



Impact of Remittance Income on Women's Empowerment in Nepal

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Abstract

Remittances are very crucial in the world economy and are a significant source of income to developing countries. Not only are they a source of financial life line to households, they are also a major boost to economic growth in recipient countries. Remittances have come to play a major role in the social and economic development by offering investment opportunities, improving household consumption, alleviating poverty and empowering women. This paper shall examine how remittance income can empower women in Nepal. The research design applied was a descriptive cross-sectional study design which uses a structured questionnaire as the source of primary data. The responses were measured using a five-point Likert scale, and the analysis of the data was done using descriptive statistics, such as the mean, t-test, and percentages. The findings reveal that remittances have a significant impact, or increase on the financial autonomy of women, their educational access, medical services, and their control or influence in the households. Besides, they promote community development and alleviation of poverty. T-stats and weak p-stats affirm the congruence of respondents about such impacts. The results highlight the significance of adopting policies and specific interventions that will help optimize the benefits of remittances and make them a sustainable means of women empowerment and the development of the entire society.

INTRODUCTION

Remittance is the share of the household wages being transferred by the individuals using their earnings in the foreign economies, which is a consequence of the temporary or permanent migration of the individuals to the foreign economies (International Monetary Fund, 2009). Remittance is a significant economic aspect of most countries and particularly developing countries since it is a significant source of foreign exchange (World Bank, 2023; Ahmed et al., 2021; Abbas et al., 2021; Song et al., 2021; Hordofa, 2023). The role of remittances in the global economy is indispensable, and a large source of income of developing countries. They also play a major role in the economic development of the recipient states by offering investment opportunities, enhancing consumption and women empowerment, as

well as poverty alleviation (Al-Shami et al., 2021; Mohamed, 2022; Khursheed et al., 2021; Doepke and Tertilt, 2019). Khanal (2020) shows that migration-induced remittance flows have the potential to enable poverty alleviation and women empowerment through incorporating the remittance-based capital into the domestic economic growth. Salike (2022) discovers that remittance decreases poverty by 5.3 per cent, but it also increases the income gap between the poor and the rich by 7.37 per cent, and thus creates inequality among the recipients.

According to Ratha et al. (2023), in 2020, the number of migrants worldwide was about 281 million people or 3.6 percent of the total population. Migration has risen within the last 50 years on earth. Remittance to low- and middle-income countries stood at 647 billion in 2023, and the World Bank predicts that it will rise to 656 billion, equivalent to a growth rate of 1.4 per cent. Remittance flows to the rest of the world are expected to reach \$840 billion by 2024, a rise of 18 billion and a growth rate of 2.0 percent. The top receivers of remittances in 2023 (among the low and middle-income countries) were India (125 billion dollars), Mexico (67 billion dollars), China (50 billion dollars), the Philippines (40 billion dollars) and Egypt (24 billion dollars). Nepal became 19 th in the list of recipient countries with 26.6 % of gross domestic product being remittances.

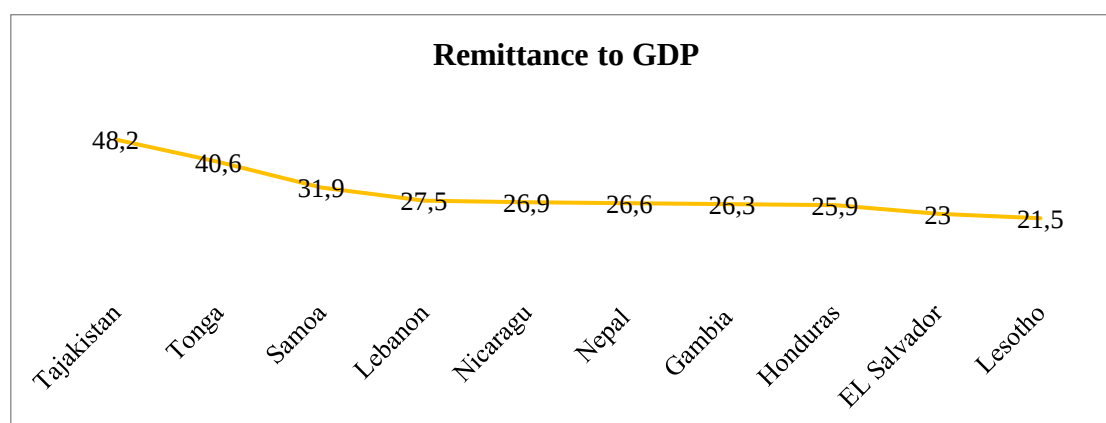


Figure 1. Top ten remittance recipient countries in all over the world in 2023 (% of GDP)

Sources: World Bank, 2023

The world bank (2023) claims that a substantial figure of countries rely on remittances as a high level of gross domestic product (GDP). Tajikistan tops the list and remittances constitute 48.2 Of its GDP. Tonga is not far behind at 40.6 percent, with Samoa, Lebanon, and Nicaragua recording very significant ratios of 31.9, 27.5 and 26.9 percent, respectively and remittance inflows are economically significant. Gambia, Honduras, El Salvador, Lesotho, Comoros and the Kyrgyz Republic are also dependent on outside finances and their ratios vary between 26.6 and 21.5. Specifically, Nepal ranks number five in the world in terms of the ratio of remittances to GDP, with a rate of 26.6 in terms of remittance to GDP. This fact presents a central role of remittances in sustaining the economies of a wide range of nations (Figure 1).

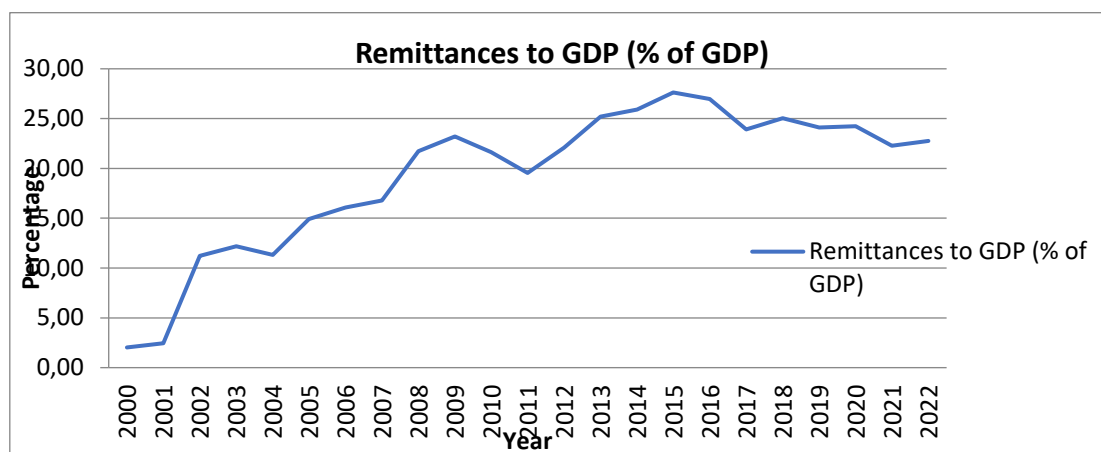


Figure 2. The trend of remittance to GDP in Nepal

Sources: World Bank, 2023

The figures (Figure 2) show a gradual rise from 2.03% to 27.63% over the specified timeframe. This progression suggests that remittances have become a vital source of income for countries, potentially due to increased migration for work opportunities abroad and the economic conditions within the country itself. The upward trend highlights the financial contributions of migrants to their home countries and emphasizes the impact of these funds on national economies. This influence may lead to policies and development strategies to maximize the benefits of remittance inflows.

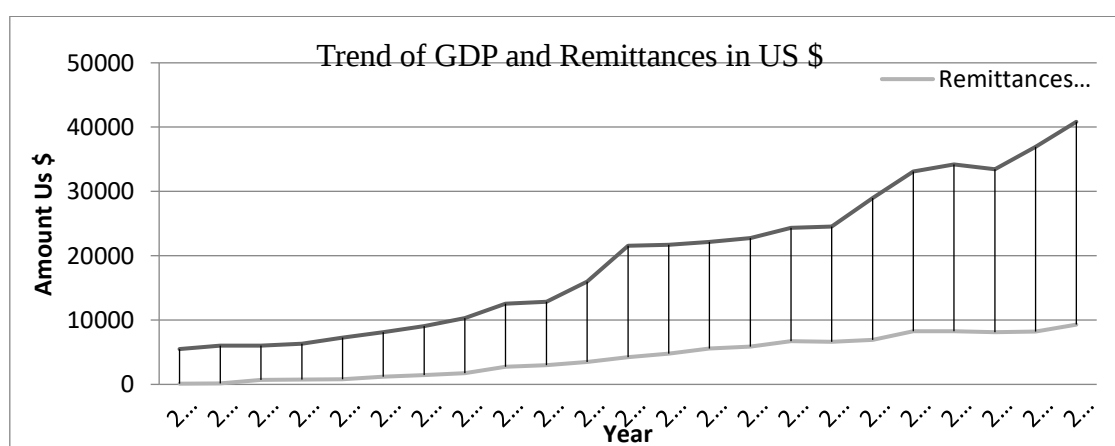


Figure 3. Trend of GDP and remittances in Nepal

Sources: World Bank, 2023

The figure (Figure 3) reveals a significant increase in both the absolute remittance values and their relative contribution to the GDP over the year. In 2000, remittance amounted to \$ 111.50 million, which constituted 2.03 % of the GDP. This percentage steadily increased over the subsequent years, indicating a growing significance of remittances to the economy. By 2015, remittance surged to \$6729.94 million, making up 27.63 of the GDP, showcasing a substantial influx of funds from abroad.

Despite fluctuations in remittance amounts in certain years, the overall trend reflects a remarkable reliance on these external financial transfers, emphasizing their impact on the economy's stability, reducing poverty, building human capital, and economic growth. This situation has raised some pertinent questions: How does remittance income influence women's empowerment in Nepal: A comprehensive analysis of socioeconomic factors? To answer the question, the objective of this study is to

analyze the impacts of remittance income on women's empowerment in Tanahun District Nepal.

Literature Review

Bank (2013) found that remittances have positive and significant effects on children's education and financial transactions. However, they also observed negative effects on childbirth and women's health awareness. Salike et al. (2013) revealed that remittance significantly enhances decision-making power and freedom, particularly among women who receive remittance compared to those in families without remittance income. Mahapatro et al. (2015) found that remittances have positive and significant effects on health, education, and women's empowerment. However, they also observed a decrease in food expenditure. Wadood & Hossain (2017) study revealed that remittances play a crucial role in reducing poverty and increasing consumption expenditure. However, the study also noted that remittances do not appear to have a significant effect on household expenditure on education and healthcare.

As Kumar (2019a) showed, remittance has an important impact on household welfare and empowers women. Kumar (2019b) stated that remittances affect health positively and significantly, at the same time, executing negative and significant impacts on education. Wagle, and Devkota (2018) made the claim that the use of foreign labor migration and remittance is a means of reducing poverty in Nepal. Chaudhary (2020) found out that remittances are central in improving economic and social status and alleviate poverty, promote social and political consciousness. According to Chhetri et al. (2020), remittances had various positive effects on the Nepalese economy such as poverty reduction, reduction of unemployment levels, preservation of foreign exchange, and enhanced balance of payments. As it has been argued by Dhakal and Paudel (2023), remittance is a significant source of income and positively related to GDP, trade deficit, final consumption expenditure, and gross capital formation. As Dahal (2014) noted, increase in remittance in Nepal has been a major economic development factor and accumulation of human capital in the country.

Aggarwal et al. (2011), Pradhan et al. (2008), Uprety (2017), Dhungel (2018), Ojha (2019), Poudyal & Bhaskar (2020), and Karki (2020) have discovered that remittance may play an important role in national economic development by increasing household spending and investment in small businesses. Abduvaliev and Bustillo (2020) evaluated that remittances have helped in alleviating poverty levels through the provision of a stable income and a stabilizing trend in the expenditure. Nahar et al. (2022) have found out that the effect of remittances on the empowerment of women is immense due to the role played by migrant workers. Amuedo-Dorantes & Pozo (2023) pointed to several positive effects of remittance, such a higher level of health education, access to technologies, and support of small businesses, and the possibility of reducing poverty and inequality; however, this situation may cause negative effects on the environment and contribute to criminal behavior. Karki and Basyal (2023) discovered that the positive and significant effects of remittances occur in the sphere of healthcare, education, sanitation facilities, happiness, and women empowerment.

METHODS

The research employed a descriptive cross-sectional design, as the primary objective was to examine the effects of remittance income on the empowerment of women in Nepal. This design was considered appropriate because it allows for the systematic collection of data at a single point in time, thereby providing a snapshot of household conditions and perceptions regarding remittances and women's empowerment. The study was carried out in Tanahun District, focusing on households in Bhimad

Municipality, Rishing Rural Municipality, Ghiring Rural Municipality, and Myagde Rural Municipality. A total of 40 households were selected through a simple random sampling technique to ensure fair representation across the study areas. Specifically, 16 households were chosen from Bhimad Municipality, 8 from Rishing Rural Municipality, 10 from Ghiring Rural Municipality, and 6 from Myagde Rural Municipality. The sample population consisted exclusively of families that had received remittances during the year 2023.

Primary data were collected through structured questionnaires administered in the form of household interviews. Respondents were individuals directly involved in receiving remittances, primarily through banks and cooperatives in Bhimad and surrounding municipalities. The questionnaire was carefully developed in two parts. The first part captured data related to remittance income, including its sources and utilization. The second part focused on indicators of women's empowerment. To assess perceptions, a five-point Likert scale was employed, enabling respondents to express levels of agreement or disagreement with statements related to financial independence, household decision-making, access to education and health, participation in community development, and other dimensions of empowerment. This design allowed both quantitative and qualitative aspects of empowerment to be measured systematically.

In addition to primary data, the study also utilized secondary sources to provide context and comparative insights. Relevant data were obtained from the World Bank databases, government reports, and other pertinent academic and policy literature on remittances and women's empowerment. These secondary sources enriched the analysis by situating the findings within broader national and global trends.

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical methods such as means, percentages, ratios, and frequencies were applied to summarize the data, while inferential techniques, including t-tests, were employed where relevant to identify significant differences or relationships. Graphical presentations such as charts and diagrams were also used to illustrate patterns and make the results more accessible. This methodological approach ensured a logical and comprehensive analysis of the role of remittance income in women's empowerment, producing findings that are both statistically robust and contextually meaningful.

RESULTS AND DISCUSSION

Sources of foreign employment cost

The migrant workers are mainly of lower-middle and low economic classes meaning that they cannot afford the heavy expenses of moving abroad and working on their own. The statistics indicate that this financial constraint usually drives them to informal borrowing since 70 percent of them used informal sources, as opposed to 18 percent using personal savings and only 12 percent borrowing the funds through bank or formal financial institutions (Figure 4). This excessive reliance on informal lenders indicates not only the fact that migrant workers have only limited access to institutional credit but also the structural level that excludes economically vulnerable communities.

The effects of this pattern of financing are important. Such informal borrowing may result in a lot of interest payment, exploitive terms of repayment and long-term debt, which can reduce the economic returns of migration and increase financial insecurity. Rather than becoming a way of upward the foreign employment can turn into a loop of debt and vulnerability especially where the workers cannot find a stable or well paying job overseas. The fact that the percentage of the workers who can reach formal financial institutions is rather low indicates the inefficiency of the

existing financial systems in meeting the demands of migrants and demonstrates policy, regulation, and outreach gaps. Finally, these results demonstrate the necessity of specific interventions including low-cost credit programs, financial literacy training, and a further institutional enhancements to make sure that labor migration can actually enrich the economies of individuals and their families instead of reducing them to the status of credit slaves.

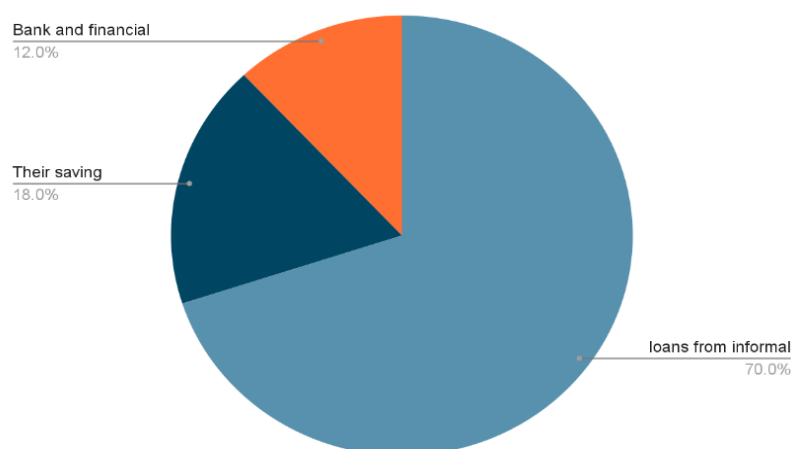


Figure 4. Financial sources for foreign employment cost

Sources: Field survey, 2024

Remittance Income Mobilization Patterns

The spending of remittance income is varied and reflects the multifaceted priorities and goals of recipient households. Basis needs and festival expenditures are allocated 11 percent, indicating the significance of immediate necessities and cultural traditions within these households. Human development is given priority as education and healthcare for 9 percent and 9 percent respectively. Housing utility expenses receive 4%, ensuring the provision of shelter and essential services. Saving and investments represent 18% which underscores the emphasis on financial security and future planning. The commitment to financial stability and discretionary consumption can be seen in the allocation of 12 percent and 2 percent respectively for debt repayment and discretionary expenditure. The most significant allocation is for the purchases of land and construction of houses, constituting 27% of the total, highlighting the importance of housing security and asset accumulation. Small business and entrepreneurship receive 3 percent, implying a modest allocation towards entrepreneurial endeavors. Purchases of vehicles receive 4 percent and home appliance items receive 2 percent (Figure 5).

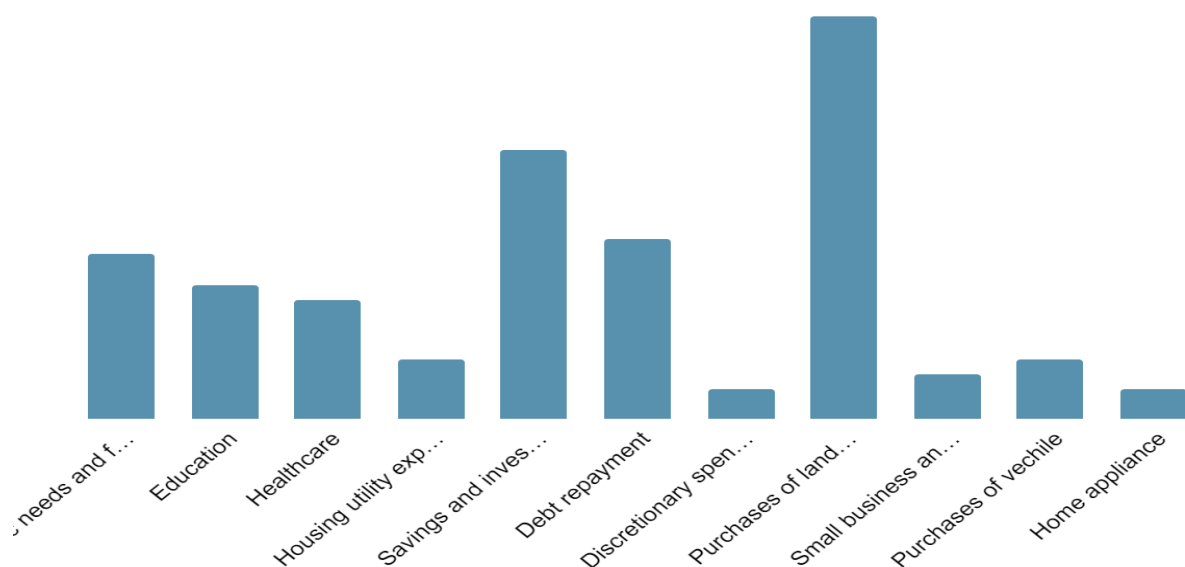


Figure 5. Remittance Income Mobilization Patterns

Sources: Field survey, 2024

Women's empowerment

The mean rating given by respondents provides valuable insights into how remittance impact women's empowerment in various areas. Remittances play a critical role in promoting financial dependents (Mean 3.23) and enabling investment in education and skill development (Mean 3.18), which is crucial for empowering women economically and intellectually. Respondents also acknowledge that remittances help improve access to healthcare services (Mean 3.08) and reduce poverty (Mean 3.38) among women and their families. Additionally, remittances and seen as a positive influences on decision-making power within households (Mean 3.15) and participation in community development (Mean 3.25), which highlights their broader societal impact. However, some respondents expressed concerns about the potential reinforcement of traditional gender roles (Mean 3.0), indicating the need for nuanced approaches to gender empowerment initiatives (Table 1). The t-values and p-value (all<0.001>) indicate significant mean difference between the respondent's ratings and the test value of 0, representing an effect. This means that the impact of remittances on women's empowerment is significantly higher with no effect as rated by the respondents. The mean differences observed range from 2.575 to 3.375 with narrow 95% confidence intervals, demonstrating a high level of confidence in the estimated mean differences. These results highlight the received importance of remittance in promoting women's financial independence, educational opportunities, healthcare access, poverty reduction, decision-making power, community participation, and gender equality. The results are somehow consistent with the findings of of Khanal (2020), Salike (2022), Salike et al. (2013), Mahapatro et al. (2015), Wadood & Hossain (2017), Kumar (2019a), Wagle & Devkota (2018), Chhetri et al. (2020), Dahal (2014) Aggarwal et al. (2011), Abduvaliev & Bustillo (2020), Nahar at el. (2022), Amuedo-Dorantes & Pozo (2023) and Karki & Basyal (2023).

Table 1. Women's empowerment

Summation of global rating area	Test Value = 0				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower Upper

Remittances empower women by providing them with financial independence.	14.33	39.00	0.00	3.23	2.77	3.68
Remittances enable women to invest in education and skill development.	14.04	39.00	0.00	3.18	2.72	3.63
Remittances contribute to improving women's access to healthcare services.	13.86	39.00	0.00	3.08	2.63	3.52
Remittances help in reducing poverty among women and their families.	17.30	39.00	0.00	3.38	2.98	3.77
Remittances enhance women's decision making power within their households.	14.76	39.00	0.00	3.15	2.72	3.58
Remittance positively impacts women's participation in community development.	16.11	39.00	0.00	3.25	2.84	3.66
Remittances alleviate financial constraints that hinder women's entrepreneurial ventures.	14.44	39.00	0.00	3.33	2.86	3.79
Remittances promote gender equality within societies.	14.97	39.00	0.00	3.25	2.81	3.69
Remittances can sometimes reinforce traditional gender roles rather than challenge them.	15.05	39.00	0.00	3.00	2.60	3.40
Remittance may lead to increased migration of women, which could have both positive and negative consequences.	14.12	39.00	0.00	3.13	2.68	3.57
Remittances contribute to the empowerment of women in rural areas where economic opportunities are limited.	15.05	39.00	0.00	3.00	2.60	3.40
Remittances improve access to resources such as land and housing for women.	14.76	39.00	0.00	3.15	2.72	3.58
Remittances empower women to have greater control over household finances.	14.10	39.00	0.00	3.20	2.74	3.66
Remittances empower women to advocate for their rights and interest within their communities.	14.14	39.00	0.00	2.95	2.53	3.37
Remittances enable women to access financial services such as banking and savings accounts.	16.46	39.00	0.00	2.98	2.61	3.34
Remittances contribute to improving the nutritional status of women and their families	14.62	39.00	0.00	3.05	2.63	3.47
Remittances provide opportunities for women to invest in small scale businesses and income generating activities.	13.99	39.00	0.00	3.03	2.59	3.46
Remittance helps in reducing gender based violence by providing economic resources for women to leave abusive situations.	15.07	39.00	0.00	3.05	2.64	3.46
Remittances empower women to have a voice in decision making processes at the households and community levels	13.93	39.00	0.00	2.63	2.24	3.01
Remittances contribute to the education of girls by covering school fees and related expenses.	13.87	39.00	0.00	2.58	2.20	2.95
Remittances enable women to invest in technology and digital literacy, enhancing their access to information and opportunities.	13.94	39.00	0.00	2.95	2.52	3.38
Remittances empower women to challenge traditional gender norms and roles within their communities.	13.73	39.00	0.00	2.88	2.45	3.30
Remittances enhance women's social status and recognition within their families and communities.	14.86	40.00	0.00	2.63	2.28	2.99
Remittances contribute to the overall economic development of women's communities.	14.76	39.00	0.00	3.15	2.72	3.58
Remittances empower women to engage in political processes and advocate for policies that benefit them and their communities.	13.96	39.00	0.00	2.70	2.31	3.09

Remittances and the Paradox of Women's Empowerment in Nepal

The results of this paper ascertained the fact that remittances in Nepal play an imperative role in the empowerment of women especially on rural Nepal where financial opportunities are scarce. Women betted on better access to funds and healthcare and education and increased decision-making at home. These findings are reminiscent of the other studies of the field (Kumar, 2019a; Nahar et al., 2022; Karki & Basyal, 2023) that understand remittances as a transformative resource when it arrives at the receiving households. But empowerment here does not seem to be equitable and multidimensional. Whereas some spheres, including the sphere of financial independence, and household decision-making, demonstrate significant positive change, there are some areas, including entrepreneurship and the transformation of gender norms, that suffer only moderate change.

The paradox that is outlined in this pattern reads: On the one hand, the remittances add resources to allow the women to make their finances independent financial choices, access health and also have their children educated. The use of similar flows, on the other hand, also threatens to enhance the traditional gender roles, in that, it promotes investments which remain in area of land, housing, and household consumption otherwise undermined by patriarchs. The manner in which some of the respondents view remittances as reinforcing traditional roles (mean = 3.0) is an indication of this contradiction. This corresponds to the findings of Salike et al. (2013) as they state that remittances increase well being of households but do not necessarily destroy gendered power dynamics. Thus, empowerment cannot simply be thought of as an increased access to resources, but a change in the social relations that may not necessarily be assured by remittances alone.

One more acute problem is associated with the distribution of remittance incomes. Very large percentage of resources are concentrated in land/housing (27%) and relatively low investment in entrepreneurship (3%). This indicates that remittances do not necessarily support efficient and sustainable livelihood among the women though they do increase security and asset accumulation. These spending patterns could pose a challenge to the longer term empowering potential of remittances since access to entrepreneurial opportunities by women is still restricted by structural factors like lack of access to credit, skills and enabling policies. Such deviation to research conducted by Mahapatro et al. (2015), which highlights the importance of remittances in the expansion of productive investment, begs the question regarding the local socio-economic situation in Nepal that determines the household priorities.

What is important is that the positive statistical results also have to be viewed through the prism of wider social and cultural processes. E.g. Remittances instigate the rise of women in the community development (mean = 3.25), yet the quality of such participation remains unclear. Are women making real decisions or are they following the expected roles in their society with an elusive significance of authority? In this connection, empowerment as a quantitative process has to be analysed as well as qualitative. Prior literature (Amuedo-Dorantes & Pozo, 2023) has found that remittances often provide an avenue through which women come to participate in civic life, but the longer-term result, in terms of gender relations, has been debated.

The implications of findings are also policy implications Although remittances bring financial security to the households they also have an impact on women since their empowerment is partially an issue of complementary social frameworks. Remittances can be a mere perpetrator of other forms of inequality unless they include some targeted initiatives, including financial literacy programs, support of entrepreneurship, and gender-sensitive community endeavors (Kunz & Maisenbacher, 2021; True & Hozic, 2020; Ojo, 2024). Policymakers should thus not

make the erroneous assumption that remittances inevitably translate into empowerment but plan policies to ensure that the flows are directed at creative beneficial uses. This supports the reasoning by Wadood & Hossain (2017) that remittances do not bring any significant benefits to education and health unless incorporated in the supporting systems.

Lastly, the analysis is a contribution to the hypothetical discussion of whether remittances signify above all an economic transfer or a social-political instrument. Remittance is simultaneously both: it increases welfare of the households and affects gender relations and other structures within the community. It appears that outcomes of empowerment are quite contextual and depend on culture, priorities of the household, and institutional arrangements. What future research really needs to be more intersectional in its study, that is, observe how remittances interplays with class, caste and local power structures leading to empowerment of women.

CONCLUSION

It is found that remittances contribute greatly to better access to healthcare services, poverty reduction, increased power to make decisions in households, and increased engagement in community development. Nevertheless, according to the research, there are fears regarding the possible strengthening of the traditional gender roles and the necessity of the delicate responses to the gender empowerment activities. These findings were further supported by the statistical analysis that was part of the study when it came to the fact that there was a consensus among the respondents on the beneficial effect of remittances on the empowerment of women. The policy implications on policymakers, practitioners, and researchers include that specific interventions are necessary to ensure the positive influence of remittances on women empowerment is fully achieved and possible difficulties are mitigated. By and large, the research highlights the fact that remittances are critically important in empowering women and the fact that effective strategies should be formulated to ensure that their potential is exploited.

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