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International Labor Migration of Nepalese Women: Impact of their Remittances on Poverty Reduction

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INTERNATIONAL LABOUR MIGRATION OF NEPALESE WOMEN: THE IMPACT OF THEIR REMITTANCES ON POVERTY REDUCTION

By

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Executive summary

The contribution of trade in services and associated remittances to the economies of developing countries is increasingly being recognized and the liberalization of the movement of natural persons (Mode 4 trade under GATS) is seen by many as an effective to ensure developing countries benefit from globalization. In that context, this study aimed at assessing the impact of remittances by women migrant workers on poverty reduction in Nepal. The specific objectives were to investigate the financial aspects, explore the human factors, and examine women migrant workers perceptions and preferences of national policy. The study was conducted in two remittance-based towns in eastern and western development regions of Nepal. The sample size was 421, comprising 247 returnee migrants and 174 household members. Data were collected through survey questionnaires, focus group discussions and case studies.

“Feminization of poverty” is a major factor for Nepalese women in seeking a global market for their labour-related services. Women’s remittances have had a significant impact on overall poverty reduction and on household capital formation leading to improvement in the quality of life. Women migrant workers also bring with them the so-called “social remittances”. Migration and remittances have increased women’s self-esteem by bringing about a positive change in their gender identity and gender roles, leading to a decrease in violence against women and an increase in love and respect among the family and community.

Certain trends have emerged in the migration and remittances by Nepalese women. Current migrants are better educated compared to the illiterate majority of the past. Poverty has led women to break the gender restriction imposed upon their mobility. Women from poorer families are migrating for work more than ever before, indicating that this is the only option for family survival. Current migrants are using institutional financial services to a much greater extent than relying on informal services that are costly and risky.

Tied to women’s migration and remittances are certain human costs such as gender discrimination at all levels of the migration process, imposed by various actors including the State. Violence against women and violation of their labour rights exist in the workplace; many times the perpetrators are women. A long absence of mothers has resulted in distancing in the mother-child relationship. The absence of mothers or older sisters has burdened daughters and younger sisters with household work and/or childcare, thus hampering their schooling.

To ensure recognition of the contribution provided by women’s remittances in achieving Millennium Development Goals (MDG) 1 (and other MDGs, such as MDG2, MDG3, MDG4 and MDG5), and in order to do away with human or social costs, women’s migration must be included in national and international policy dialogue on trade, labour, migration and development. MDG8 on global development responsibilities needs to take on board the issue of women’s migration and its links to trade (specifically GATS) and development. The issue of access by poor migrant women to financial services needs to be made a part of public sector policy as well as corporate social responsibility of the private

sector. The international women's movement needs to begin working immediately towards the elimination of the "violation of women by women" together with its fight against "violation of women by men".

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Introduction

Globalization and the advent of new communications and transportation technologies have given new impetus to migration in the form of trading human services as exports, especially for bettering the livelihood for a massive number of people around the globe. Termed the “new era of mobility” (United Nations, 2006), this movement of natural persons (MNP) for trading human-services has a significant impact on and contributions to the social wellbeing and economic development of countries of destination as well as countries of origin (SAARC, 2006). In the light of the trade underlying the principle of demand and supply, and needing the movement of natural persons as exports and imports, migration for work is both a boon and a bane. If recognized as inevitable for economic growth or development and addressed accordingly, it becomes a boon. If overlooked, it becomes a bane to all concerned – the migrant workers and their families, the country of origin, the country of transit and the country of employment.

Although migration for work is a more recent phenomenon for women than for men, the trend of “feminization of migration” is already evident. Female migrants constitute more than half of all migrants worldwide and the trend of female migration outnumbers male migration, especially for work-related migration. In some countries of origin, female migrant workers outnumber male migrant workers (D’Cunha, 2005); in fact, in some destination countries, women comprise 70 per cent to 80 per cent of the migrant population (Mareno, 2005). The trend in the “feminization of poverty” is said to be the leading cause of the trend in feminization of migration for work. The brunt of poverty falls disproportionately upon women due to gender discrimination; therefore, women experience greater livelihood insecurity than men do, both for themselves as well as for their families. In the current era of globalization, women are found to grab global employment opportunities to ease poverty at home. Foreign women’s labour in the care economy is in high demand in developed countries due to the so-called demographic asymmetry, especially the declining fertility rate and the high life expectancy (ESCAP, 2005).

Similarly, women’s care services, especially in domestic care, are in greater supply from developing countries. Because domestic care skills require minimum economic investment, women from many developing countries have the “coercive advantage” in this vocation due to differential gender roles. Hence, women from developing countries migrate for work as a hedge against poverty. Nevertheless, in this kind of labour exchange, based on cross-border demand and supply and the export and import of services in person, women face greater risk and insecurity at all stages in the labour market due to gender discrimination (D’Cunha, 2005).

Nepal is one of the poorest countries in the world. For many decades, Nepalese men have been moving temporarily to foreign countries for employment. In recent years, Nepalese women have also begun seeking opportunities for foreign employment, mainly to ease poverty at home. The majority of migrant Nepalese women seek employment in the so-called “care economy”. They have the above-mentioned “coercive advantage” in these vocations due to gender role. Nonetheless, due to gender discrimination, their migration and

the work is not smooth, safe and/or secure, from within their homes/families and their country, through the country/countries of transit to the country of employment.

A. Statement of the problem

The current movement of Nepalese female labour on a large scale to third countries other than India is relatively new. The trend emerged especially after the 1990s, principally due to the rapid process of globalization and the liberalized socio-economic and political contexts within the country. Nepalese women migrant workers are overwhelmingly engaged in a so-called “care economy”, where caring for humans is involved. Nepalese women and girls have a “coercive advantage” in those vocations as they are coerced from childhood into performing unpaid care within the household. The demand for care work in the global market has created an opportunity for Nepalese women to transform their unpaid reproductive work to paid productive work.

As caring for humans is labour-intensive and non-substitutable by mechanical devices, there is always a need for “natural persons” to perform such services. These care activities have been performed by women since time immemorial. In the context of the current global labour market, Nepalese female migrant workers are substituting for the labour-intensive care work previously performed by women in rich countries, both within the private sphere of households and in the public sphere of hospitals, hotels and hospices of the destination countries. With this substitution of care-labour, more and more women from the countries of employment are enabled to participate in high-paying market economies. This has transformed women’s work from unpaid reproductive work to paid productive work, both in Nepal and in the countries of employment, especially in newly industrializing countries and industrialized countries.

Furthermore, Nepalese migrant women are also releasing women in the petro-rich Gulf countries from labour-intensive care work and allowing them to enjoy leisure and prestige (D’Cunha, 2005). This substitution of the care services by importing foreign labour is conceptualized for analytical purpose as “global care chains”, where arguments hold that the provision of care involves a product and undergoes a process of production that can be bought and sold in the market for services (ESCAP, 2005). Furthermore, labour export or labour trade (especially of women) has considerable impacts on livelihoods and income, affecting the household capabilities particularly towards the fulfillment of MDGs; the migration of women also facilitates the empowerment of women (UNDP, 2005).

In the current context of a decade-old armed conflict in Nepal, remittances by migrant workers is said to be the only pillar that is holding the country’s economy together. According to the Nepal Living Standard Survey (2004/05), 11 per cent of the remittance donors are women; it is estimated that currently NRs 100 billion are contributed annually through remittances (Adhikari and others, 2006). It is an undisputed fact that when women have access to income and control over it, it has direct implications on poverty reduction; they spend their income on the family’s well-being (e.g., food/nutrition, clothing and children’s education) and are becoming especially favourable to girls’ education.

Despite the implications of migration by Nepalese women for work in direct poverty reduction, due to the patriarchal mind-set of state decision and policy makers, a protective approach exists in the policy related to migration of women for work. Many times this approach violates women's rights to employment, mobility and the choice of a profession (Adhikari and others, 2006; MoLTM/UNIFEM/SAMANATA, 2003), stipulated in the United Nations Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action (BPFA).

Notwithstanding the positive impacts on livelihood and income at the household level, women's migration bears social and human costs comprising national and international magnitudes. The costs of women's migration for work can include brain drain and care drain, the social consequences of separation from family members, women becoming irregular migrants due to restrictions in immigration (both in the country of origin and/or the country of employment), and exploitation and abuse of female workers (ESCAP, 2005; Tullao and Cortez, 2006; UNDP, 2005). Nepalese women's migration for work is not exempted from these social and human costs.

In these contexts, the research problem is to document the positive aspects of women's international labour export, migration and remittances in terms of livelihood, income and women's empowerment while also documenting the social and the human costs involved in women's international migration for work. This is crucial to:

- (a) Convincing policy makers that women migrant workers are economic agents contributing to the Millennium Development Goal of poverty reduction and other subsequent MDGs at the household level; and
- (b) Generating national and international policy dialogue on trade in human services, labour export and development with a gender perspective for maximizing the benefit and minimizing the cost of global trade in human services.

With these points in mind, this study seeks answers regarding the extent and intent of the contribution by Nepalese women migrant workers at the household level, and the impact of this contribution on poverty reduction. It also attempts to identify migrant women's perception, choice and preferences, in view of State policy, about their migration for work.

B. Objective of the study

The general objective of the study is to assess the impact of remittances by women migrant workers on poverty reduction. The specific objectives are:

- (a) To investigate the financial aspect of the women migrant workers' migration process;
- (b) To explore the human factors related to women migrant workers' migration for work; and
- (c) To examine the perception and preferences of women migrant workers regarding the extent of women-friendliness of the State's policy on migration for work.

C. Rationale and justification of the study

Globally, there is a dearth of information, data and analysis on the linkages of gender, migration and poverty, and especially on the impact on poverty reduction, due to very little research having been done in this area (Omelaniuk, 2005). Despite the growing flow of women's remittances for the material well-being of family members in developing countries, very few studies analyse the relationship between gender and remittances; yet, this is a crucial step towards integrating gender perspective in international development policies and programmes (Mareno, 2005).

As part of the current tenth Five-Year Plan (2003-2008) of Nepal, the Poverty Reduction Strategy Paper is especially designed to achieve the Millennium Development Goals; gender equality is spelled out in the Plan document as one of the keys to poverty analysis. To bridge the existing information gap concerning gender and remittances, this study aims to reveal the contribution of migrant women workers' remittances to poverty alleviation at the household level, both in quantitative and qualitative terms. It also documents the impact of current policy on migrant women workers from a culture-specific perspective, with regard to whether it is facilitating them or hindering them. The human factors of migration for work are also analysed from a gender perspective in an effort to help policy makers to realize the importance of gender mainstreaming in international labour migration policy and the legal framework.

D. Scope of the study

This study attempts to answer the following research questions:

- (a) What is the proportion of female remittance in the total household income?
- (b) How are remittances used in the household economy in terms of basic needs (expenses on food/nutrition, clothing, education and medical care; socio-cultural expenses; and household capital formation and investment)?
- (c) Would the girls in the family be able to go to school if the remittance is not used for the household?
- (d) Does the migration of adult women hamper girls' opportunities for education because they have to shoulder the migrant women's workload within the household?
- (e) In the traditional patriarchal societies and families, what would be the change in the self-esteem of returnee migrant workers as breadwinners in the family and as globetrotters?
- (f) What are the costs and benefits in human terms that migrant female workers assume, i.e., in terms of missing their families, especially children, and the dissolution of the marriage, or in terms of being recognized as an economic agent and/or in gaining self-esteem?

- (g) What problems do female migrant workers have to face (due to gender) in the migration process, both domestically and while in a foreign country?
- (h) What choices and preferences do female migrant workers have in terms of making their migration safe, secure and happy? What are the expectations from family members (both female and male), the neighbourhood/communities and the State?
- (i) Is the current State policy conducive to female migration?
- (j) Would returnee migrant workers prefer to migrate again for work? If yes, where, why and how? If not, why not?
- (k) What is their happiest/best memory and most bitter/worst memory of migration for work?

In order to seek answers to the above research questions, the study was conducted at the micro-level economy, i.e., households of migrant women workers. In this context, the respondents comprised both returnee migrant workers and family members of current migrant workers. In addition, the study contacted organizations of migrant women workers, *Pourakhi*, where respondents were met in groups for “focus group discussions”.

E. Constraints and the limitation of the study

Nepal has gone through a very difficult phase of armed conflict in the past 12 years, which has led to the shrinking of space for overall research work and a complete halt in research work in remote and rural areas. The peace accord signed between the major political parties, including the insurgents, in September 2006 raised the hopes of researchers. This field-based research study is the outcome of experimentation after the September peace initiative conducted by the Women’s Studies programme, Tribhuvan University, Nepal. For professors and students, this field research was a new venture after the long break in field-based research created by the armed conflict.

Field experience has shown that the situation has not returned to normal. In fact, a decade of armed conflict seems to have completely changed the socio-cultural milieu of Nepalese society. The usually friendly and welcoming Nepalese have become suspicious and unwilling to talk to researchers who are strangers. In particular, they do not want to reveal their financial matters. It was found that households and individuals with remitted incomes have become targets of extortion, theft and burglary due to a complete breakdown in law and order. Therefore, the search for data had to dwell on general terms of financial matters rather than the specifics and/or exact amounts. For example, they were agreeable to telling you that their income had been saved in the bank but they did not want to disclose the amount of their savings. Similarly, they were willing to estimate the proportion of remittance to the total household income but were unwilling to reveal the exact amount of remittance sent home annually or monthly.

For the same reason, the researchers (all women) also felt that visiting remote and isolated areas was unsafe. While the research teams were in the field in both the eastern and western regions of Nepal, they had to face abrupt closures of markets, schools and

transportation facilities. Many times, field researchers had to rush back to hotels/hostels due to unavailability of transportation. In both areas, the period of fieldwork had to be shortened due to the security threat. One team had to make an air trip due to the closure of bus routes resulting in costly fieldwork.

All these problems constrained the research work, especially the visits to households in remote areas where poverty-stricken families were assumed living. In addition, while female respondents were eager to talk to female researchers, the men in the households and communities were both angry and surprised to find female researchers visiting their homes during the current difficult law and order situation.

I. Literature review

A. Migration for work – a global phenomenon

Globalization and advances in communication and transportation have greatly contributed to people migrating temporarily outside of their home country in search of a better life; also termed as the new era of mobility (United Nations, 2006), natural persons move to foreign countries as exports of service labour. According to an estimate made in 2005, 191 million people were living outside their countries of birth, of whom a vast majority had migrated for work (SAARC, 2006). The movement of natural persons for work makes significant contributions to the social wellbeing and economic development of the countries of destination as well as the countries of origin. On the one hand, migrant workers impel the economy of the host country by acting as the basic factor of production, i.e., labour, better termed as human resources. On the other hand, the economic contributions of migrant remittances, as a source of income, are affecting millions of households around the world to the extent that this income is the only source of families' survival. In this regard, in Asia, which accounts for more than half of the world's migrant workers, remittances have helped address the most basic needs of their families (SAARC, 2006; United Nations, 2006).

In the present era of globalization, the vast majority of migrants no longer live and work in developed countries alone, as is often assumed. About one third of the above-mentioned 191 million migrants have emigrated from one developing country to the other, and an equal proportion has migrated from developing countries to developed countries. Likewise, migrant workers are no longer engaged only in menial work. Many of them are highly skilled workers (SAARC, 2006).

Although the migration for work is more recent for women than for men, female migrants constitute nearly half of all migrants worldwide; in developed countries, they outnumber male migrants (SAARC, 2006). This new characteristic of feminization of foreign labour migration is more distinct in Asia, with women constituting more than 50 per cent of the migrants. In countries such as the Philippines, Indonesia and Sri Lanka, the numbers of women migrant workers exceed the numbers of male migrant workers (D'Cunha, 2003).

B. Feminization of migration – result of feminization of poverty

The trend of feminization of poverty is said to be the leading cause for the trend of feminization of migration for work. The brunt of poverty falls disproportionately upon women due to gender discrimination; therefore, women experience greater livelihood insecurity than men do. When women find options of employment in the global market they tend to opt for it; be it through legal channels or through illegal channels. In Nepal (one of the poorest countries in the world), an overwhelming number of women migrate for work due to the family financial problems; the majority of them are married with children (Adhikari and others, 2006).

Development economists have pointed to three different types of motivation for sending remittances, one of which is altruism. This implies that migrants remit money simply because they care about the well-being of the receivers. With women migrant workers, this seems to be the only motivating factor for remitting the money; female migrants often earn less, but have a higher propensity to save and remit a higher proportion of their earnings than do male migrants (Adhikari and others, 2006; SAARC, 2006).

Women's migration to foreign countries for work and their contribution of remittances to the families back home have gender implications. On the one hand, migration for work provides women with the opportunity to contribute to the family income; hence, they are conferred with the traditionally male role of family breadwinner. Studies in different parts of the world have shown that remittances and females as the family breadwinners are especially important in female-headed households (SAARC, 2006). On the other hand, it is felt that female migrants have specific issues and problems related to their migration, both in the county of origin and in the country of employment, which urgently need to be addressed:

“The specific aspects of women's migration are not dealt with separately, but are treated in the general context, which detracts from the implementation of political, legislative and regulatory measures aimed specifically at guaranteeing the empowerment of migrant women.” (Hon. Ndioro Ndiaye, Minister and Deputy Director-General, International Organization for Migration (IOM) in his keynote speech at the International Women Leaders' Conference on Migration and Gender Issues Within the Millennium Development Goals, Heifa, Israel, 25-28 September 2005.)

C. Role of remittances in poverty reduction

The basic reason for migration for work is to seek better employment opportunities outside the country of origin and, as indicated above, the vast majority of people migrate to fulfill the basic needs of their families. Hence, remittances have a direct impact on poverty reduction, as they tend to flow directly to poor households. They are used primarily for the meeting basic needs of food, shelter, education and health care. In most instances, remittances are not used for “productive” investment, because poor households have no option but to use it for basic needs. Nevertheless, when remitted money is used for food and nutrition, education and health, it represents an investment in human capital and an improvement in the

quality of life. This spending on basic needs and quality of life also has a multiplier effect in the community. It has been found that, on average, a 10 per cent increase in the share of international migrants in a country's population will lead to a 1.6 per cent decline in the share of people living on less than US\$ 1 per person per day (SAARC, 2006).

D. Nepal – remittance economy and its role in poverty reduction

It is a surprising fact that in spite of Nepal going through the worst phase of armed conflict in the country since the mid-1990s and, as a result, losing many foundations of economic growth due to destruction and closure of production bases, the reduction in the incidence of poverty is quite significant (table 1).

Table 1. Percentage of households reporting less than adequate availability of basic needs

Category	NLSS-I (1995/96)	NLSS-II (2003/04)
Food consumption	50.9	31.2
Housing	64.1	40.6
Clothing	57.6	35.6
Health care	58.7	28.3
Schooling	45.4	21.4
Total income	72.6	67.0

Note: NLSS = Nepal Living Standard Survey.

Poverty incidence in urban areas has been assessed to have declined by more than half (from 22 per cent in 1995/96 to 10 per cent in 2003/04), which is by almost 7 per cent annually. The decrease in rural poverty was modest, from 43 per cent in 1995/96 to about 35 per cent in 2003/04, or 2.5 per cent each year during the eight years between the surveys.

A contributing factor to poverty reduction is the increase in the share of non-farm income in total household income, which increased from 39 per cent in 1995/96 to 52.2 per cent in 2003/04 (National Planning Commission, 2006). Unsurprisingly, remittances have played a significant part in raising non-farm income and consumption (table 2).

Table 2. Changes in remittances received by households

Category	NLSS I 1995/96	NLSS II 2003/04	% change
Percentage of all households receiving remittances	23.4	31.9	8.5
Average amount of remittances per receiving household	NRs 15 160	NRs 34 698	129.0
Proportion of remittances from outside the country (%)	55.0	76.0	21.0
Share of remittances received from India by household (%)	33.0	23.0	-10.0
Share of remittances in total household income among recipients (%)	26.6	35.4	8.8

Sources: National Planning Commission, 2006, "An assessment of the implementation of the tenth plan", Poverty Reduction Strategy Paper; and Central Bureau of Statistics, 2005, "Summary results on poverty analysis from Nepal Living Standards Survey (2003-04)".

In South Asia, Nepal is among the countries most dependent on remittances (SAARC, 2006). The contribution of remittances to gross national product (GNP) has increased by more than 5 per cent of GNP in the past five years, from 11.5 per cent in 2000/01 to 16.8 per cent in 2005/06. With this growth in remittances, foreign exchange earnings increased from 36.6 per cent in 2004/05 to 46.7 per cent in 2005/06, strengthening the balance of payments. According to the Nepal Rastra Bank (National Bank of Nepal), the inflow of remittances through official channels registered a rise from NRs 47.53 billion in 2001/02 to NRs 97.68 billion in 2005/06.¹

The unofficial inflow of remittances is also no less, as many migrant workers transfer their remittances to their families through the informal *hundi* system of money transfer. Research conducted during 2003 with women migrant workers found that the majority transferred their remittances through *hundi* or by hand. Only 26 per cent exclusively used banks and another 17 per cent combined both banks and *hundi* to transfer money. An overwhelming 44 per cent exclusively used *hundi* while the remaining 13 per cent sent their remittances via friends and relatives returning home (Adhikari and others, 2006). Therefore, it is estimated that the inflow of remittances combining both the official and unofficial/informal channels surpasses NRs 1 billion² per year.

E. Nepalese women in the global labour market

The process of globalization combined with the changing structure of the economy and society have created new opportunities for women workers (SAARC, 2006). The feminization of poverty in Nepal, and the process of globalization and the changing structure of the global economy have a push and pull effect on Nepalese women migrant workers. On the one hand, the shift from heavy manufacturing to information and other service-related industries has created a very different labour market, one in which women workers are in much demand. Women from both developed and developing countries are increasingly employed in the market/productive sphere (Adhikari and others, 2006). On the other hand, for many women in developed and petro-rich countries, the opportunity cost in spending time on labour-intensive household work is very high in terms of leisure and outside work. For them, hiring domestic help is also a matter of prestige (D'Cunha, 2005).

When women shift their time to the public sphere or to outside work, some kind of substitution for their activities in the private sphere or the household, especially related to the reproductive role, has to occur. This introduces very interesting female labour dynamics globally. Women's economic activities in the household or the reproductive sphere are centred on care services, and hence are termed as the "care economy". These services cannot be delivered even by the highest level of mechanization. These services are still based on human-labour, and they require patience, perseverance and dexterity of work performance; this is something that only women are capable of performing due to their "coercive" traditional gender roles (Bhadra, 2006). In the current global labour market, the household-level care activities of women in the industrialized, newly industrializing and the

¹ www.nepalnews.com, accessed 10 May 2007.

² US\$ 1 = NRs 65 (May 2007 exchange rate).

petro-rich Gulf countries are substituted by women from developing countries, especially Indonesia, the Philippines and Sri Lanka (D’Cunha, 2005). In recent years, Nepalese women have also been in high demand in this “care economy”, especially in private homes. One recent study found that the vast majority (66 per cent) of migrant women workers were engaged in domestic work as “care givers” (Adhikari and others, 2006).

F. Contribution of Nepalese women’s remittances to poverty reduction

Officially, more than 78,000 women are engaged in work in 65 countries (excluding India) and sending home between NRs 9 billion and NRs 11 billion per year as remittances, which is about 10.7 per cent of the total remittances entering the country (Adhikari and others, 2006). Unofficial estimates outnumber official records because women are banned from going to the Gulf countries to work in the informal sector, especially domestic work, which is where demand for Nepalese women is the highest. As a result, there is a massive exodus of Nepalese women workers through the informal route out to Gulf countries via India and Bangladesh; however, they remain unrecorded. Thus, recorded remittances, with women comprising 11 per cent of the total remittance donors (Central Bureau of Statistics, 2005), may be under-recorded and under-reported compared with what women actually contribute.

Whatever the actual amount of remittance that a woman contributes, the major portion goes to poverty reduction at the household level. In the only one of its type, a study conducted with 86 migrant women workers showed that 45 per cent used their remittances exclusively on the provision of basic needs, schooling for children and medical care for family members. Another 23 per cent used the money for constructing houses and buying land or jewellery (Adhikari and others, 2006) as a hedge against poverty. The same study found that the “propensity to save” was greater among female migrant workers than among male migrant workers. During qualitative research with returnee women migrant workers,³ it was found that they became very frugal during their stay in foreign countries as they always remembered the “poverty back at home”, and saved and sent every penny of their earnings back home to families.

G. Migration of Nepalese women for work: Gender issues

The opening of opportunities for Nepalese women in the global labour market has transformed the image of women “from dependents to economic actors”. The emerging trend shows that the rate of increase in the demand for Nepalese female labour is more than the demand for Nepalese male labour in the global market (MoLTM/UNIFEM/SAMANATA, 2003). A strong advocacy for women’s international labour rights in Nepal, especially after the early 2000s, has resulted in the new Labour Bill emphasizes “gender equality” in foreign employment. Nevertheless, discrimination against women in relation to foreign labour migration still prevails. Although the Minister of Finance, in his budget speech for 2006/07, announced the Government’s policy was to lift

³ The author was involved as a gender specialist in this particular study.

the ban on women migrating to work in the Gulf countries in the informal sector, Nepalese women are continuing to migrate through the illegal channels.

The agents/institutions involved in discrimination against women migrant workers are varied. The discrimination starts right at the familial level and spreads out up to State level. Women are dissuaded against migration from within the family. They are not considered breadwinners and they do not have freedom of choice of profession. Society does not have faith in women's professional ability (Gurung, 2007). The State has banned females from migrating to the Gulf for domestic work since 1998; however, it is in this area that the majority Nepalese women have employment opportunities. Hence, they migrate through illegal routes, placing them in both physical and legal jeopardy (Gurung, 2007). It is the protectionist and patronizing attitude of the State that is refusing to allow women to make their own decisions and act as independent agents (Adhikari and others, 2006). This prompted *Pourakhi* (Women Migrant Workers' Organization) to file a gender discrimination case against the Government on 13 May 2007 for not lifting the ban. The Supreme Court directed a "show cause order" to the Government on 16 May 2007. More than half of women migrant workers seek assistance from recruiting agents, but discriminatory behaviour against women is also experienced from such agents. During recruitment, women face unnecessary questioning by recruiting agents about what matters that are private, personal and unrelated to labour or employment (Adhikari and others, 2006).

As stated above the majority of Nepali women migrants work as domestic help and many of them have been exposed to different forms of labour rights violations (Adhikari and others, 2006) because domestic work is often effectively outside the labour law. Nevertheless, returnee women migrant workers report that there is a misconception that only those women who are in domestic work are exploited. They report that labour exploitation, physical abuse as well as mental and physical torture occur even in the organized/formal sector. The only difference in the organized sector is that women do not have to share the same roof with the abusing master/mistress, unlike in the domestic employment context (Focus Group Discussion held during the Mapping Study of UNIFEM/NIDS in 2003).

Nepalese women are exploited in terms of their labour rights, especially due to the lack of State protection and promotion of women migrant workers' rights to employment and the choice of profession. State agencies such as embassy and consulates do not recognize them as Nepalese citizens when women migrate for work through informal routes in defiance of the ban. Women migrant workers have reported that in the destination countries even Nepalese men try to take sexual advantage of them through various means (testimony by MWWs during "16 Days of Activism against Violence against Women" organized by *Pourakhi* in Kathmandu on 6 December 2006).

Returnees face discrimination right at the "entrance gate" of the country, i.e., at the airport. Staff at the airport create unnecessary hassle, treat women migrant workers rudely and roughly, ask for bribes and take away goods brought from foreign countries. Many people, including their own relatives, try to steal the money they have brought back through

various means. Returnees are looked down upon with sexual implications (Adhikari and others, 2006).

Negative publicity in the media has resulted in negative treatment of women migrant workers within their own households, the community and at the State level. If the media were to concentrate on the thousands of success stories then the economic contribution of women migrant workers would be highlighted and more women could opt for foreign employment, thus contributing towards national development (MoLTM/UNIFEM/SAMANATA, 2003).

The migration of women as workers has also created many social problems; in particular, the desertion of women, violence against women and the emergence of marital stress has been reported. These negative phenomena need to be managed through the efforts of civil society, and require special attention by society and the State (SAARC, 2006). While reporting problems faced by women migrant workers in Nepal immediately after returning to their families, 14 per cent reported finding their husbands living with other women and 6 per cent reported mental tension in the family (Adhikari and others, 2006). Returnees also expressed their unhappiness over the way that their husbands had spent their remittance (Adhikari and others, 2006). A study conducted by the Economics Journalists Association in 2005 indicated that “husbands at home appeared to be having a good time with the remittances sent by their wives” (Society of Economics Journalists of Nepal, 2006).

H. Trade not aid for poverty reduction

Aid-induced Women Development Programmes are in effect in all 75 districts of Nepal. In some districts, these programmes have been running for about 25 years. A national study on the effectiveness of these programmes has concluded that these programmes have provided women with some personal income but have not been able to lift families out of the poverty trap (National Planning Commission, 2003). The South Asian experience shows that migration for work and remittances have a direct impact on poverty alleviation (Siddiqui, 2007) while global experience shows that the female labour export/trade has considerable impacts on the survival of many families in absolute and relative poverty (ESCAP, 2005).

These experiences indicate the aptness of the IOM statement that international migration can result in massive economic gains that can be used for poverty reduction, including progress towards MDGs; hence, there has to be coherence between migration and development policies at the international level. Millions of migrants worldwide contribute to several MDGs through their remittances. Goal 8, which focuses on “developing a global partnership for development”, should be a reminder to industrialized countries that global developmental responsibilities need to be taken into account in the design of national policies related to migration (SAARC, 2006). Similarly, it is aptly recommended that given the fact that migration can contribute to the reduction of poverty, it is useful to consider migration when developing poverty reduction strategies. In this regard, all countries engaging migrant workers need to be active in this international dialogue.

Looking at the same issue from a trade perspective, experts assert that the current structure of the movement of natural persons under GATS does not provide adequate access to international labour markets with very limited commitments under Mode 4. In fact, it discriminates against the poor and exacerbates inequalities (United Nations Development Programme, 2005). This is especially the case in the context of women's migration for work as the majority are engaged in the so-called "care economy", which is operative outside of the formal market and in informal sector/private homes (ESCAP, 2005). Some experts even claim a definitional misinterpretation of Article 28 of the General Agreement on Trade in Services (GATS), which defines MNP or Mode 4 as "supply of the service (includes the production, distribution, marketing, sales and delivery of a service) by a service supplier of one member, through the presence of natural persons of a member in the territory of any other member". This is distinct from a juridical person (commercial presence or Mode 3) moving to another territory on a temporary basis. Nevertheless, more MNP in regional and bilateral trade accords is still linked with commercial presence or Mode 3. Thus, the recommendation to de-link Mode 4 from Mode 3 for the benefit of developing countries (Tullao and Cortez, 2006). Experts also recommend that both trade and migration policy makers need to come to an agreement on resolving contradictions between the interlinked issues of trade and migration policies (ESCAP, 2005).

For such international dialogue and effective multisectoral interventions, the evidence base needs to be expanded (through research), especially with regard to finding ways of accelerating the positive effects of remittances on the poorest households. It is envisaged as very important for South Asian countries to start publishing records on the number and destinations of their international migrants. Furthermore, a study needs to be initiated on providing a full and complete accounting of migration, especially within the SAARC region, and the impact of remittances on poverty. It needs to include data that are more accurate with regard to the high level of unofficial migration and remittance transfers (SAARC, 2006). A Regional Seminar on "Labour Migration, Employment and Poverty Alleviation in South Asia" (9-10 August 2007) concluded that there was a need for South Asian regional advocacy for the rights of migrant workers of South Asia (SACEPS/FES-Nepal, 2007).

Experts recommend the insertion of migration and gender concerns into country Poverty Reduction Strategy Papers in order to secure the attention of policy makers and donors. Technical and financial support is deemed necessary for capacity-building to inform and train emigrants, so that they can compete in global (labour) markets (Omelaniuk, 2005). Furthermore, the question of gender becomes an imperative one when it comes to the issues of poverty and development, international demand and supply of labour-human services, migration, foreign employment and women's empowerment, which need trade and labour policies using international instruments such as CEDAW and BPFA as measuring yardsticks (D'Cunha, 2005; ESCAP, 2005).

II. Methodology

A. Research design and research methods

The design and methods used for this study are:

- (a) Pre- and post-recall. In the absence of baseline data and the inability to conduct an experimental study, this research is designed to measure the impact of remittances on poverty reduction, based on retrospective pre- and post-recall by the respondents; and
- (b) Complementarity of qualitative and quantitative methods. Qualitative and quantitative research methods were both used. For the quantitative method, a sample survey was conducted. For the qualitative method, focus group discussions were held and case studies were prepared.

B. Selection of samples

1. Sample sites

Studies were conducted at sites in the so-called remittance cities such as Dharan in and Pokhara in the eastern and western development regions, respectively. In addition to using those cities as centres, satellite villages were visited to gain further insight into the impact on rural households.

As stated in the introduction (section E) to this study), field visits to both sample sites had to be shortened due to the security threat. After finding that many migrant women had moved to Kathmandu from both the eastern and the western sites, data were also collected from returnee migrants living in Kathmandu.

2. Sampling of respondents

Contact with the central office of *Pourakhi* was visited in Kathmandu during the initial stage. The president and the coordinator facilitated the mobilization of the *Pourakhi* regional offices in Dharan and Pokhara. A purposive sampling was conducted in the absence of documentation and a database of the study population. Snowball sampling was adopted in order to reach the respondents, especially by *Pourakhi* members.

3. Sample size

The total sample size was 421, comprising 247 returnee migrant women and 174 household members of women currently migrating for work. The proposed sample size of 480, comprising urban and rural residents, was not achieved. The actual sample size is thus 88 per cent of the proposed size. It was proposed to enumerate equal proportions of rural and urban respondents. However, as indicated in section E of the introduction, the security

threat prevented remote rural households being reached, which resulted in a rural sample of 46 per cent and an urban sample of 54 per cent.

4. Stratification of the sample

Households were separated into four categories according to the countries of destination, i.e., Gulf countries, newly industrializing countries, industrialized countries, and Israel and Jordan). This was done for the purpose of looking at the variance in the characteristics of labour, financing, migration procedure and the extent of the impact of remittances on poverty reduction.

C. Collection of data

1. Data collection tools

Semi-structured questionnaires, focus group discussions and case studies were used for data collection.

2. Semi-structured questionnaire

The use of semi-structured questionnaires was aimed at capturing the demographic and socio-economic characteristics of the household and the demographic characteristics of migrant women workers and/or other respondents.

It was necessary to use semi-structured questionnaires containing open-ended questions in many instances due to the absence of previous research data on those variables. Nevertheless, after the completion of data collection, some answers were coded as categories for analytical purposes. In some instances, open-ended questions were also used to capture the qualitative information accompanying the quantitative data.

The questionnaires were pre-tested with returnee migrant workers, and necessary revisions were made before the field visits. Nonetheless, minor revisions of questionnaires became necessary during the field visits, especially the shortening of questions to prevent respondent fatigue.

3. Pre-post checklists

To capture the impact of migration and remittances at the household and individual levels, pre-post checklists were used as an instrument to capture material, physical, human and psychological changes or variance. These checklists are completed on respondents' pre-post recall.

4. Focus group discussions

To supplement the quantitative data collected through the sample survey, qualitative data were collected by conducting focus group discussions with returnee migrant workers.

Using focus group discussions with women as a tool for collecting data has been proven very effective, especially where women as individuals are not willing to disclose sensitive information on issues such as violence against women, marital problems etc., but are happy and willing respondents in groups when issues do not become personalized.

Additionally, in feminist research discourse, focus group discussions are considered as a tool for empowering women through the discussion of women's issues in a collective manner and in envisioning collective actions. Hence, focus group discussions with women become an effective tool for collective identification of problems and collective recommendations for solutions.

5. Case studies

To complement and supplement the quantitative and qualitative findings, case studies were conducted. Case studies are presented to complement the quantitative findings, capture best practices and highlight cases with negative impacts on migrant women due to policy failure.

6. Partnership with *Pourakhi* in data collection

The whole process of data collection was performed in cooperation and coordination with *Pourakh*, through the central level of the organization in Kathmandu. The regional offices in Dharan and Pokhara cooperated in this study and coordinated the data collection.

D. Analysis of data

1. Use of data processing software and statistics

SPSS was used for processing the quantitative data. Univariate statistics such as frequencies, descriptive were used. Bivariate analysis such as cross-tabulation, correlation and multivariate analysis of regression were used. To analyse pre-post variance, paired t-tests were used. Non-parametric rank tests were also used to crosscheck the results of paired t-tests in the absence of knowledge about population distribution.

2. Use of qualitative data

Qualitative data were used to complement the quantitative findings. Qualitative data were gathered through both the questionnaires and the focus group discussions.

III. Analysis of data and findings

A. Description of samples

This study included two types of samples as respondents. The type one samples comprised returnee migrant workers while the type two samples comprised household members of currently migrating women. The type one samples represent the past and the type two samples represent the present in many instances of the following analyses.

1. Demographic characteristics

(a) Age

Migrant women were found to migrate for work as early as the age of 12 years and up to the age of 50 years, but the majority (70 per cent) was found between 21 and 35 years of age. Again, a majority (75 per cent) was found to be married, with 65 per cent still married and 10 per cent widowed, separated or divorced, indicating the majority of migrants were mothers. Only about one-fourth (25 per cent) were found to be unmarried contradicting the popular myth that young women migrate to foreign countries for fun.

(b) Marital status and age of youngest child

As stated above, the majority were found to be married and mothers of small children. The age of the youngest child during their migration was as young as one month old. Twenty-five per cent of returnee migrants reported that their youngest child was less than two years when they migrated, 38 per cent reported that their children were between the ages of 3 years and 6 years old and another 25 per cent reported their youngest child to be 7 years to 12 years old. In other words, 88 per cent of returnee migrants reported that their youngest child was less than 12 years old at the time that they left.

Similarly, as reported by household members, 55 per cent of currently migrating women left their children when they were less than 12 years old (<1 year [4 per cent], 1-2 years of age [11 per cent], 3-6 years of age [25 per cent] and 7-12 years of age [17 per cent]). Therefore, it is no surprise that for many returnee migrants the saddest memory of their migration days was missing their children. One respondent even reported that she had to take medicine to stop the breast milk from flowing. During focus group discussions, when the topic of children came up, both respondents and the researchers were in tears.

2. Socio-economic characteristics

(a) Ethnicity/caste

In the Nepalese socio-economic situation, the diversity of caste/ethnicity is a very important factor. Nepal has a caste system that divides people into a hierarchy of caste down to the lowest level of untouchables. Similarly, many ethnic communities do not belong to this caste hierarchy and they live in specific geographic locations – hence the term

“indigenous-ethnic”. Newar, for example, is a community that has its own distinct culture and caste hierarchy. Similarly, socio-cultural diversity in Nepal exists in terms of the ecology such as mountain, hill and terai/plains. In terms of women’s migration for work, women from the hill region are more likely to migrate than are women from the mountain and terai/plains regions, due to gender manifestation. In the mountains region, almost all men migrate seasonally, leaving the women to care for the household matters. In the terai/plains region, there is more restriction on women’s mobility.

The two sample sites are in the hill region; thus, the ethnic/caste diversity reflects more of the hill scenario. The majority belong to the hill ethnic group (52 per cent returnees and 47 per cent currently migrating women) followed by Brahmin/Chhetri (31 per cent returnees and 46 per cent currently migrating women). Migration for hill ethnic households is not new, as their males have migrated as soldiers for many generations while migration of women is not restricted in the hill ethnic groups. However, to find a rising trend of such proportions in the number of Brahmin/Chhetri women migrating is surprising as these communities do pose restrictions on women’s mobility. It points to the fact that poverty is so forceful that it even breaks social traditions and gender restrictions imposed on women. Newars comprised 8 per cent of the returnees and 8 per cent of currently migrating women. Eight per cent returnee migrants belonging to Dalit caste that is socially excluded in terms of untouchability, hence is in the lowest echelon of the socio-economic hierarchy.

(b) *Educational status*

Among returnee migrants, 28 per cent were either illiterate or barely literate, 16 per cent had primary (first to fifth grade) level education, 23 per cent had secondary (sixth to tenth grade) level education and 20 per cent had higher secondary level (eleventh and twelfth grade) education while the remainder had college degrees. Among currently migrating women, the majority (70 per cent) had some secondary level education and 14 per cent had some primary level education. Illiteracy among currently migrating women was negligible. This is indicative of two things. First, more girls/young women have had access to education in recent years than in the past. Second, when women with some education migrate for work they can at least read and write letters as a medium of communication with their families.

(c) *Economic status*

Economic status is measured only in terms of household income before migration and not the household wealth/property in terms of land, livestock, jewellery etc. Among returnee migrants, the household annual income before migration was less than NRs 5,000⁴ in 23 per cent of the cases and less than NRs 20,000 in 45 per cent of cases. However, returnees having an annual income of more than NRs 100,000 also comprised 15 per cent of the respondents. Among currently migrating women, as reported by household members, annual income before migration for 52 per cent was below NRs 5,000; on the other hand, 14 per cent had annual incomes more than NRs 100,000. These figures indicate that more

⁴ US\$ 1 = NRs 65 (July 2007 exchange rate).

women from the lowest income households are migrating currently for work than in the past.

(d) *Locale of residence*

Migrant workers show a changing trend in the locale of residence after migration from rural areas to urban areas. Fifty-five per cent of returnee migrants were residing in rural areas before migration but only 35 per cent reported that they were still living in rural areas. Table 3 shows that the changing trend in the locale of residence from rural to urban areas, measured in terms of rural, suburban, urban, sub-metropolis and metropolis, is highly significant. Nevertheless, it is difficult to conclude that women's remittances are the prime factor in the change of residence locale based only on this information.

Table 3. Non-parametric rank test of the change in locale of residence

	Locale of residence in terms of rural, suburban, urban, sub- metropolis and metropolis	Locale of residence in terms of rural and urban
Z	-7.503 ^a	-6.607 ^a
Asymp. Sig. (2-tailed)	.000	.000

^a Based on negative ranks categorized as 1 = rural ...5 = metropolis.

^b Test Statistics-Wilcoxon Signed Ranks Test.

B. Analysis of data, findings and interpretation

1. Migration, employment and remittances

Among returnee migrants, 69 per cent were found to have migrated only once while 24 per cent had migrated twice and 7 per cent had migrated more than three times.

(a) *Reasons for migration*

Table 4 shows that the majority migrates due to financial difficulties at home as well as the lack of employment and income opportunities within the country. Nonetheless, about 20 per cent migrated with the desire to work in another country. Interestingly, the table shows that the returnee responses included "burden of single parenting" (5 per cent) as a reason for migration, a reason that was missing from the household member responses. It shows that women migrate in order to ease poverty as the female-headed household; but family members do not recognize single women's financial compulsion to migrate due to the pressure of single parenting. Those who gave the reason of "other" had family members in foreign countries.

Table 4. Reasons for migration

Reason	Returnee response		Household response	
	Frequency	%	Frequency	%
Financial constraints	143	33	119	37
Desire to work abroad	92	21	70	21
Lack of employment opportunities	58	13	55	17

in the home country				
Unsatisfactory income in Nepal	51	12	29	9
Family pressure	20	5	21	6
Burden of single parenting	21	5	-	-
Other	51	12	32	10

(b) *Medium of migration*

Nineteen per cent of returnee migrants and 34 per cent of household members reported that women migrated with the help of foreign employment agencies. Similarly, 25 per cent of returnees and 32 per cent of household members reported that they migrated through brokers. About 25 per cent had relatives and neighbours who had helped them to migrate, and about 10 per cent were helped by family members. The remainder, who reported “other medium”, comprised mainly those migrating on tourist or student visas. Among those who used the help of brokers were found to have been cheated more often as brokers operate in informal, illegal and loose chains in the country of origin, countries of transit and the country of employment. Nonetheless, women have to rely on them when taking the informal route to banned countries as domestic workers.

(c) *Awareness of the migration process and job description*

Only 60 per cent of returnee migrants reported that they were aware of the migration process while the remaining 40 per cent knew nothing about it. Those who were aware included those acquainted with the agencies/brokers. Similarly, only 66 per cent of migrants knew their job description while the remaining 34 per cent were unaware of details about their jobs. They reported that other Nepalese helped them either to find jobs or to orient them about their jobs. Therefore, it is evident that a sizable number of women who migrant do not know about the migration process and their full job description before they migrate. This indicates women are putting their lives and money at stake due to the compulsion to seek a better life for their families at home.

(d) *Duration of stay*

Among returnee migrants, the majority (59 per cent) were found to have spent one to three years working. Twenty-two per cent reported that they had worked for three to six years and 13 per cent reported that they had worked for more than six years. Only 6 per cent reported that they had worked for less than one year. Among currently migrating women, 30 per cent are away for less than one year, 48 per cent for between one and three years, 9 per cent for between three and six years and 13 per cent for more than six years.

The longer the duration of migration for work, the greater the repercussions, especially for mothers of children. Women who spend a longer period away were found to have adjustment problems with their children. They found their children had become distanced from them, which made them very unhappy after returning. They reported that they had migrated for the sake of their children’s future, yet after returning they found

themselves distanced. Those women who came back home relatively earlier found that their children had not forgotten them, especially when the children were relatively grown up.

(e) *Country of employment and type of job*

Table 5 shows that the majority of women migrate to the Gulf countries for work. A sizable number of returnees have work in industrialized countries such as Japan, the United States and the United Kingdom. Those women who migrate to newly industrializing countries/economies go to Hong Kong, China as well as the Republic of Korea, Malaysia and Taiwan Province of China. The trend in women migrating to Jordan and Israel is increasing, which shows that Nepalese women have now extended labour markets in those countries.

Table 5. Country of employment

Country	Returnee response		Household response	
	Frequency	Percentage	Frequency	Percentage
Gulf countries	119	48.2	81	46.6
Newly industrializing countries/economies	49	19.8	23	13.2
Industrialized countries	69	27.9	30	17.2
Jordan and Israel	10	4.0	40	23.0
Total	247	100.0	174	100.0

Table 6 indicates that the majority of migrant women are engaged in domestic work followed by service-related work such as that in hospitals, hotels, beauty parlours and restaurants. Women are also found working in factories.

Table 6. Country of employment and nature of work

Country	Nature of work												Total
	Domestic work		Service-related work		Factory work/labour		Computer work		Business		Multiple work		
	R	H	R	H	R	H	R	H	R	H	R	H	
Gulf countries	98	65	11	9	2	4	1	0	0	0	1	0	191
Newly industrializing countries/economies	15	11	19	8	10	4	2	0	0	0	0	0	69
Industrialized countries	11	8	38	15	8	4	0	0	2	0	0	0	86
Jordan and Israel	7	38	1	1	2	1	0	0	0	0	0	0	50
Total	131	122	69	33	22	13	3	0	2	0	1	0	396

Note: R = returnee response; H = household response.

It is ironic that the highest number of women is concentrated in domestic work in the Gulf countries; that is where the Government has put a ban on women migration for work. The trend of women migrating to Jordan and Israel for domestic work is increasing. Nevertheless, the proportion of educated women migrating to Jordan and Israel for domestic work is higher than that for the Gulf countries, indicating a rising trend in the demand for

educated workers to care for the elderly, especially in Israel. As the salary for work is higher in Israel than in the Gulf countries, women who have completed secondary education are migrating to Jordan and Israel, while women with some level of secondary education (sixth to tenth grade) are migrating to the Gulf countries (table 7).

Table 7. Country of employment and educational level of migrants

Type of the country	Education - categorized														Total
	Illiterate		Literate		Primary		Secondary		Higher secondary		Bachelors		Masters		
	R	H	R	H	R	H	R	H	R	H	R	H	R	H	
Gulf countries	25	0	25	3	29	17	23	32	10	0	3	0	2	6	117
Newly industrializing countries	3	0	5	0	5	2	8	15	15	0	6	0	2	3	44
Industrialized countries	2	0	3	0	3	0	20	22	18	6	18	2	1	0	65
Jordan and Israel	0	0	2	0	2	2	2	33	3	0	1	0	0	3	10
Total	30	0	35	3	39	21	53	102	46	6	28	2	5	12	236

Note: R = returnee response; H = household response.

Table 7 shows a marked difference between the educational status of past migrant workers and current migrant workers, i.e., in the past, many migrant workers did not have formal schooling and mostly migrated to the Gulf countries. In recent years, those migrating to the Gulf countries also have some formal primary level schooling and some secondary level; surprisingly, however, among current migrants there are very few with higher secondary education. This may be indicative of the fact that young women now have access to formal schooling compared to their mothers and/or older sisters, but that they leave their schools after primary or secondary levels, get married, have children and then migrate for work. Alternatively, it may indicate that young women are compelled to leave school after receiving some secondary level education and migrate for work in order to ease the poverty in the parental home (as described in box 1). Therefore, the majority of current Nepalese migrant women do have some level of formal schooling, i.e., they are able to read and to write letters as a means of communicating with families.

Box 1. Migration makes higher education possible

Maya Gurung,^{*} now 29 years old, wanted to go to college after completing secondary school when she was 18 years old. However, she had to go to Hong Kong, China with a false marriage certificate to ease the poverty of her parents. She worked in Hong Kong, China for four years and her parents used her earnings to build a concrete house and educate her younger siblings. She eventually returned home with some savings and bought 35 tolas (1.1 oz. = 1 tola) of gold for her mother. Using the remainder of her savings, she went to college as well as paid for the education of her younger siblings. After graduating with a Bachelors degree, she got married. Currently, she has a three-year-old daughter and is studying for a Masters degree.

^{*} Pseudo first name.

2. Financial information

(a) *Income before migration*

As stated above, among returnee migrants the household annual income before their migration was less than NRs 5,000 in 23 per cent of the cases and less than NRs 20,000 in 45 per cent of cases. However, returnees having annual incomes of more than NRs 100,000 also comprised 15 per cent of the respondents. Among currently migrating women (as reported by household members), annual income before migration for 52 per cent was below NRs 5,000. Among currently migrating women, 14 per cent had an annual income of more than NRs 100,000. These figures indicate that the majority migrated from poor households and that the trend of women migrating for work from poorer families is increasing.

(b) *Income as a migrant*

No specific pattern was seen in terms of monthly income of migrant workers in general, but when an analysis of income was made in relation to the country of work a definite pattern emerged. Table 8 shows that monthly income is low in the Gulf countries and that it increases in the newly industrializing countries/economies, Jordan and Israel, and the industrialized countries, respectively.

Table 8. Monthly income and country of work

Country	Monthly income in NRs							Total
	Less than 5,000	5,000-10,000	10,000-20,000	20,000-40,000	40,000-60,000	60,000-100,000	More than 100,000	
Gulf countries	2	71	22	11	1	3	4	114
Newly industrializing countries/economies	1	5	8	10	11	7	6	48
Industrialized countries	0	0	2	5	9	22	29	67
Jordan and Israel	0	0	1	4	5	0	0	10
Total	3	76	33	30	26	32	39	239

(c) *Financing for migration and ways managing financing money*

The majority of migrants (among returnees, 39 per cent and among current migrants, 46 per cent) had invested less than NRs 55,000 in migration. Another 25 per cent of returnees and 14 per cent of current migrants had invested up to NRs 100,000. Surprisingly, some migrants had even invested up to NRs 10 million. Nonetheless, there is a correlation between the amount of money invested for migration and the amount of monthly income from work (table 9), indicating that those who can manage larger amounts of money, have an opportunity to earn higher incomes.

Table 9. Correlation of monthly income to money invested in migration

		Monthly income (NRs '000)	Amount of money invested for migration (NRs '000)
Monthly income in NRs '000	Pearson Correlation	1	.213*
	Sig. (2-tailed)		.001
	N	239	223
Amount of money invested for migration - in NRs '000	Pearson Correlation	.213*	1
	Sig. (2-tailed)	.001	
	N	223	228

* Correlation is significant at the 0.01 level (2-tailed).

Tables 8 and 9 show that those women who can afford less money for investment opt for migrating to the Gulf countries and end up with lower incomes. To check against the bias of making a direct relationship of the amount of investment to income a regression, an analysis was conducted of whether it was only the amount of investment or the educational level of migrants that was related to their income. Although the model explained very little ($R^2=18$), table 10 shows that rather than the amount of investment it is the level of education that is more closely associated with the amount of income earned by migrant workers. This is very much in line with what the returnee respondents recommended on the education of girls and young women. Migrants said that women should be given more education to make them competent for foreign employment.

Table 10. Regression result on monthly income

Model		Non-standardized coefficients		Standardized coefficients	t	Sig.
		B	Std. error	Beta		
1	(Constant)	-8.477	14.589		-.581	.562
	Amount of money invested in migration - in NRs '000	.052	.027	.132	1.955	.052
	Education	15.704	3.803	.279	4.130	.000

Note: $R^2=18$; $F=13.867$; Sig. .000.

(d) *Management of financing money*

Table 11 shows that while migrants and their families managed the required financing in a number of ways, the majority took loans from their relatives. About 25 per cent used their own savings. About 15 per cent borrowed money from moneylenders who were said to have charged prohibitively high interest rates; few loans were taken from financial institutions – only 1 per cent by returnee migrants but 5 per cent by current migrants. It is indicative that given the information, access and choice, women opt for the use of formal financial institutions and rely less on informal sector money lenders (only 9

per cent of current migrants borrowed from money lenders compared with 21 per cent of returnees). Those who reported other financing identified the source as family wealth, a gift from parents or paid by husbands.

Table 11. Management of financing money

Sources of money	Returnee response		Household response	
	No. of responses	Percentage	No. of responses	Percentage
Loan from relatives	88	33	98	49
Own savings	72	27	50	25
Loan from money lenders	56	21	15	9
Selling jewellery	22	8	12	6
Mortgaging of house/land	19	7	10	5
Mortgaging of jewellery	8	3	4	2
Loan from bank/finance co.	4	1	10	5
Others	-	-	10	5

(e) *Medium of remittance transmission*

Migrants use multiple methods of sending their remittances to their families. Nonetheless, as stated above, given the information, access and choices, migrants appear to make use of formal financial institutions (table 12). The proportion of migrants using the Western Union type of service has increased to 19 per cent in case of returnees and 22 per cent in the case of current migrants while the use of banks has increased to 24 per cent in the case of returnees and 38 per cent in the case of current migrants. The use of *hundi*, which is an informal channel of money transfer, has decreased considerably (12 per cent by current migrants compared with 23 per cent by returnees).

Table 12. Medium used to transfer remittances

Transfer medium	Returnee response		Household response	
	Frequency	Percentage	Frequency	Percentage
By hand	24	10	20	12
Western Union or similar	43	19	38	22
Bank	56	24	65	38
Self	16	7	2	1
<i>Hundi</i>	53	23	21	12
Others	2	.9	6	4
Not yet send	-	-	19	11
Don't know	-	-	1	.6
Multiple sources	36	16	-	-
Total	230	100	172	100

The majority of respondents did not find transmission to be too costly (75 per cent) nor too risky (72 per cent). About 25 per cent found the transmission to be both costly and risky and wished for a non-costly and non-risky medium of remittance transfer.

Migrants were very concerned about the safety and security of remittances at home. They reported that remittance-receiving homes and returnee migrants became targets of threats, extortion and theft due to the breakdown in law and order in Nepal.

(f) *Mode of remittance utilization*

Table 13 reveals that the greatest priority in the use of remittances by families was for the education of children followed by food consumption. A substantial number of families had saved their remittances but returnees reported that they did not have investment opportunities. Remittances were also used to buy land and build houses. Although of lower priority, purchases clothing and health care were preferred to the use of remittances in social and religious activities and entertainment. This indicates that families use their remittances in the poverty-reducing activities of educating children and acquiring food for the family. Savings in the bank and investments in land are also a priority use of remittances as a hedge against poverty. Table 13 also shows that the initial use of remittances is the repayment of loans as more current migrants' families are using remittances for that purpose. However, some respondents reported the use of remittances to buy jewellery, vehicles and other household expenses.

Table 13. Mode of remittance utilization

Category	Returnees	Current migrants	Total	%
Education	138	98	236	25
Food	109	75	184	19
Clothing	48	48	96	10
Savings in bank	88	31	119	13
Investment in land	61	25	86	9
Health	51	27	78	8
Loan repayment	18	29	47	5
Social activities	10	10	20	2
Religious activities	7	-	7	0.7
Investment on business	15	9	24	3
Entertainment	-	1	1	0.1
Others	42	12	54	6

Three per cent of the respondents reported investments in businesses or enterprises such as beauty parlors, restaurants, small hotels, grocery shops and transportation vehicles. This indicates that migrants not only eased their own household poverty but they also helped others in the country to ease their poverty by creating employment opportunities for them. Nevertheless, respondents could not differentiate the contribution to an enterprise that could be exclusively credited to their remittances. Thus, the creation of employment opportunities in the country through women's remittances could not be actuated in terms of provision of employment to a specific number of women and men. Minimal expenses in entertainment, social and religious activities compared with poverty reductive expenses prove wrong those who claim that remittances are used for unproductive and conspicuous consumption.

(g) *Amount of money sent annually/monthly and its proportion to household income*

Respondents were unwilling to disclose the exact amount of money remitted to the household annually or monthly, but were willing to disclose the estimated proportion of the remittance to total household income (table 14).

Table 14. Proportion of remittance to total household income

Proportion (%)	Returnee response		Household response	
	Frequency	Percentage	Frequency	Percentage
0	-	-	4	4.2
5-15	8	5.8	12	12.6
20-40	33	24.1	22	23.2
45-60	33	24.1	29	30.5
70-90	44	32.1	23	24.2
100	19	13.9	5	5.3
Total	137	100.0	95	100.0

Among those who reported the proportion as zero in the household response, were households where the migrants had not yet remitted money. Unsurprisingly, the correlation test (table 15) shows that there is a significant negative relationship between the amount of household income before migration and the proportion of remittance – the lower the household income, the higher the proportion of remittance in total household income. It indicates that in many families, women's remittances are the only financial option for the family's survival.

Table 15. Correlation of household income to proportion of remittance

		Amount of household annual income before migration	Proportion of remittance in the total household income (%)
Amount of household annual income before migration	Pearson Correlation	1	-.252(*)
	Sig. (2-tailed)		.021
	N	122	83

Proportion of remittance in the total household income (%)	Pearson Correlation	-.252(*)	1
	Sig. (2-tailed)	.021	
	N	83	138

* Correlation is significant at the 0.05 level (2-tailed).

(h) *Adequacy of money sent home*

Seventy-one per cent of the returnees reported that their remittances were adequate for families' needs while 17 per cent said the remittances were inadequate; 12 per cent reported they did not know whether the remittances were adequate or not. Similarly, 66 per cent of household members reported that the money sent home was sufficient while 32 per cent reported it was insufficient and about 2 per cent said they did not know. The differential in the perception of insufficiency may have emerged in terms of the returnees' view that their hard-earned money should be used frugally by family members while family members perceived it as easy money for them, and hence assumed it is insufficient. About 6 per cent of the returnees overtly expressed dissatisfaction about the way their remittances were used. During the focus group discussions, the use of remittances by family members was also a hot topic and quite a few participants expressed dissatisfaction with the way remittances were used. Jokingly, they said they were not happy about the way their husbands spent their hard-earned money.

(i) *Family member handling the money at home*

Table 16 shows that migrants' remittances are handled by various family members according to their marital status, living arrangement etc. All unmarried and some married migrants reported that their parents handled the money, with the majority reporting mothers as the person responsible. Married migrants with husbands remaining at home reported their spouses as handling the money while married migrants whose husbands were also working away from home reported that their parents-in-law handled the money, especially mothers-in-law. Those reporting "others" as handling the remittances identified other female members in their household such as aunts and other female in-laws as responsible.

Table 16. Family member(s) handling remittances

Family member	Returnee response		Household response	
	No. of responses	Percentage	No. of responses	Percentage
Parents	107	43	71	50
Husband	57	23	45	32
Parents-in-law	28	11	13	9
Self	13	5	-	-
None	1	0.5	9	6
Others	41	17	3	2

(j) *Importance of remittances to the household*

Sixty-five per cent of returnees said that their remittances were highly important in meeting the financial needs of their families while 32 per cent reported them as being

moderately important and the remaining 4 per cent saying the remittances were not so important. The majority reported that the greatest importance of their remittances was for educating their children.

(k) *Importance of remittance for children's education*

Among the returnee migrants who reported the importance of remittances in the family, 66 per cent said that their daughters/sisters or sons/brothers could not be properly educated if they had not remitted the money. This finding is also supported by the prioritized uses of remittances (table 13).

The main reason given for the importance of remittances in children's education was inadequate household income, especially in female-headed households. Some respondents said that they might have been able to send their children to government schools (which are subsidized but perceived as providing low-quality education) but not to good private schools. Some said that they could have educated the boys but not the girls because of the preference given to boys in education. Hence, remittances in many families have a direct impact on the educational opportunities of girls.

(l) *Findings on the human cost-benefit of migration and the remittance*

The above findings show that the benefits of women's migration in terms of their remittances and in easing household poverty are indisputable. In addition to these financial benefits are human factors that are related to women's migration. These human factors bear both benefits and costs. The following sections deal with the findings of this human cost-benefit analysis.

3. Interpretation

(a) *Migrants' workload and its substitution at home*

In Nepalese households, adult married women are primarily responsible for the household management. Therefore, the key question is: who takes over their household responsibility when they migrate? This question is of utmost importance as, in many instances when mothers have an increased workload or they are away from the family, the daughters are forced to take over the mothers' workload. In many cases, this hampers the education of the daughters. Table 17 shows that the majority of migrants reported mothers sharing their workload followed by mothers-in-law, husbands, sisters and sister-in-laws. More daughters than sons are shown as taking over the migrants' responsibilities.

Table 17. Mainly sharing migrants' responsibility

Family member	Number of responses	Percentage
Mother	108	29
Mother-in-law	54	14
Husband	51	14
Sister	46	12
Father	29	8
Daughter	26	7
Sister-in-law	19	5
Son	12	3
Father-in-law	11	3
Others	19	5

Table 18 shows the relationship between the migrants' marital status and the family member taking over the migrants' household responsibilities and workload. Mothers were most frequently reported as the family member taking over migrant women's workload. The migrants include the categories of married, unmarried, divorced, separated and widows. Among the married migrants, their responsibilities were taken over by husbands and mothers-in-laws. However, daughters took over the responsibilities of the migrants twice as often as did sons. Sons may take up responsibilities where there are no daughters in the family and/or where the sons are much older than the daughters.

Table 18. Marital status and family member taking responsibility

Family member taking responsibility	Current marital status of women					Total
	Married	Unmarried	Divorced	Separated	Singled (widow)	
Mother	30	34	4	5	1	74
Husband	47	0	0	0	1	48
Mother-in-law	45	0	0	0	0	45
Father	8	12	2	1	1	24
Sister	7	6	0	2	0	15
Daughter	10	0	0	3	1	14
Son	4	0	0	2	1	7
Sister-in-law	2	0	0	0	1	3
Father-in-law	1	0	0	0	1	2
Others	1	2	0	1	1	5
Total	155	54	6	14	8	237

(b) *Impact on girls' schooling*

The impact of women's migration and remittances on daughters' education was found to be both positive and negative. The positive impact, as mentioned above, was the opportunity for education, which would not have been the case if the mothers/sisters had not migrated for work. Table 19 shows that about one fifth of the respondents reported girls' schooling being hindered due to the migration of women. The negative impact was the increased workload hindering their education as they had less time for studies. Elder daughters in the family were most affected by the increased workload, especially if both parents had migrated.

In a few instances, girls left school due to women's migration. In one example, a fourth-grader 14-year-old girl in Dharan had left school to take care of her migrant sister's two-year-old disabled child because the mother had to work to make ends meet for the family.

Table 19. Hindrance in girls' schooling due to migration of women

	Returnee response		Household response	
	Frequency	Percent	Frequency	Percent
Yes	21	20.6	23	18.5
No	80	78.4	101	81.5
Do not know	1	1.0	-	-
Total	102	100.0	124	100.0

(c) *Changing dynamics in the family relationship due to migration*

The relationship between migrant women and their families was reported to have changed due to migration in many ways, some positive and some negative.

(i) *Relationship with the family*

The migration of women resulted in the workload of other family members increasing, often creating some form of resentment among migrants and some family members. In general, the insensitivity of family members had burdened migrants, both in the workplace and upon their return home (D'Cunha, 2005). Nonetheless, many migrants felt that their relationship with their family members had improved. This is discussed in detail in subsection (k) below on the impacts of migration.

(ii) *Relationship with children*

Many migrants reported their saddest memory during migration was missing their children. Nonetheless, they reported that they only migrated for the future of their children. This thought was the only feeling that kept them sane during the period of migration. Coping strategies adopted by migrants included keeping themselves busy as much as possible, writing letters, calling home, sending e-mails and comforting themselves by looking at other people's children. This shows that migrants need to be educated enough to

write letters, have access to telephones and be computer literate in order to send e-mails. These basic capabilities appear to be crucial to keeping them sane in their place of work. If women migrate with so much pain in their hearts from leaving their children at home, then what kind of impact do migration and remittances have on children's status? To find out, a pre-post test on a recall basis were carried out on children's education, health care, psychology and lifestyle. The results of the paired t-test of pre-post status of the changes are described in subsection (k) below.

(iii) *Relationship with husbands*

Only three women reported that after they migrated their husbands had remarried. One woman reported that she had also remarried. During the focus group discussions, many women reported that although they had become aware that their husbands had been having illicit relationships with other women in their absence, they did not want to make this a big issue because of their children. Therefore, they comprised and reconciled with their husbands.

Many migrants said they were very happy and grateful to their husbands for taking good care of the children in their absence. Many women had migrated because of their husbands' ill health, their lack of employment opportunities and/or lack of capital for running enterprises at home. Therefore, for many women, having been able to support husbands in terms of finance had become a matter of pride, and they reported that their marital relationship had improved after migration.

(d) *Undesirable conditions and problems in foreign countries*

Undesirable conditions or problems faced by migrants in foreign countries included unsuitable weather, an excessive workload, language difficulty, loneliness, a feeling of being poor and missing home during festivals. Some women also reported experiencing violence and/or various violations of their labour rights (table 20).

Women reporting excessive workload amounted to 29 per cent, mild and 28 per cent, severe. Other problems and violations of rights included denial of food (15 per cent; mild; 6 per cent, severe), denial of shelter (14 per cent, mild; 4 per cent, severe), denial of health and medical care (17 per cent, mild; 12 per cent, severe), denial of holidays (22 per cent, mild; 18 per cent, severe), denial of contacts with family (18 per cent, mild; 11 per cent, severe), denial of payment as contracted (17 per cent, mild; 4 per cent, severe), verbal abuse (31 per cent, mild; 6 per cent severe), humiliation (29 per cent, mild; 9 per cent, severe), physical abuse (10 per cent, mild; 4 per cent, severe) and sexual abuse (1 per cent, mild; 5 per cent, severe).

The majority of migrants identified females as the perpetrators of violence except in the case of sexual abuse for which they assigned equal responsibility to both men and women as the perpetrators. Box 2 describes an example of sexual abuse.

Box 2. Agony of abuse – an incredible tale

Manju Ghimire* went to Saudi Arabia to work as a baby sitter, leaving her own children behind. In her late twenties, she was needed to work in a foreign country to earn money quickly. When she migrated, she had no hint of the consequences. Returning home after just five months, she attempted two suicides and her behaviour was errant and aggressive. She was particularly violent towards men and did not want to talk to them. She assaulted her own father and was fined NRs 500 for attacking a woman who was nasty to her children.

Her father asked the research team to get her talk to them. She eventually agreed and revealed a harrowing story. “There were two brothers, their wives and a mother in the house. Before leaving Nepal, I was assured of a job as a babysitter for one of the wives. After getting there I found that she was only five months’ pregnant. I was a victim of circumstances and was abused as a home-based sex slave. An old lady in the house was already aware about my situation and she warned me to be cautious, which at first I could not understand. They used to imprison me in a small room and abuse me physically and sexually. Finally, only my aggressive behaviour such as throwing things out, and destroying machinery and their clothing, mad it possible for me to return to Nepal.”

* Pseudo-name.

Table 20. Violation of migrants in the workplace

	Excessive workload	Denial of food	Denial of shelter	Denial of health and medical care	Denial of holidays	Denial of contacts with the family members	Denial of payment as contracted	Verbal abuse	Humiliation	Physical abuse	Sexual abuse
None	98 (43)*	181 (79)	183 (81)	160 (72)	133 (60)	158 (72)	169 (79)	136 (62)	140 (69)	190 (86)	199 (94)
Mild	67 (29)	33 (15)	32 (14)	37 (17)	48 (22)	39 (18)	36 (17)	68 (31)	64 (29)	21 (10)	3 (1)
Severe	63 (28)	14 (6)	10 (4)	26 (12)	40 (18)	23 (11)	9 (4)	14 (6)	19 (9)	9 (4)	10 (5)
Total	228 (100)	228 (100)	225 (100)	223 (100)	221 (100)	220 (100)	214 (100)	218 (100)	223 (100)	220 (100)	212 (100)
Reported perpetrator											
Male	31%	22%	20%	26%	26%	32%	26%	32%	34%	40%	50%
Female	59%	73%	73%	66%	66%	60%	59%	57%	49%	48%	50%
Both	10%	4%	6%	8%	8%	8%	15%	11%	16%	12%	0

* Numbers in parentheses are percentages.

(e) *Problems faced by families due to women's migration*

On the one hand, the majority of the respondents, both returnees and household members, reported that society had a positive attitude towards the families of migrants, especially as women in their families have had to crossover in their gender roles and achieve results like men. On the other hand, returnees reported finding that their families faced many problems during the period of migration. They reported an increased workload for family members, especially their old mothers and young daughters. Families had to spend much money in contacting the migrants. Daughters mainly became targets of bad characters, either being persuaded into marriage while still too young or being forcibly taken away without a trace. Most importantly, migrant mothers felt their young children had not received enough attention, love and care.

(f) *Types of problems faced in the process of migration*

Migrants reported various problems that they had to face in the process of migration, starting within the family. They reported that family members discouraged the migration of young unmarried girls by implying that no one would be willing to marry them because of the bad reputation assigned to migrant women. In many cases, husbands were told of the migration plan only after the migrants received their passports and/or visas for fear that they would stop their wives' migration. They reported financial problems, a lack of information, difficulty in getting a passport and/or visa, difficulty in dealing with foreign employment agents, and being forced to rely on unscrupulous brokers/unlicensed agents. During migration, women reported of harassment when crossing the border (into India) via an illegal route and, once in India, of having to make unnecessary payments due to the uncertainty of visas and flights.

Box 3. The worst memories of migration

Among the worst memories reported by women migrants were:

- "The worst times were when the employer would complain or scold me, no matter how hard I had worked."
- "The worst time was remembering and missing my children."
- "My worst memory of migrating was missing my parents."
- "Being deported back to Nepal due to overstay in Japan is my worst memory."
- "The feeling of racial discrimination among Chinese people, especially women."
- "The worst thing was when I had to leave the job due to health problems and return home just after one year."
- "Very long working hours (16 hours per day) and great difficulty in taking leave even during sickness."
- "The moment when I had to have a physical relationship with a man suffering from AIDS...now I too am suffering from HIV/AIDS."
- "When I was abused by the chief at my work place is my worst memory."
- "My worst memory is of being forced to have sex with a Taiwanese man."
- "The unpleasant behaviour and verbal abuse by Nepalese boys in Japan is my worst memory."

In the country of employment, migrants had to face problems that they never envisaged before migration such as health problems due to climatic conditions, having to remain jobless due to unconfirmed employment, difficulty resulting from the lack of prior job experience, an excessive workload, racial discrimination, abuse by employers and being forced to have sex by foreign men. Even men from Nepal were reported to have harassed migrant women.

After returning, one woman found that she was suffering from leprosy while another migrant found she was infected with HIV/AIDS. One returnee was continuously threatened on the telephone by an unknown person demanding the money she had brought home. Others reported facing difficulty in the safekeeping of their money, goods and jewellery while many reported monetary problems due to the lack of savings.

(g) *Human capital formation*

As a benefit of migration, many returnees reported that their human capital formation (training, language and other skills, knowledge and information), termed by sociologists and economists as “social remittance”, had improved tremendously (table 21). Quite a few women had subsequently become foreign language teachers. Some opened restaurants with the training and skills they had improved upon during migration. Some opened beauty parlors while others began operating hotels in partnership with friends and families.

Travelling to foreign countries had increased the migrants’ knowledge and they were able to tell others about the customs, traditions, language, climate etc. of the countries in which they had worked. They had also learnt to use computers and the Internet while sending e-mail. In addition, they made an effort to listen to news programmes and get the latest information about the countries to which they had travelled for work.

Table 21. Human capital formation of migrants

		Training	Language	Skills	Knowledge	Information
Before	Non-marketable	172 (81)*	182 (79)	174 (78)	174 (78)	174 (78)
	Marketable	40 (19)	49 (21)	48 (22)	50 (22)	50 (22)
After	Same as Before	68 (32)	30 (12)	36 (15)	37 (16)	34 (15)
	Improved	147 (68)	212 (88)	195 (84)	195 (84)	198 (85)

*Numbers in parentheses are percentages.

(h) *Expectations of women concerning the issue of migration*

In supporting migrants’ aspirations, hard work and their contribution to household finances and the national economy, there is a range of expectations of migrants among various actors, such as the following.

(i) *Expectations from the family/household*

Migrants expect no gender discrimination within the family, and that daughters should be provided with equal treatment, encouragement and opportunities as sons. They expect encouragement and respect from their families and opportunities for better education. They expect family members to be cooperative and supportive regarding women's decisions about their careers while also helping and supporting migration. They expect respect her interest as far as possible. From the female members of the household, migrants expect them to look after the children with love and care. They expect the male members to undertake the household responsibilities with devotion.

(ii) *Expectations from the community*

Migrants expect community support for the enhancement of women's skills and education. The communities need to build and maintain a positive attitude towards women in general and women's migration in particular. Communities should consider and treat women as being equal to men. They should not be conservative towards women.

(iii) *Expectations from the State*

Migrants have a longer list of their expectations from the State. General expectations are related to gender equality and specific expectations are related to migration. First, they feel that there should be equality in law and equal opportunities for education for men and women.

The first and foremost expectation of migrants from the State, specific to migration, is treatment as equal citizens in a foreign country. They expect the Government to improve existing rules and regulations in order to make them conducive to women's migration for work. They demand that women's migration for work should be given a high priority in national policy, and that consultancy and counselling facilities be provided to help women's safe migration. They also expect the State to make provisions for low interest loans and to abolish the practice of brokerage in foreign employment as many women have been victimized by brokers. They believe that due to the State's ban on women migrating to the Gulf countries as domestic servants, unlicensed agents/brokers take advantage of the fact and put many women into difficult circumstances.

It is thus clear from the above that migrants expect gender equality within the family and the community, and treatment by the State as equal citizens.

(i) *Opinion of migrants on making migration safe and secure*

Table 22 indicates that the majority of migrants and a substantial number of family members are not satisfied with current government policies on migration of women for work.

Table 22. Satisfaction with current state policies on migration

	Returnee response		Household response	
	Frequency	Percentage	Frequency	Percentage
Yes	42	18.4	26	14.9
No	136	59.6	73	42.0
Don't know	50	21.9	75	43.1
Total	228	100.0	174	100.0

Returnee migrants felt that the Government should provide equal foreign employment opportunities for both men and women, based on equality before the law. Returnees also suggested that employment opportunities needed to be expanded to richer countries such the United States and the United Kingdom, so that migrant women could earn higher incomes. Accurate information should be provided before migration so that women are aware of the types of employment opportunities, terms of employment and pay, and ways of remitting the money and getting support during problems. They also suggested that travelling for them should be made safe and easy by: (a) enabling them to fly out from their own country; (b) making the national airport non-intimidating to them; (c) opening the border with India for genuine migrant workers; and, most importantly, (d) lifting the ban on domestic employment in Gulf countries.

They also felt that migrants should be provided with language and skills training before migration through the establishment of better training institutions. They would prefer the Government to establish a system for overseeing every migrant's problems in the country of employment and to ensure the effectiveness of Nepalese Embassies. They also stressed that Nepalese Embassies should maintain proper data on all migrants in foreign countries.

The above opinions comprise different aspects of labour rights such as the right to equality between men and women, the right to employment opportunities in the global market, the right to information and human resources development, the right to safe migration and secure employment, and the right to safe transfers of remittances.

(j) *Women's perception of future migration*

The majority of returnees and family members wanted them to migrate again for foreign employment (table 23).

Table 23. Families wanting women to migrate again

	Returnee response		Household response	
	Frequency	Percentage	Frequency	Percentage
Yes	153	63	115	68
No	83	34	55	32
Not sure	6	3	-	-
Total	242	100	170	100

The reasons given by family members for wanting women to migrate again were that they could earn greater income and because they respected the women's choice to migrate. The main reason given by returnees as to why families wanted them to migrate again was that the family members expected them to earn more money. However, in one case, the returnee said, "my family wants to get rid of me as I am suffering from AIDS, so they don't have any objections to my remigration".

About one third of family members did not want the returnees to migrate again. The reasons for that unwillingness were: (a) that they wanted the migrants to stay home and look after the children, older parents and parents-in-law; (b) a fear of insecurity in a foreign country; (c) the improvement in the financial situation; and, most importantly, (d) the children missed their mothers very much. The returnees' perception of their families not wanting them to migrate again was mainly that their husbands were unwilling to let them go away again.

An overwhelming majority of returnees would like to migrate again (table 24). Reasons given were that they had skills to sell, and that there was an international market with high salaries and better facilities in foreign countries. Many returnees felt they now had better language competency and vocational skills, so they could earn more if they re-migrated. Nonetheless, the majority would like to migrate to countries where there were better employment opportunities, better salaries and better terms of employment, meaning newly industrializing countries, industrialized countries, and Jordan and Israel. Rather than staying home, begging for a few Nepalese rupees from others, they felt it was better to migrate and earn their worth.

Table 24. Returnees wanting to migrate again

Response	Frequency	Percentage
Yes	178	72.0
No	68	28.0
Not sure	1	0.4
Total	247	100.0

Those who were not willing to migrate again reported that their husbands did not want them to go due to household responsibilities, health problems and, most importantly, because they did not want to leave their children again. A few women who had started their own businesses said that now they had enough income for the family's survival and therefore did not want to leave home or the country again. One returnee noted that she did not want migrate again because she did not want to die in a foreign country.

(k) *Impacts of women's migration and remittances*

The impacts of women's migration for work and their remittances were analysed through pre-post tests. These tests revealed that migration had an impact on various aspects of lives of migrant women and their families. The most important factor influencing the decision of the majority of women to migrate is poverty. The results show

that remittances have a significant impact on household poverty reduction. As explained above, migration for work has created an increase in women's "social remittances" in terms of their human capital formation. The following sections elaborate on the findings of the impacts of women's migration and their remittances on poverty, household capital formation, children, migrants' lives in relation to violence against women, the love and respect from family members and community members, and the impact on migrant women's self-esteem.

(i) *Impact on poverty reduction*

Tables 25 and 26 show that there is a significant impact from women's remittances on poverty reduction. Poverty indicators used in this analysis are inadequacies in food, housing, clothing, schooling for boys and girls, medical care, social expenses, religious expenses, land and income. The Central Bureau of Statistics of the Government of Nepal uses inadequacies in food, housing, clothing, education, health and income as indicators of poverty as stated in the review of literature section above. In this analysis, education for boys and girls is disaggregated to look at the differential impact on boys and girls. Additionally inadequacies in social and religious expenses are also included in this analysis as the inability to maintain social and religious functions in Nepal is an indicator of poverty, and many families are socially excluded because of their inability to maintain social/religious obligations. In Nepal, as an agricultural country, inadequacy of land is an important indicator of poverty.

The paired test t-values are indicative of the intent and extent of changes in various indicators. Returnees' reported a greater degree of change than that indicated in the household responses. This may be due to current migrants being unable to make as much contribution as the returnees or may also be the result of household members' apathy in reporting.

The returnees' responses indicate that in addition to having a significant impact on the basic needs of food, housing, clothing, health and education, their remittances have increased the ability of their families to spend money on social and religious functions. Similarly, the families are able to expand their land ownership and the household income has increased tremendously.

Interestingly, qualitative information received from the focus group discussions indicate that the improvement in the educational status of boys is more towards the quality of schooling while for girls it is more towards access to schooling. Migrants reported that their daughters or younger sisters would not have opportunities for education if they had not migrated for work and remitted their earnings to their families.

Table 25. Impact on poverty reduction reported by returnees

	Paired differences					t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower	Upper			
Food	.519	.585	.038	.444	.593	13.761	240	.000
Housing	.559	.632	.041	.478	.640	13.640	237	.000
Clothing	.566	.602	.039	.490	.642	14.620	241	.000
Schooling for sons/brothers	.598	.594	.042	.515	.681	14.204	198	.000
Schooling for daughters/sisters	.546	.604	.046	.456	.636	11.922	173	.000
Medical care	.591	.622	.040	.511	.670	14.621	236	.000
Social expenses	.563	.614	.040	.483	.642	13.920	230	.000
Religious expenses	.550	.613	.041	.469	.631	13.365	221	.000
Land	.599	.643	.043	.514	.684	13.886	221	.000
Income	.738	.598	.039	.661	.815	18.835	232	.000

Note: Measured in terms of inadequate, adequate and more than adequate.

	Non-Parametric Rank Test									
	Food	Housing	Clothing	Schooling, son/brothers	Schooling, daughters/sisters	Medical care	Social expenses	Religious expenses	Land	Income
Z	-10.260 ^a	-10.144 ^a	-10.606 ^a	-9.969 ^a	-8.817 ^a	-10.527 ^a	-10.218 ^a	-9.894 ^a	-10.037 ^a	-11.754 ^a
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

^a Based on positive ranks.

^b Test Statistics – Wilcoxon Signed Ranks Test.

Table 26. Impact on poverty reduction reported by household members

	Paired differences					t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower	Upper			
Food	.506	.753	.058	.391	.621	8.661	165	.000
Housing	.451	.770	.060	.333	.570	7.506	163	.000
Clothing	.473	.762	.059	.356	.590	7.973	164	.000
Schooling for son/brothers	.493	.823	.069	.356	.629	7.138	141	.000
Schooling for daughters/sisters	.460	.792	.067	.328	.593	6.855	138	.000
Medical care	.478	.783	.062	.356	.600	7.747	160	.000
Social expenses	.428	.791	.063	.304	.552	6.816	158	.000
Religious expenses	.418	.792	.063	.293	.542	6.631	157	.000
Land	.363	.858	.068	.229	.496	5.346	159	.000
Income	.448	.837	.065	.320	.577	6.885	164	.000

Note: Measured in terms of inadequate, adequate and more than adequate.

Non-Parametric Rank Test										
	Food	Housing	Clothing	Schooling for son/brothers	Schooling for daughters/sisters	Medical care	Social expenses	Religious expenses	Land	Income
Z	-7.154 ^a	-6.463 ^a	-6.755 ^a	-6.108 ^a	-5.914 ^a	-6.601 ^a	-5.999 ^a	-5.870 ^a	-4.963 ^a	-6.073 ^a
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

^a Based on positive ranks.

^b Test Statistics-Wilcoxon Signed Ranks Test.

(ii) *Impact on household capital formation*

Tables 27 and 28 show that many returnees and household members reported household capital formation as an impact of remittances by migrant women. Returnees reported much improvement in the property/wealth of the family in terms of savings, jewellery, land and transport vehicles. They also reported improvements in housing in terms of building new homes, better sanitation and furniture, and better quality drinking water as well as purchases of household/kitchen equipment and cooking utensils, and equipment for entertainment such as radio and television sets. Improvements in drinking water, sanitation and housing are indicators of a reduction in poverty and an improvement in the quality of life. Respondents also reported the opening or improvement of enterprises or purchasing productive equipment to some extent, a finding that is in line with the previous findings in terms of the use of remittances in investing in enterprises/businesses.

Table 27. Household capital formation reported by returnees

Changes	Household equipment and materials		Drinking water and sanitation		Property/wealth		Productive equipment/enterprises		Housing	
None	1	0.5%	2	1%	8	3%	185	75%	3	1%
Same as before	91	37%	140	57%	71	29%	19	8%	111	45%
Improved/added	153	63%	103	42%	166	68%	41	17%	131	54%
Total	245	100%	245	100%	245	100.0	245	100%	245	100.0

Table 28. Household capital formation reported by household members

Changes	Household equipment and materials		Drinking water and sanitation		Property/wealth		Productive equipment/enterprises		Housing	
None	18	10%	17	10%	32	18%	118	68%	14	8%
Same as before	83	48%	104	60%	76	44%	40	23%	90	52%
Improved/added	73	42%	53	30%	66	38%	16	9%	70	40%
Total	174	100%	174	100%	174	100%	174	100%	174	100%

(iii) *Impact on violence against migrants in the family*

Women's migration for work and sending home remittances has had an impact on their situation with regard to violence in the family. As table 29 shows, traces of violence against women, manifested in various forms in the families before migration, had been reduced as a result of their migration and remittances. The most significant reduction was in verbal abused followed by a reduction in humiliation and beating/battering. Although to a lesser extent, a significant reduction in marital rape suggests that women gained bodily/sexual control due to economic independence.

It is very interesting to note that has been no change in the level of divorce by husbands without mutual consent. In Nepal, men's desertion of wives and children is not

uncommon. Many women reported the obligation to migrate due to divorce or desertion by their husbands and the burden of single parenting. In many instances, migration by women had resulted in their husbands marrying or having illicit relationships with other women, as described above in the changing dynamics of family relationships. One of the leading negative outcomes of women's migration for work is said to be disruption of marital life, especially in cases where women are absent for prolonged periods.

Box 4. Malady of motherhood and migration

Mrs. Hamal, 71, was alone when the research team entered her room. She was having lunch consisting of a little rice with *dal* (lentil soup). She looked much older than her actual age, and was suffering from impaired hearing. She welcomed the research team by demonstrating typical Nepalese hospitality and motherly care.

She had six daughters and a son when her husband took another wife and deserted her and the children. Two of her daughters, aged 35 and 38, had migrated to Kuwait. She was very enthusiastic about talking to the researchers about her daughters who were away in a foreign country. She showed photos and letters from them to the research team. As she is illiterate, Mrs. Hamal is helped by a young neighbouring girl to read letters from her daughters.

One of the daughters went to Kuwait because of her unpleasant marriage relationship with her husband after he impregnated her own sister and deserted her. As she was left with the burden of single parenting, she chose to migrate for work. In her letters, she constantly requested her mother to eat good food for health reasons. In her own words she said, "Mother! Please eat eggs and meat as often as possible so that your health can improve". In the same letter, she urged her son to study hard. She said that she was working 24 hours a day in a foreign country just for the money to educate them.

All three children, one son and two daughters, are kept in the local hostel for schooling. It was clear from the letters that she was not happy to be away from her children. Ms. Hamal took care of her grandchildren when they came home during weekends and holidays.

Mrs. Hamal said that her daughter had sent NRs 20,000 July 2006 and NRs 35,000 in November 2006 through a relative. NRs 55,000 per year is not much of an income but it is sufficient for the children's education and basic household expenses. The only thing that old Mrs. Hamal wanted was to see her grandchildren educated for a bright future.

Table 29. Impact on violence against migrants in the family

	Paired differences					t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower	Upper			
Marital rape	-.062	.298	.021	-.104	-.019	-2.881	194	.004
Beating /battering	-.110	.457	.032	-.174	-.046	-3.403	199	.001
Verbal abuse	-.161	.567	.040	-.239	-.083	-4.062	204	.000
Humiliation	-.129	.532	.038	-.203	-.055	-3.446	200	.001
Polygamy by husband/father	-.040	.327	.025	-.088	.009	-1.613	175	.109
Desertion	-.025	.248	.019	-.063	.014	-1.267	161	.207
Divorced without mutual consent	.000	.274	.022	-.043	.043	.000	160	1.000
Alcoholism in the family	-.072	.461	.033	-.137	-.007	-2.181	193	.030
Gambling habits of family	-.043	.385	.028	-.098	.013	-1.517	187	.131

Note: Measured as none, mild or severe.

Non-Parametric Rank Test

	Marital rape	Beating /battering	Verbal abuse	Humiliation	Polygamy by husband/father	Desertion	Divorced without mutual consent	Alcoholism in the family	Gambling habits of family
Z	-2.814 ^a	-3.212 ^a	-3.807 ^a	-3.207 ^a	-1.645 ^a	-1.265 ^a	.000 ^b	-2.156 ^a	-1.517 ^a
Asymp. Sig. (2-tailed)	.005	.001	.000	.001	.100	.206	1.000	.031	.129

^a Based on negative ranks.

^b The sum of negative ranks equals the sum of positive ranks.

^c Test Statistics – Wilcoxon Signed Ranks Test.

(iv) *Impact on children*

As stated above, the migration of mothers has had mixed impacts on children. Material impacts on opportunities for education, health care and lifestyle have had significant positive impacts. The results in tables 30 and 31 show that the status of education, health care and life style have changed positively in a significant manner. Nonetheless, the change in psychology is not significant. Returnee mothers reported that long absences from home had distanced them from their children, especially when their children were left when they were very young and when the duration of the absence was very long (table 30).

Table 30. Impact of migration and remittance on children, reported by returnees

	Paired differences				t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference			
				Lower	Upper		
Education	.479	.911	.075	.330	.629	6.357	.000
Health care	.449	.773	.062	.326	.571	7.251	.000
Psychology	.219	.965	.079	.063	.374	2.782	.006
Lifestyle	.609	.702	.057	.496	.722	10.663	.000

Note: measured as bad, moderate or good.

Non-Parametric Rank Test				
	Children's education	Children's health care	Children's psychology	Children's lifestyle
Z	-5.489 ^a	-6.200 ^a	-2.612 ^a	-7.968 ^a
Asymp. Sig. (2-tailed)	.000	.000	.009	.000

^a Based on positive ranks.

^b Test Statistics - Wilcoxon Signed Ranks Test

Table 31 shows the results of the responses of household members on the status of education, health care, psychology and lifestyle of children before and after migration by their mothers. Similar to the change reported by returnees, the change is positive in health, education and lifestyle. Alarming (although not significantly so), the perception of household members of children's psychology in the absence of the mothers has become increasingly negative. They reported that children missed their mothers very much and that they behaved in erratic ways. As household members are the direct observers of children's psychology during the absence of mothers, this result is very telling about the impact of distancing on the mother-child relationship as well as the impact on child psychology and behaviour.

Table 31. Impact on children, reported by household members

Table 31. Impact on children, reported by household members								
	Paired differences					t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower	Upper			
Education	.419	.673	.062	.296	.542	6.735	116	.000
Health care	.407	.657	.060	.287	.527	6.728	117	.000
Psychology	.109	.900	.083	-.054	.273	1.324	118	.188
Lifestyle	.436	.674	.062	.312	.559	6.991	116	.000

Note: Measured as bad, moderate or good.

Non-Parametric Rank Test				
	Education	Health care	Psychology	Lifestyle
Z	-5.702 ^a	-5.732 ^a	-1.175 ^a	-5.874 ^a
Asymp. Sig. (2-tailed)	.000	.000	.240	.000

^a Based on positive ranks.

^b Test Statistics-Wilcoxon Signed Ranks Test.

(v) *Impact on love and respect from family and community members*

Returnees also experienced positive changes in love and respect shown them by family members and members of their communities (table 32). Changes varied from a smaller to a greater extent in terms of the migrants' relationship to each family member. For example, the extent of change in love and respect from the mother-in-law was greater than that shown by the father-in-law. Similarly, the increase in love and respect shown by community members was significantly great.

However, the love and respect from migrants' sons and daughters was non-significant. In fact, some returnees experienced the fact that their children did not love them as much as before their mothers had migrated. This coincides with the reports of children's deteriorating psychology and being distanced from their mothers due to the long absence from home. The returnees reported that the distancing between themselves and their sons was greater than that of their daughters.

Table 32. Impact on love and respect from family and community

	Paired differences				t	df	Sig. (2-tailed)	
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower				Upper
Father-in-law	.257	.627	.062	.134	.381	4.126	100	.000
Mother-in-law	.343	.644	.062	.220	.465	5.532	107	.000
Husband	.227	.574	.050	.128	.326	4.548	131	.000
Sons	.067	.524	.051	-.035	.168	1.304	104	.195
Daughters	.080	.378	.040	-.001	.160	1.973	87	.052
Other in-laws	.220	.484	.048	.124	.316	4.549	99	.000
Father/mother	.122	.386	.028	.068	.177	4.441	195	.000
Brothers/sisters	.197	.462	.034	.129	.264	5.755	182	.000
Brothers' wives	.193	.496	.046	.101	.285	4.158	113	.000
Sisters' husbands	.147	.431	.043	.062	.232	3.443	101	.001
Nieces/nephews	.120	.356	.036	.049	.191	3.369	99	.001
Community members	.253	.563	.043	.169	.337	5.923	173	.000

Note: Measured as low, moderate or high.

Non-Parametric Rank Test

	Father-in-law	Mother-in-law	Husband	Sons	Daughters	Other in-laws
Z	-3.744 ^a	-4.792 ^a	-4.232 ^a	-1.275 ^a	-1.941 ^a	-4.158 ^a
Asymp. Sig. (2-tailed)	.000	.000	.000	.202	.052	.000
	Father/mother	Brothers/sisters	Brothers' wives	Sisters' husbands	Nieces/nephews	Community members
Z	-4.235 ^a	-5.275 ^a	-3.869 ^a	-3.273 ^a	-3.207 ^a	-5.403 ^a
Asymp. Sig. (2-tailed)	.000	.000	.000	.001	.001	.000

^a Based on positive ranks.

^b Test Statistics-Wilcoxon Signed Ranks Test.

(vi) *Self-esteem*

Despite all the difficulties and pain that migrants have to go through in their migration process, the changes they experience within themselves and the opportunities to discover themselves, as human beings, are tremendous (table 33).

Table 33. Impact of migration on self-esteem

	Paired differences					t	df	Sig. (2-tailed)
	Mean	Std. deviation	Std. error mean	95% Confidence Interval of the difference				
				Lower	Upper			
Fear	-0.707	1.134	0.073	-0.850	-0.563	-9.689	241	.000
Insecurity	-0.747	1.064	0.069	-0.882	-0.612	-10.900	240	.000
Sadness	-0.483	1.109	0.072	-0.624	-0.342	-6.752	239	.000
Dependency	-0.750	1.152	0.074	-0.896	-0.604	-10.089	239	.000
Feeling of being loved	0.299	0.727	0.048	0.206	0.393	6.297	233	.000
Happiness	0.538	0.862	0.056	0.428	0.649	9.589	235	.000
Confidence	1.092	0.808	0.052	0.989	1.194	20.934	239	.000
Independence	0.908	0.987	0.064	0.782	1.034	14.218	238	.000
Self-worth	0.949	0.824	0.054	0.844	1.055	17.705	235	.000

Note: Measured as low, moderate or high.

Non-parametric Rank Test									
	Fear	Insecurity	Sadness	Dependency	Feeling of being loved	Happiness	Confidence	Independence	Self-worth
Z	-7.972 ^a	-8.590 ^a	-6.146 ^a	-8.143 ^a	-5.763 ^b	-7.904 ^b	-11.891 ^b	-10.030 ^b	-11.174 ^b
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000

^a Based on negative ranks.

^b Based on positive ranks.

^c Test Statistics-Wilcoxon Signed Ranks Test.

Tables 32 and 33 show that negative emotions and feelings such as fear, insecurity, sadness and dependency were reduced, and that the positive emotions and feelings such as the feeling of being loved, happiness, confidence, independence and self-worth increased. The paired test t-values in table 33 show the extent of the decrease in negative emotions and feelings and the increase in positive emotions and feelings. To be able to earn an income, support the family financially and have the freedom of financial decision-making had helped to bring about the feeling of independence. Getting out of the narrow spheres of homes, communities and the country, travelling to foreign countries, observing and experiencing different lifestyles, seeing new places, and meeting

with people from different parts of the world and interacting with them in their languages have made them confident.

Box 5. The best memory of migration

- “The happiest movement was when I started to earn for myself.”
- “Financial empowerment and improvement in my lifestyle is my happiest memory.”
- “Companionship of new friends from different countries is my most happy memory.”
- “I felt happy when the employers treated me like a member of their family.”
- “When I was able to send the money to my family for the first time.”
- My happiest memory is of having the opportunity to visit Belgium.”
- The healthy environment, good facilities and people in Japan made me happy.”
- “The bosses in Japan would also work along with the employees, which made me feel very happy.”
- “When I learnt language/skills, I felt very happy. My visit to Egypt is the happiest memory I have.”

As one migrant explained: “Now we do not regret anymore that we are born as women. We feel even a woman’s life is a worthwhile life when we earn and support our families as men do. We have disproved the Nepalese proverb that ‘a daughter’s birth is a bad fate’ by standing on our own feet and supporting our families financially.”

IV. Conclusion and recommendations

A. Conclusion

1. Globalization and Nepalese women’s labour export

To escape from the trap of “feminization of poverty”, Nepalese women are taking advantage of globalization and the opportunity to work in the international service-related market.

2. Impacts of women’s migration for work and remittances

- Nepalese women's international labour migration is mainly prompted by poverty at home and the significant impact of their remittances on overall poverty reduction at the household level.
- The most prioritized use of remittances is for education of children followed by food consumption.
- Most importantly, if remittances were not received by households many girls would not have access to education.
- Women's remittances have had an impact on the achievement of MDG1 and subsequent MDGs.
- Women's remittances have also had an impact on household capital formation, leading to improvements in the quality of life of remittance-receiving households.
- In addition to financial remittances, women migrant workers bring with them the so-called "social remittances" in the form of their human capital formation (such as from training, language learning, new skills, knowledge and information).
- International migration and remittances have increased migrant women's self-esteem, and have brought about a positive change in their gender identity and gender roles. This, in turn, has led to a decrease in violence against women in the family and an increase in love and respect from the family and the community.

3. Trends in migration and remittance

- The majority of migrant workers head to the Gulf countries and are employed in domestic work, which is in line with previous research findings (Adhikari and others, 2006).
- Ironically, women migrants are banned from this particular sector. Hence, women migrants have no other option but to take illegal routes out of Nepal, placing them in various forms of jeopardy.
- The educational level of migrant women is showing a rising trend. More migrants now have some level of primary or secondary level education compared with the number of illiterate or barely literate women migrants in the past.
- Higher-caste women are migrating in larger numbers compared with the larger number of indigenous ethnic women who migrated for work in the past. When taking into consideration the control of mobility imposed on higher-caste women, it can be concluded that the push factor of poverty is more forceful than the pull factor of tradition and gender restriction in mobility.
- More and more women from poorer families are migrating for work, as their remittances are the only financial option for their family's survival. Borrowing money is the only option for these women in financing their migration.
- The majority of returnee women would like to migrate again, provided they can gain better employment opportunities, higher wages in the extended global market, guaranteed safety in migration and guaranteed job security in the country of employment.
- Given the relevant information as well as access and choice, migrant women would use institutional financial services when borrowing loans and/or transmitting remittances, rather than relying on informal services that are costly and risky.

4. Human cost of migration for women

- Gender discrimination exists at all levels of women's migration, starting from the families and communities and up to State level. State laws and regulations are gender discriminatory.
- The majority of women migrate for domestic work in the Gulf countries, which is banned by the Government. Therefore, they take informal routes to the destination countries via India, resulting in difficulties at the border and high costs due to uncertainty of visas, flights and other vulnerabilities.
- Violence against migrant women and violation of their labour rights in the workplace exist and, in the majority of cases, the perpetrators of violence are women. Despite these problems, they rarely receive assistance from Nepalese embassies and consulates, as they are generally not recognized as legitimate/regular migrant workers.
- Because of the ban on women migrating as domestic workers to the Gulf countries, a sizable number of women migrate without proper knowledge about the migration process and a job description. They put themselves at the mercy of brokers, putting their lives and money at stake due to their desire to make life better for their families.
- The primary motivation for women to migrate is to provide a better life for their children; ironically, mothers and children miss each other very much in the process. Many times, the result is distancing of children, especially when the children are very young and the duration of migration is extended. Grown-up children also tend to lose their love and respect for their migrant mothers. This is more so in the case with sons than with daughters.
- Although to a lesser extent, migration of mothers has resulted in hindering the schooling of daughters and younger sisters due to the shifting of household responsibilities from mothers to daughters and/or sisters.

5. Expectations and preferences of women migrants

- Women migrants prefer gender equality within the family and in the community, and they expect the State to treat them as equal citizens.
- To better their competence, migrants expect the families to provide them with opportunities for education. They would prefer to have skills training opportunities in the communities and they expect a positive attitude towards their migration.
- From the State, they expect gender equality in the migration law. They demand an immediate lifting of the prohibition on women's migration to the Gulf countries as domestic workers.
- They expect the opening of employment opportunities in a larger global market and State assistance in seeking employment for them in the global market.
- Furthermore, they expect the State to ensure safety in migration, job security in the country of employment and protection of remittances through employment information exchange, access to loans for migration, skills and language training, and consultations and counselling before migration.

- In order to ensure safe and secure migration and employment, migrant women and their families expect the Government to form labour agreements with various recipient countries.
- For the protection of their income, they expect better services for remittance transmission, investment opportunities and protection of remittance-receiving families against extortion and theft.

B. Recommendations

1. Development policy

- The State should recognize the contribution by women migrant workers to poverty reduction and acknowledge them as agents in achieving MDG1 and the subsequent MDGs. This calls for gender mainstreaming in the trade, migration and development discourse, both nationally and internationally.
- The international development community needs to recognize that international trade of women's labour is a more effective and direct way of reducing poverty than international development aid; thus, they should review international development aid policies and practices. This recommendation is in line with IOM's suggestion that there has to have coherence between migration and development policies at the international level. In addition, as suggested in SAARC (2006), in focusing on MDG8 it should serve as a reminder to industrialized countries that global developmental responsibilities need to be taken into account in the design of national policies related to migration, and that all countries engaging migrant workers need to be directly involved in this international dialogue.

2. Labour policy

- National labour policy on foreign employment needs to address the issues of gender equality and women's rights through the revision of labour laws and the immediate lifting of the ban on migrant women workers.
- The State needs to take affirmative actions in empowering migrant women workers by providing them with information, skills and language training, and financial assistance.
- The Government must have bilateral or multilateral labour agreements with countries of employment and countries of transit in order to promote women's employment and protect their rights.

3. Trade policy

- Temporary MNP for foreign employment needs to be integrated into the global trade in human services, and GATS should be liberalized through de-linking of Mode 4 from Mode 3 for the benefit of developing countries. This is especially the case with countries such as Nepal, where the movement of persons for independent temporary labour has been both an historical fact and is becoming the mainstay of livelihood in the current context.

- This calls for trade, development and migration policy makers to reach agreement on resolving contradictions between the interlinked issues of trade, development and migration policies, especially towards liberalizing GATS.
- In view of the trend in “feminization of migration” as a consequence of “feminization of poverty” and women’s employment in the global “care economy”, policy dialogue on trade in services and development needs to mainstream gender concerns to ensure a rights-based approach, with international instruments such as CEDAW, BPFA and MDGs acting as yardsticks.
- As the majority of women are engaged in care services within the private sphere of households, where their labour rights and human rights are violated the most, domestic care services need to be formalized within labour policy and more specifically addressed as part of GATS Mode 4 in order to ensure women’s rights. Collective advocacy of South Asian countries would be appropriate for this purpose as the majority of women migrants from South Asia are engaged in this particular area of service.

4. Financial policy

- Both public sector and private sector financial assistance is recommended in supporting migrant women workers.
- Public sector financial assistance is for a pro-poor migrant women financial policy.
- Private sector financial assistance is for considering women migrant workers as viable and worthy clients, and for devising women-friendly and pro-poor financial products that can be accessed by women migrant workers, in the forms of affordable loans, safe and low-cost remittance transmission, and opportunities for safety deposits, savings, insurance and investments.

5. Women’s rights and the rights of children

- All concerned need to ensure “zero tolerance of violence against migrant women workers” of any kind. This calls for a global policy dialogue from the gender perspective on trade, migration and development.
- To ensure women’s rights, the Government needs to form bilateral and multilateral labour agreements.
- In the country of employment, women should be allowed periodic communications with their families via telephone, e-mail etc.
- To ensure mother-child rights, paid annual holidays for family visits are recommended.
- Community support systems can be devised to support families of migrant women workers. Non-government organizations or civil society organizations can facilitate mutual support among families of migrant women through organized activities.
- Community day-care centres for children of migrant women will release young girls from the responsibilities of childcare, so that their education/schooling is not hindered.
- Similarly, community clubs for children of migrant workers can provide them with vital psychological support.

- Frequently, the international migration of women for work involves a “women to women relationship” due to the relegation of reproductive roles to migrant women by women of the countries of employment. Many times, violation of women’s labour rights and human rights occur in these situations, and when within private homes it is outside the supervision of the formal sector labour laws and regulations. This calls for the international women’s movement to incorporate this issue into its debate and dialogue so that “exploitation of women by women” is addressed together with its fight against “exploitation of women by men”.

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