

# Impacts of Foreign Employment on People's Lifestyles in Diktel Rupakot Majhuwagadhi Municipality

Shyam Kumar Rai  
Assistant Lecturer  
Diktel Multiple Campus  
raishyam054@gmail.com

## Abstract

*This study has been carried out to explore the relevancy and rationale of foreign employment that has affected to society. Due to the fast technological changes, bilateral agreements between countries and diplomatic relations among countries have brought changes in the trend of foreign employment. So, this paper aims to explore the impacts of foreign employment on people's lifestyles relating to the current situation and to find differences between now and then along with the utilization of remittances. The target population was selected from Diktel Rupakot Majhuwagadhi Municipality ward no. 2 and 10. The sample size was 20 altogether. A purposeful sampling method was applied to select the sample size. Semi-structured questionnaires, focused group discussions, field visits and observation were administered to collect the data from the informants. The mixed method is implemented in this study. Previous literature and current practices of foreign employment methodologically have been analyzed. The findings show that informants' overall perception of foreign employment's impacts on people's lifestyles is positive. The remittance support system for society has been found effective. On the other hand, the divorce between husband and wife, blaming unethical character to the woman by the community whose husband has migrated for foreign job, and children being without the support of father and mother are some of the few negative consequences of foreign employment.*

**Key Words:** contribution, impacts, foreign employment, lifestyle, remittance

## Background of the study

Various factors influence people's lifestyles. Natural factors such as terrestrial structure and climatic features determine the lifestyle of people. Man-created activities such as laws, policy programmes, etc. also affect to lifestyle of the people. Some people of the world are living with luxurious life and some other people are living with most difficult. Besides these, many factors affect the living standard of the people, culture, religion, educational status, and employment opportunities are the most determinant factors for the quality of life.

There are many options to make lifestyle more convenient. One of the most prominent factors in the least developed Nepalese society is foreign employment. Developing and least-developed countries are becoming more facilitated by remittance. The contributions of remittance in Nepal is 20.76 of the GDP (Economic Bulletin fiscal year 2078/079) which is

2.05% less than previous fiscal years. On the other hand, 23.9% of agriculture, 14.8% of industry, and 61.8% of service sectors have contributed to GDP. Remittance is one of the most important sources of foreign currency in Nepal. The Ministry of Labour, Employment and Social Security (MOLESS) is the highest body of labour migration in Nepal. It has the authority to formulate policies, laws, and guidance related to labour. The Department of Foreign Employment (DOFE) is the key regulating institution under (MOLESS). The Foreign Employment Board (FEB) carries out welfare-related activities for migrant workers and their families. Compensation for death and injuries, management of safer migration, skill development, orientation, and returnee integration program are conducted by FEB.

This study primarily focuses on delineating the impacts of foreign employment on people's lifestyles through rigorous investigation. The influence of remittances on economic development has been studied by various researchers; however, studies specifically focused on different aspects of lifestyle remain scarce. The major issue of this study is about human development and improved living standards of remittance-receiving families and evaluates contributions made in society by them. This study has been carried out to find out the relevancy and rationale of foreign employment that has affected society.

Foreign employment and its remittance contribute not only to GNI but also promote entrepreneurship development of the nation. According to the World Bank (n.d), Nepal received a remittance 26.98% of the GDP in 2023 A.D. This data shows remittance played a significant role in Nepal's economy. Similarly, the development of entrepreneurship is directly related to the inflow of remittance in Nepal. Entrepreneurial culture brings changes in the economic dimension, increases productivity, and generates employment opportunities at the local level. The production and productivity of agriculture and industry will have been increased if foreign employment flourishes. The rate of participation of the labor force might decrease poverty, inequality, and unemployment rates, promote to establishment and operate cottage and small-scale industries, and increase the access to economic activities of the people. Foreign employment might have several impacts on such as economics, social and family, health, culture, psychology, profession, career, plan, and education.

## **Statement of the problems**

Because of the foreign employment opportunities, many Nepalese youths have got jobs in foreign countries. According to the Fifteen Periodic Plan, Nepalese are working in different countries. Remittance has contributed 25.4% to the GDP of Nepal. Daily hundreds of Nepalese workers go abroad for jobs from Tribhuvan International Airport, Kathmandu. Why do people prefer foreign employment? According to the Ministry of Labour, Employment and Social Security, 2076. Nepalese can go for employment in 111 countries. But the changes brought by foreign employment on the lifestyle of the people are found very limited. Therefore investigating the changes of lifestyle in the people is the prime problem of this research. People view foreign employment differently. Some people view, it has positive impacts and some people oppose this. Some other views they have both impacts. The contribution made by remittance is very remarkable to the GDP of the nation. It is important to find the relationship between remittance and the lifestyle of the people. To explore the factual information in this regard is essential. What are the social, economic, educational, health, psychological, and career

effects of foreign employment on the people of Diktel Rupakot Majhuwagadhi Municipality? Are there other striking issues to be investigated? People point out the drawbacks of foreign employment as luxurious and unproductive consumption patterns What are the pros and cons for going and not going abroad for the job? And how foreign employment has affected the society? are prime problems of this study.

## **Rationale of the Study**

The article entitled 'Impact of foreign employment' has made a plan for investigation about the contributions and effects that are attributed to the various aspects of the lifestyle. They are the educational field, economics, culture, and other different dimension that are directly influenced lifestyle. This study attempts to find the results that are brought in the field of education too. The choice of private schools of the guardians is increasing attraction. The flow of students in private schools might be a cause of foreign employment. To judge their relationship, this study has become a conducive tool. Foreign employment is one of the good sources of income for the Nepalese people. It has reduced the job problems in the country. Nepal is earning foreign currency through remittance and has great contribution to the GNI. According to the National Planning Commission (2019), 25.4% is the contribution of remittance on the GNI of Nepal. They earn not only currency but also they are earning knowledge, skills, and experiences. Foreign employment has become the backbone of the Nepalese economy. The flow of internal migration from rural to urban seems increasing. This is a current scenario in the society. It has created the question of whether foreign employment is a push factor for migration. In addition to these, those who have gone abroad for a job, are also exchanging the culture with the people of different countries. This became a good opportunity. Thus, foreign employment has become a good opportunity for them to observe, practise and learn about various cultures and lifestyles. So, Nepalese people are not learning only foreign currency but they are gaining knowledge skills and culture too. Foreign employment, therefore, has ample advantages for the Nepalese people. But it might have disadvantages too. So, the study on the impact of foreign employment on people's lifestyles is justifiable and rational. It has analysed the different variables and their relationship and concluded the factual findings after discus

This study is significant for prospective researchers who want to carry out further research. The findings of the study will be helpful to the foreign employed person as well as for returnees. The findings of this study will help the local government to prepare the program and policies about the utilization of remittance and to design a sustainable plan. To upgrade the living standard of the people. The educational institute will prepare an academic plan based on its findings. Families who receive the remittance should know about saving capital and the importance of investment. For this, the study can be a good guideline. Many INGOs and NGOs are working in the field of foreign employment setting the objective of safer migration from urban to remote villages. They will also benefit from this study. This study has proposed to delineate the effects of remittance relating to different aspects. Certainly, it introduces the outcomes after the completion of the study. And the outcomes of this study will assist the government, INGOs, NGOs, educational institutes, investors, etc. So, the study is relevant and significant.

## Objectives of the study

The main objective of this research is to explore the major impacts of foreign employment on the people's lifestyle in Diktel Rupakot Majhuwagadhi Municipality, Khotang district Nepal.

- 1) To identify why people prefer abroad as the foreign employment.
- 2) To explore how foreign employment has affected the society.
- 3) To investigate what are the pros and cons of going and not going abroad as a job.

## Delimitation of the study

The proposed study will be limited to:

1. The lifestyle of the people of ward no 2, Diktel Rupakot Majhuwagadhi Municipality of Khotang district is only studied.
2. Economic, educational, social, psychological, career, and behavioral change are only attempted to trace the lifestyle of the people.
3. The study is confined only to foreign-employed persons.

## Literature Review

Foreign employment is known as employment when the people of the country go to another country to earn money by working. According to the Foreign Employment Act 2064, "the employment which a worker gets a job in abroad". These days, people around the world migrate from one country to another country for jobs. Lack of job opportunities is the prime cause root of migration. The least developed country like Nepal is taking advantage of foreign job opportunities Thousands of Nepalese workers are going abroad for jobs. According to the Ministry of Labour, Employment and Social Security (MLESS), study report (2076) the estimated number of Nepalese workers in Malaysia is 600000, Saudi Arab 550000, Qatar 400000, UAE 200000, Republic Korea 35000, Bahrain 25000, Oman 18000, Jordan 20000.

Because of the negative impacts of COVID-19, the number of outgoing Nepalese people for employment decreased but while the impacts of COVID-19 decreased the number of outgoing Nepalese people increased by 392.0% (Economic Bulletin. July 2022). It was 63.8% more than in previous fiscal years. Investment and consumption patterns of remittances differ according to the interests of the people. According to the study report by the Secretary of the Foreign Employment Board regarding utilization of remittance, 16.1% utilized for daily expenses of housing, 15.5% for health care, 14.6% paid loan which was taken abroad, 13.6% for study children, 9% for marriage ceremony, purchasing the ornament, 7.3% pay other loan, 5.7% for saving in bank and cooperatives, and 4.8% for buying T.V. fridge and mobiles have been found.

In the last few years, remittance has become a prime source of earning foreign currency, also has assisted in the balance of payment situation, and has reduced the poverty in the country. Foreign employment and remittances have significantly contributed to Nepalese society. The remittance growth rate has increased by 19.8% (Budget Speech, FY 2081/82). A family's income often increases due to remittances, leading many families to migrate from rural villages to urban areas. In these cities, they tend to spend their money on a more luxurious lifestyle. The expansion of towns and cities across the country reflects the increased spending on improved

living conditions. However, only a small portion of remittances has been invested in the nation's infrastructure development.

In general, it is observed that the economic activities have been charged. The made-of-agriculture system slightly has been charging. It is seen vegetable farming is done for commercial purposes and also has used some technologies. The way of dressing up and purchasing powers are found changing. To find its causes as needed to investigate.

### **The report of Safer Migration (SaMi Project)**

Safer Migration (SaMi) Project is working in Nepal focusing on no foreign employment under the policy of the Nepal Government. This project is implemented mainly through five programs. They are: 1. access to information 2. Access to justice 3. Financial literacy/education 4. Psycho-Socio-Counseling and 5. Development of skillful human resources. The (SaMi) project is implementing in Diktel Rupakot Majhuwagadhi Municipality, Haleshi Tuwachung Municipality, Kepilashgadhi Rural Municipality, and Khotehang Rural Municipality. The project is targeted at those people who are involved in foreign employment and their families, returnees, and migrants.

The condition of foreign employment in Khotang district in the last three years are; in the fiscal year males 5,044 and females 285 in total 5,329 likewise in the fiscal year 2077/078 male 1824 and females 104 altogether 1,928 and in the fiscal year 2078/079 male 5,849 and female 407 altogether 6,256 were recipients for labour permission. The SaMi projects avail information and counseling to the person who is arranging to go for foreign employment. In total 1,800 females and 4,636 males benefited from this project.

Free skills training: The project (SaMi) has provisioned to provide skill training to those who have applied for foreign employment. The areas of training are scaffolding, mason, carpenter, electrician, spray painting, kitchen helper, welding, steal fixture, pipe fitter, operator, garment machine, housekeeper, and cleaner. Altogether 123 people including 16 females and 107 males were trained through this project. (Bal Sewa Samaj Nepal, 2076)

Access to justice: The SaMi project avails legal assistance free of cost for those who are in problems during their study in a foreign country or their own country. For legal assistance, the people forum, the Chief District Officer, and the local governments are helping in terms of finance. Till fiscal year 2076/077 altogether Rs. 1,40,31,930.19 have been distributed as compensation only and in Diktel Rupakot Majhuwagadhi Rs. 80,80,105 was distributed as the compensation for concerned person.

The project also conducts a financial literacy program. It provides the knowledge, skills, and experience about the effective use of remittance. They discuss on use of remittance and psychosociocounseling programs. They conducted the class in Diktel Rupakot Majhuwagadhi Ward no. 14 Buipa and Ward no. 6 Nerpa and 96 were participated in Buipa while 98 participated in Nerpa. The program focused only on females during this period. Psychosocio counselling service also be given to the needy person in two ways: individually and in a group. In fiscal year 2078/079 18 females and 1 male were given this service (SaMi Project). Returnees

voluntary program: another program conducted by (SaMi). The main objective of this program is to inform their experience and knowledge about foreign employment to people who are planning to go foreign country. According to a report of the SaMi project altogether 4,761 people have benefited since fiscal year 2079. And 1,339 people were oriented in the same fiscal year about foreign employment. The efforts made by the local government for foreign employment. The Diktel Rupakot Majhuwagadhi Municipality has prepared a documentary, and municipality profile, established an information source center, formulated terms of reference for foreign employment in provisional about foreign employment in the periodical plan of the municipality, distributed agricultural tools to farmers, conducted financial educational classes, promoted those who wanted to utilize the skills, experience, knowledge learned from foreign employment. The total allocated budget from the project was Rs. 66 lakh including VAT.

Ojha (2019) concluded that remittance inflows, broad money supply, capital formation in the country, demand for imported goods, and foreign aid have positive impacts on the GDP and per capita income of Nepal. But how were the effects on the lifestyle of people because of the positive impacts of remittance? Positive impacts are not specified. So, it is the case to study its impacts on lifestyle. The total remittance inflow in FY 2078/079 was Rs. 879 billion equivalent to 25.4 percent of GDP (National Planning Commission, 2019).

The constitution of Nepal has adopted a policy to encourage the use of capital, skills, and experience in productive sectors of the country. The income from remittance can be used for capital formation, employment generation, or investing in productive sectors.

The impacts of foreign employment depend upon its practice. 'The use of remittances for domestic private investment depends upon the institutional quality and the level of financial development at the macro level and the purpose for migration at the household level' (Chaudhary, 2022). If returnees practise and implement their acquired skills, experience, knowledge, and capital positively, certainly the impacts will be positive. According to the National Planning Commission (2019); The objectives of remittances are: 1. to increase investment in productive sectors through the optimum saving of remittance income and 2. To channel remittance income through the formal banking system.

Foreign employment has reduced the problems of unemployment in Nepal. It has contributed to reducing the foreign trade imbalance. Nepal Government, MOLESS, DOFE, and FEB have done many activities for the welfare of foreign employment. They have made a memorandum of understanding (MOU) to foreign countries about the rights and securities of Nepalese labourers. The data and information related to foreign employment are published through different mediums. At the local level, SaMi project is in execution. It asset to the concerned people mainly in information access in justice, access to financial education, psychosociocounseling, and development of skillful human resources. It is assumed that this program will bring positive impacts in the related fields. The employed person and their family invest their remittance in productive sectors. Most of the family members know about saving money and its advantages. Returnees will utilize their skills, experience, and knowledge that are acquired in a foreign country in the productive fields and make themselves a quality of life and help to make a prosperous society. The government might promote to utilization of the skills, experiences, and knowledge of foreign-employed persons for the overall development of the nation.

## **Method and Procedure**

### **Research Design**

Mixed design both qualitative and quantitative research designs have been used. More focus is given to qualitative design. Information about foreign employment and its impacts on people's lifestyles are collected through different tools including interaction with the respondent. Some of the unstructured questions have been administered and made flexible too. Issues and problems of the study were described, narrated, and interpreted under quantitative design. Information also collected through structured questionnaires, interviews, and narrative research methods is highly used in this study. Structured questionnaires were well prepared and administered to the respondents. All question items were calculated using a quantitative technique and analysed using the qualitative technique. The phone call was made to those who were at the distance.

### **Population and sample**

The population for this study is limited to ward no. 2 and 10 of Diktel Rupakot Majhuwagadhi Municipality. Where 10 foreign employed were selected sampling from each ward. So, the 20 persons represent the whole population. The 20 persons are the sample size of this study. Sampling populations were selected only from the Rai-Kiranti Community. Six were female and fourteen were male. The respondents' ages ranged from fourteen to forty years old.

### **Sampling**

The target sample for this study was selected from people who were involved in foreign employment for five years. The sample was selected from each ward. The returnees were selected by using non-random purposive sampling procedures, and besides returnees, other stakeholders were selected from the same ward using the same sampling procedures. Among 20, were selected from foreign employed persons and 5 were selected from stakeholders as quota method. Samples were made more representative through non-random purposive sampling.

### **Research Tools**

Various research tools were employed, including structured questionnaires, interviews, observational methods, focus group discussions, and opinionnaires.

### **Source of Data**

Data were obtained from both primary and secondary sources. Key secondary sources included government legislation issued on various dates, reports from governmental bodies, non-governmental organizations (NGOs), international non-governmental organizations (INGOs), and online resources. Additionally, primary data were gathered through interviews with participants, telephone conversations with individuals engaged in foreign employment, direct observations, and focused group discussions.

### **Data collection Procedures**

In the process of data collection, the researcher himself was involved in the study as a primary data collection. Data collection tools were used rigorously to gather authentic information. Questionnaires were prepared and administered to the target sample. After the

selection of the sample, questions were administered and collected within a week. The respondents who did not write their responses to the questions were followed up until they were submitted to the researcher. The opinions of the selected representatives of the wards were gathered through discussions. Representatives of NGOs, teachers, and businessmen were requested as an informant by stakeholders. Opinions of the elected representatives and information from representatives of NGOs, teachers, and businessmen were traced to the responses to the administered questions. Primary methods of data collection were highly administered in this study. There was no provision to provide any incentive to the respondents and informants for their valuable support

### Data Analysis Procedures

The researcher analyzed and interpreted the collected data descriptively using quantitative and qualitative techniques and presented it verbally. Data were interpreted after their analysis.

### Result and Discussion

Remittance Utilization Impacts are shown bellows:

S.N	Number of Participants	Responses
1.	9	Slightly earned and maintained education and household expenditures
2.	2	Earned satisfactorily and purchased land too
3.	5	Did not earn, just able to pay the loan
4	4	They were in heavy loss

Among 20 respondents, 9 responded that they slightly earned and maintained education and household expenditures. 2 respondents said that they earned cash and purchased the lands. 5 of them did not earn, just able to pay the loan. The other 4 remaining said that they were in a heavy loss. Still, they have not paid the loan. One of the participants Mr. Jetha (pseudo-name) put his views ‘I could not do anything but I made rich to the loan lender’. These data and voices reveal that still foreign employment is not secure for earning. Another participant besides returnees Mr. Parakha (pseudo-name) put his views as ‘foreign employment depends on fate, some have earned and some other have not’. High skills, knowledge, and experience in related work play a key role. They said the expenditures have been increased because of foreign employment. Family members hopefully purchased the goods they need hoping that we can pay them easily. This statement indicates that financial education is required for the family of foreign employment. ‘If remittances are invested, they contribute to output growth, and if they are consumed, then also they generate positive multiplier effects’ (Ratha, 2005).

Social and Family Impacts: Close connection to society is more beneficial to every person. It is hard to survive without society. Society is an effective agent for socialization. People struggle for their quality of life. They always attempt to eradicate difficulties, problems, and challenges of life and want to live the happiest life in society. To avoid such factors and live a happy life, they search and implement different options and practice them effectively and successfully to make progress. We learn culture, norms and values, ethics, morals, etc. from society. Everybody wants to extend a connection with society and it is social capital to the human being. In this context, my respondents answered variously. Mixed views were expressed



by them that is loss and a gain. Those 2, who earned cash, also earned social prestige than before. One of them said, 'I am usually invited to programs organized in society and I use to contribute by giving some money to society'. Other remaining persons comparatively earned less prestige. One of them Mr Rok Kumar (pseudo-name) put his views that 'I did not earn, I did not contribute, and so the society does not recognize me'. These statements present the characteristics of capitalism. Similarly, family separation mainly between husband and wife also have been found. Conflict, domestic violence, and divorce were some of the results of foreign employment. In response to my eagerness about family separation, one of the participants said 'I sent all my salary from abroad but now nothing is here'. And again comparing to the next family he said '...invested all salary which is sent from abroad and now they are the owner of core'. Out of 20 families, 1 is found separated through the divorce process. In 12 families most of the time they quarrel taking the issues of individual character and money during the foreign employment period.

**Cultural and Psychological Impacts:** All 20 participants responded difficult to adjust to foreign countries. Religion, language, food habits, time management, and way of dressing were new to them. One of the respondents said 'I felt difficulty and fear at the beginning period of my job because I did not understand the language that they used and I tried communicating using my hand movement'. Another challenge is to face the cultural varieties. A respondent from ward no. 2 said 'Our company boss is Muslim, and other companions were from different religions, languages, and cultures. I was from Nepal. So, it was difficult to adjust to them. Psychological stress is another aspect to be tolerated by foreign employment. It is found that 97% of foreign employees said 'they suffer from psychological stress from both home and company'. The family hopes for high expectations like money, ornaments, and goods which could not be fulfilled. Similarly, it is also found that the lack of decision-making skills of the family, proper care of children, totally dependent on the salary of foreign employer income, and unethical behaviours of the family make them stressed.

**Skill Growth Impacts:** Foreign employment has supported to development of technical skills for the employed person. A question, did you learn any new skills during your job? Was asked them. To the response to this question, 100% answered that they learned. Among them, Mr. Doda (pseudo name to avoid anonymity) said 'I have learned many skills in the company but where to use these skills now? Next, Mr. Sheda(pseudo name) said pointing to his vegetable farm 'Look! I am using my skills learned in Malaysia and I am producing Tomato, Cucumber, and Skush'. Then I looked at the farm and found that vegetables were grown from broken mud pots, and sacks after filling soil. Supporting the squash, tomato, cucumber, and some beans were made using ropes. Traditionally, local people used to use bamboo and wooden materials for support. Which were expensive. Similarly. Mr. Jetha said to the same question, 'I have learned skill in cooking from Bangali'. Some traditional indigenous skills have been replaced by adapted or modified skills. This is the contribution made from foreign employment. And, now it is also found that new skills related to agriculture are being extended in the community. But the skills learned by foreign employed persons related to manufacturing are getting wasted.

**Educational Impacts:** They have realized the importance and skills.

Mr. Rok Kumar (pseudo name) said 'No work for uneducated person in our countries, an educated and skillful person gets a good job and salaries'. For each family, the children were admitted to a private boarding school. Guardian managed their children in the rented house for

convenience. They believe that private boarding schools can offer a better education than government schools. It is also found that 60% of families made their children leave the private boarding school. It was because their parents had returned home in a finished agreement with the company. Finish-company means finish income and finish income means no private schools. Job and school fees are closely related. Other remaining family also could not continue their children in private schools. The main cause is 'finish'. It means that private boarding school and foreign employment have relations. Private boarding schools are dependent on foreign employment. A fourteen-year-old female child Maya (Pseudo name) said 'My mother does not have money, my father returned in finish from abroad and I left boarding.' Similar to this view Dahal (2019) discusses that before receiving the remittances 51% of children used to go public school and 43% used to go to private school but after receiving the remittance, the public school going percentage is reduced by 18%, and private school going percentages is increased by 24.

## Conclusion

Foreign employment opportunities are not a long-lasting solution to the problem of the job in the countries. It is the just solution for a few years for the families. It has lowered some financial problems only during their stay abroad. Its findings will certainly help policy designers related to employment, people who like to go abroad for jobs social organizations, teachers, and stakeholders. But when the foreign employed persons return home the previous problems get renewed. Foreign employment has brought some positive impacts but also has created many family and social problems which remain long-lasting. The separation between life partners, blaming unethical character, and children being without the support of a father and mother are very much heart-touching problems. Government and its agencies, NGOs, and INGOs should actively implement the policies and programs related to foreign employment. And such action assures the safety of foreign-employed persons. When there is safer foreign employment then it minimizes the negative impacts of foreign employment. The family members of the abroad-going person should be given skill-based training and should be awarded about saving, investment, and self-employment.

## References

- Ministry of Labour, Employment and Social Security. (2020). Nepal labour migration report 2020.
- Bal Sewa Samaj Nepal.( 2076). *SAFER Migration (SaMi) project report, (FY 2076/077 - 2079)*. Bal Sewa Samaj Nepal.
- Shrestha, B. (2008). Contribution of foreign employment and remittances to Nepalese economy. *Nepal Rastra Bank Economic Review*, (2021). <https://doi.org/10.3126/nrber.v20i1.52808>
- Ojha, K. P. (2019). Remittance status and contribution to GDP of Nepal. *Nepal Journals of Online*, 4 (1).<https://www.nepjol.info>
- National Planning Commission (2019). *The fifteenth periodic plan (FY 2019/20–2023/24)*.
- Government of Nepal, National Planning Commission (2079). *Nepal annual budget for FY 2079/080*. Siddhartha Capital. <https://www.siddharthacapital.com>

- Ministry of Finance (2081). *Budget speech, FY 2081/82*. Ministry of Finance.
- Ministry of Labour, Employment and Social Security (2076). *Regarding the impact of foreign employment on children: Study report*. Ministry of Labour, Employment and Social Security. <https://moless.gov.np/>
- Foreign Employment Board Secretary (2076). *Effective use of Remittances: Study Report*. Ministry of Labour, Employment and Social Security. <https://www.feb.gov.np>
- World Bank (n.d.) *Personal remittances, received (% of GDP)*. World Bank staff estimates based on IME balance of payments data and world bank and OECD GDP estimates.
- Chaudhary, S. K. (2022). *Remittances, economic growth and investment nexus: Evidence from Nepal*. Nepal Rastra Bank.
- Ratha, D. (2005). Workers' remittances: an important and stable source of external development finance. *Remittances: development impact and future prospects*, 9, 19-51.
- Dahal, A. R. (2019). Foreign Employment and its Socio-Economic Impacts on Rural People of Nepal: A Study Based on Mahalaxmi Municipality of Lalitpur. *Patan Pragya*, 5(1), 53-62.
- Economic Bulletin. (2078). *Current Economic Scenario of the Country*. Government of Nepal Ministry of Finance.