi^2=6.9$

*Statistical significance: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$*

Table 4 presents an intriguing paradox: female migrants send a larger percentage of their income and do so more regularly, whereas male migrants send larger absolute amounts. Sending money on a quarterly or monthly basis is much more common among female migrants, indicating closer and more consistent financial ties to their home countries.

Female migrants are more likely to use informal transfer channels (friends, family, or community networks) than banks or money transfer companies. This could be due to a number of factors, such as limited access to formal financial services, greater comfort with community-based networks, or smaller transfer amounts that make formal channels less cost-effective.

### 4.3 Household Welfare Impacts: Different Types of Security

The ultimate question is how these different migration and remittance patterns translate into household welfare outcomes. Table 5 presents regression results examining various measures of household economic security:

**Table 5: Impact of Migrant Gender on Household Economic Outcomes**

Outcome Variable	Female vs Male Migrant Effect	Standard Error	P-value	Mean of Outcome
<b>Overall Economic Security</b>				
Log per capita expenditure	-0.087*	0.042	0.038	10.34
Below poverty line (probability)	+0.039*	0.019	0.042	0.21
Bottom expenditure quintile (probability)	+0.034	0.021	0.108	0.17
<b>Human Capital Investment</b>				
Education expenditure share (%)	+2.84***	0.67	0.000	8.45
Healthcare expenditure share (%)	+1.92**	0.58	0.001	4.32
Children in school (%)	+6.7*	3.2	0.037	78.4
<b>Specific Expenditure Categories</b>				
Food expenditure share (%)	+1.45	1.23	0.238	64.2
Housing expenditure share (%)	-0.89	0.78	0.254	12.8
Communication expenditure (NPR)	-2,340**	890	0.009	4,560

*Coefficients represent the difference in outcomes between households with female migrants versus male migrants, controlling for remittance amounts, household characteristics, and geographic factors. Significance levels: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$*

The findings in Table 5 provide a complex picture of how migration impacts vary by gender. Due to the lower absolute remittance amounts they receive, households with female migrants have slightly lower overall consumption levels and higher rates of poverty. These households do, however, invest significantly more in the development of human capital.

Given the sample mean of 8.45%, the education expenditure share is 2.84 percentage points higher in households with female migrants. In a similar vein, healthcare spending shares have increased by almost two percentage points. These disparities continue even after adjusting for the total amount of remittances received, indicating that female migrants may have an impact on how their families use all available resources in addition to prioritizing investments in human capital.

#### 4.4 Long-term Development Implications

To understand the broader development implications of these patterns, Table 6 examines child-specific outcomes in households with different types of migrants:

**Table 6: Child Welfare Outcomes by Migrant Gender**

Child Outcome	Male Migrant Households	Female Migrant Households	Difference	Test Statistic
<b>Education Outcomes</b>				
Currently enrolled in school (%)	81.3	87.8	+6.5**	$\chi^2=8.9$
Completed primary school (age 12+) (%)	68.4	78.2	+9.8**	$\chi^2=7.3$
Private school enrollment (%)	34.7	45.1	+10.4**	$\chi^2=6.8$
Educational expenditure per child (NPR)	4,230	6,780	+2,550***	t=4.2
<b>Health Outcomes</b>				
Visited health facility in past year (%)	23.8	31.4	+7.6*	$\chi^2=4.9$
Received vaccinations (age 2-5) (%)	76.3	83.7	+7.4*	$\chi^2=4.1$
Adequate nutrition (height-for-age) (%)	71.2	75.8	+4.6	$\chi^2=1.8$

Statistical significance: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

The idea that different kinds of development impacts are produced by female migration is strongly supported by these child-focused findings. Despite their families' lower levels of overall consumption, children in households with female migrants consistently exhibit better health and educational outcomes. This implies that the quantity of resources available may not be as important as the quality of resource allocation.

#### 5. Discussion

The results indicate that the gender factor is central to the influence of migration on household welfare in Nepal though not necessarily in the directions we would anticipate. The traditional emphasis on male labor migration and absolute remittance levels lacks significant aspects of the role of migration in human development and alleviation of poverty. Nevertheless, female migrants, even though they earn less and remit small amounts of money, seem to trigger stronger household investment in children future. This trend is consistent with global data on prioritized expenditure in gendered allocation but acquires specific importance to the situation

in Nepal, where educational investment and health investment can spell the difference between the children being trapped in poverty cycles or not. Female remittance flows can also contribute to various sources of economic security more than the larger but likely more volatile transfer flows of male migrants. Frequent predictable income enables families to behave in terms of premeditated investments and smoother consumption that bigger but random transfers are incapable of doing. In part, this reliability could be a cause of the higher expenses on education and healthcare incurred by the families of female migrants although the total resources of these families are lower. The gendered patterns are mirrors of strong cultural and structural aspects of Nepalese society. The female migration to get married opens continuous duties and relationships that can enhance remittance incentives. Female migrants might also be subjected to increased family and community demands as to uphold their origin households, especially when they shift family arrangements, or open up new vulnerabilities in the process of their migration. The male migration tendency in Gulf countries and Malaysia, although earning a lot of money, can also result in a new relationship with home households. Emotional bonds may be weakened by physical distance, hazardous work environments, and repressive labor policies, or render frequent interaction, as well as financial transfers, more challenging. The increased transfer channel is an indication of opportunities and challenges by the fact that women use the informal channels more. Smaller sums of money could be more effectively supported and cost less through community-based transfer networks, but might be less reliable and have fewer fraud or loss protection. Female migrants and their families may benefit especially in policy interventions to enhance the provision of formal financial services to support small transfers.

## **5. Conclusion**

The present paper has shown that gender constitutes a fundamental factor in defining the impact of migration in household economic security in Nepal, but in contradicting and yet very intricate ways. Although the male migrants contribute in terms of greater absolute amounts whereby they offer more poverty reduced, the female migrants contribute in terms of more stable financial flows and trigger high investment in child education and health services. These various patterns form different lines to economic security which do not compete, but supplement one another. The results dispel simplistic accounts of the effects of development of migration and underscore the importance of developing more complex approaches to policy formulation. Instead of considering migration a gender neutral process that only aims at

maximizing the volumes of remittance, the development policy must be able to acknowledge the different roles played by male and female migrants in the welfare of households and long-term development. These insights are specifically applicable to Nepal where the country tries to realise the potential of migration to sustainability and deal with both the social and economic ramifications of mass population movement. Migration policies should be made to facilitate the migration of both males and females alongside acknowledging their patterns of contribution in order to maximize the effectiveness of migration to help reduce poverty and develop people. The study also helps in advancing the general knowledge on the role of gender in influencing migration-development relationships elsewhere. These trends that we find in Nepal, where smaller but more regular amounts of money are sent by female migrants, and human capital is prioritized, are consistent with other nations but can also be determined by the cultural and economic background of Nepal. In the future, the migration strategy in Nepal must adopt this gender diversity as an advantage instead of considering the variations in migration patterns as alternatives to each other. By encouraging the entire range of migration experiences and acknowledging the in one way or another of how the various kinds of migrants contribute to development, Nepal will be in a better position to realize the potential of migration in the alleviation of poverty and the collective prosperity. This should culminate in the establishment of a situation where all migrants irrespective of gender, destination and their motives will be able to contribute to the wellbeing of their families and the development of the country without losing their dignity, security and links to home.

## **6. Policy Implications**

The following findings imply some significant policy recommendations of the migration and development strategy in Nepal:

**Verify migration assistance:** The existing policies are more oriented to assisting the male labor migrants, especially in Gulf countries. Although this cannot be ignored, increased assistance to female migration, such as domestic migration, care industry work and marriage related migration, can increase the overall development gains.

**Be aware of various contribution patterns:** The lower yet more regular remittances of female migrants and greater investment in human capital implies that migration success ought to be gauged in a variety of metrics, rather than through the aggregate flow of remittances.

Enhance financial inclusion: The gender disparity in the transfer channels and amounts implies that financial services should be provided more in line with various migration patterns. This could involve cheaper small transfer alternatives, improved access to rural banking, and financial literacy among the migrants as well as recipient households.

Support human capital investment: As the families of female migrants tend to be more inclined to invest in education and medical care, special programs that enhance these investment can get the development effects of migration multiplied: matching funds on the costs of their education or health insurance provided.

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