Remittances as the practice of care: A case study on Nepali migrants in Malaysia

WORKING PAPER

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ABSTRACT

This article discusses remittances and the practice of care by migrants along the Nepal-Malaysia corridor. From the findings, it is evident that the choice to migrate is directly linked to remittances, fortifying the notion that the act of sending money home is a dominant practice of care. Respondents in the research remit at least 50 per cent of their monthly salaries to their home countries, mainly used for food and shelter, as well as to service debts. Besides these immediate outcomes, sending remittances reinforces migrants' and their dependents' sense of hope and confidence to improve livelihoods across generations; the high rate of investment in migrants' children's education is a reflection of this. However, these expectations and aspirations have been challenged during the recent COVID-19 pandemic. Some migrants had to experience varying degrees of salary deductions, non-payments or salary withholding, limiting their ability to contribute via remittances and triggering a reassessment of the opportunity costs of being apart from their families.

Keywords: Nepal-Malaysia corridor, Nepali migrant workers, remittances, care, transnational

1. INTRODUCTION

Nepali migrants are the third largest migrant population in Malaysia. Research conducted in Malaysia, as part of the MIDEQ project on South- South migration and inequalities,on migrant motivations, aspirations and outcomes, noted how their employment abroad is highly motivated by the prospects of remittances and their use, namely ensuring livelihoods and better quality of life for family members back home. The research found that at the individual and familial levels, migrants' remitted income can provide an array of material benefits for migrant family members, as well as widen their access to socio-economic opportunities such as education, skills training and health care services. Ensuring these benefits, as expressed by respondents, are somewhat synonymous with the practice of care because they are seen as an act of expressing love for those they are biologically, socially and culturally bound to. These outcomes form part of the 'remittance scripts' adopted and fulfilled by Nepali migrants in Malaysia, predominantly defined by "compound transactions with material, emotional, and relational elements" (Carling, 2014, p.219).

Remittance scripts are further contextualized at the nexus of class and nationality as they are not just an expression of care. Instead, they are more so viewed as a necessity for families. This 'currency of care', as discussed by Singh (2016), not only compensates for the practical constraints experienced by the working class but is imbued with greater intergenerational hopes and aspirations. Socio-economic changes to working-class female Nepalis have also seen many of them adopting these scripts as well, thus reinforcing the perpetual culture of migration amongst Nepalis. It is also argued that remittance scripts are simultaneously adhered to with others, which cannot be replaced or substituted solely through migrants' acts of sending money home; these mainly relate to parenting or spousal duties. As it is also discussed later, even though there have been growing doubts of meeting these migration expectations due to the negative impacts of the recent COVID-19 pandemic, migration is still seen as the dominant process to fulfil the practice of care for Nepali family members who stay back.

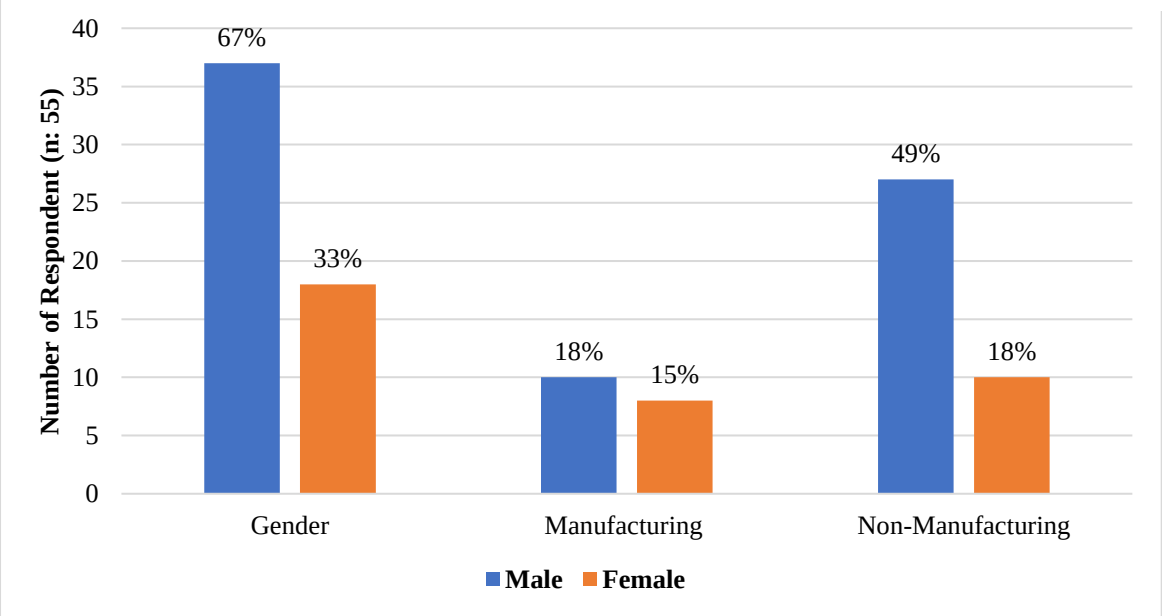
Firstly, this working paper provides the broad context of outmigration along the Nepal and Malaysia corridor, particularly how the potential for remittances encourages the movement of Nepali to Malaysia. Then, it evaluates more closely the ways in which remittances are tied to providing better livelihoods and quality of life. Finally, this paper looks at other scripts that are fulfilled in tandem with remittance scripts, as well as the doubts and insecurities that have emerged about the efficacy of remittances as a practice of care during the pandemic.

2. DATA SAMPLE

Through purposive sampling, a total of 55 respondents (67 percent males while 32 percent were females) have been interviewed for this research. While according to official data published by the Malaysian government, female Nepali migrant workers only entail three percent of the documented Nepali migrant population in Malaysia, a larger proportion of female respondents were sampled to deliberately uncover more insight into Nepali women's motivations, gains and costs of migration (Malaysia Ministry of Human Resources, 2018). All male and female respondents are aged between 21 to 50.

As seen in Figure 1 below, 15 percent of the female respondents are currently employed in the manufacturing sector, while others work in the non-manufacturing sector, including agriculture, private security, retail, as well as food and beverages. Among the male respondents, 18 percent are currently employed in the manufacturing sector, while the remaining are employed in non-manufacturing sectors. Geographically, 90 percent of sampled respondents are located in the capital, Kuala Lumpur, and the most populous central state of Selangor; five percent are situated in the Southern state of Johor and five percent are in the Northern state of Penang.

FIG 1. RESPONDENT'S EMPLOYMENT SECTORS



Source: MIDEQ Malaysia, 2022

3. SOCIO-ECONOMIC AND POLITICAL CONTEXT DRIVING NEPALI OUTMIGRATION

To consider how remittances have become a defining feature of migration, broader as well as individual and familial level socio-economic and political contexts are examined. Local realities which many Nepalis have to confront can significantly shape this logic of migration as it relates to the practice of care. These contexts arguably 'push' Nepali abroad to fulfil certain material and symbolic obligations to their families to increase family members' possibilities of survivability and quality of life.

In recent times, the highly agrarian nature of Nepal's local economy has not been able to compensate for growing economic inequalities, particularly faced by the rural population (Chapagain & Gentle, 2015). In this research, all respondents originate from villages that are outside urban or metropolitan cities like Kathmandu or Lalitpur, which reflects the continued lack of sustainability in rural economies. Simultaneously, local changes to the climate, which have increased incidences of flash floods, droughts, and storms, destroy the agricultural production of agrarian communities in Nepal (*ibid*). Government policies, such as the National Adaptation Programme of Action (NAPA) on climate change, have not been successful in addressing major issues for those who solely depend on agriculture-based livelihoods and income; for example, winter droughts have resulted in a high risk of food insecurity for more than two million people (*ibid*).

Besides these, there are also motivations at the individual and familial levels which drives outmigration. Highly significant is the way in which labour migrants from Nepal have rationalized migration as a significant avenue to support their families, a responsibility of which is seen as highly improbable to achieve in Nepal, considering the socio-economic and political contexts. In interviews, respondents with families aspire to provide and give their spouses as well as children a better quality of life, while those who are single, both male and female, have migrated to Malaysia to support their parents and siblings.

Employment in Nepal has been described as insecure, informal and unsustainable. For example, respondents noted the lack of a proper salary payment schedule for most jobs in Nepal, leaving workers with no guarantee of timely wages, which can either fall every fortnight or at the end of the month. Respondents also asserted that a month of work would not necessarily entitle them to appropriate salaries at the end of the month. Even when formal employment is secured, the minimum wage in Nepal would not be sustainable to ensure a decent quality of life. As of 2019, the minimum wage in Nepal is 13,450 Nepali rupees (approximately USD102 or MYR450), and this had increased to 15,000 Nepali rupees (approximately USD114 or MYR525) in mid-July 2021 (The Himalayan Times, 4 May

2021). The current minimum wage in Nepal is 17,300 Nepali rupees (approximately USD129 or MYR557), and it is mandatory to be revised every two years. (The Kathmandu Post, 17 August 2023).

As part of this, respondents note that their ability to ensure material support for families is seen to be significantly predicated on the level of education and skill. Three male respondents had formal army training from the Nepal or Indian armies, six have completed tertiary education. 29 respondents have not completed primary or high school, while the remaining have received high school diplomas. These varied levels of educational attainment are mainly attributed to the lack of financial ability to fund schooling for many respondents, as well as accumulated pressure to find work to overcome these specific inequalities and support other family members. These ultimately result in a majority of respondents believing they are less likely to access gainful employment in Nepal.

> *"I already had a job in Kathmandu. I worked in the garment's factory, a small garments factory. I do the cutting and the stitching and the sewing in Kathmandu. I have four siblings, two brothers and two sisters and I am the oldest. I have a younger brother and two younger sisters and parents, total in the family six members. I chose Malaysia for the job, and to support my family." (NMW1.6., Male, Restaurant Manager).*

> *"Before I came to Malaysia, I was a farmer, support my father, I do the farming. I passed high school. I joined the college. After 3 months, I stopped studying and want to come to Malaysia for work. Parents not agreeable to send me as a migrant. I tried to convince my father. I said I must go. I must leave the country and find some money and I came to Malaysia." (NMW1.12., Male, Office Worker).*

> *"There is no work in Nepal, but I joined the British Army training before and got sent to Singapore for three years of training, hoping to become part of the British army, a Gurkha soldier. But I failed. Then I couldn't get any job and not working in Nepal. Our family has a small sundry shop, and my father served in the Indian army, and my father supported the family before I became a migrant worker in Malaysia." (NMW5.19., Male, Salesclerk).*

Socially, how migration is perceived as a guarantee to fulfilling the practice of care is highly contingent upon the stories and experiences of other migrants who are also family members or friends. The sustained social networks at the family and community levels reinforce 'remittance scripts' and the structures of expectations connected to them (Carling, 2014). In our research, these networks inform respondents' migratory understanding, motivations and desires, as well as more broadly maintain the culture of migration amongst Nepalis. These conditions thus

create the ‘foundations’ that define remittance scripts that link migration and remittances to the practice of care (ibid).

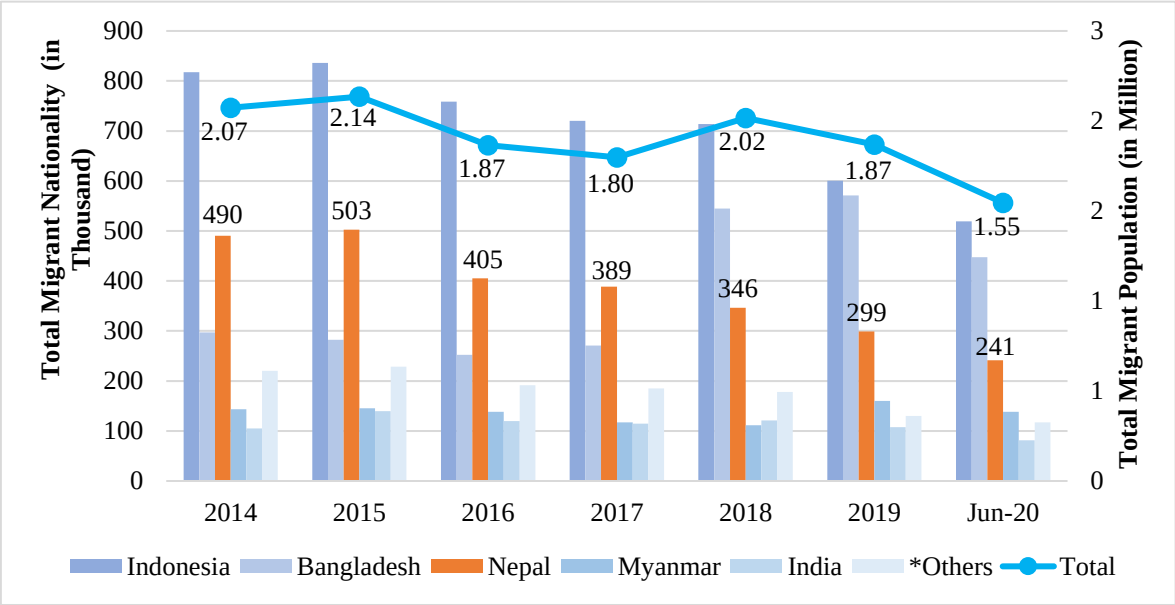
> *“... from my friend and people that I knew that were working in Malaysia, they told me that this was a beautiful country that had great weather …and they also mentioned that if I get to work with a good company, with a great company, that’s like the best fortune… Because of hearing everything, that’s what made me think - OK, Malaysia.” (NMW1.2., Male, Receptionist).*

> *“I was inspired by my friends, and I came to Malaysia. Yeah, the Middle East, about the Middle East, and they said it is very hot weather, not similar weather like Nepal. So, everybody talks about Malaysia. And people said that Malaysia provides lots of job categories. So, we apply for the Malaysian. Yes, there is an advantage comparing the Middle East, and I heard from my friends that Malaysia is the best. We can get an opportunity to get a nice job. That's why we came here.” (NMW5.9., Male, Housekeeper).*

4. MIGRANT WORK IN MALAYSIA

As seen, the culmination of various factors to ’push’ Nepali to acquire better opportunities abroad has thus resulted in the sustained employment of Nepali migrant workers in Malaysia. According to a study by the Ministry of Labour, Employment and Social Security (MoLESS) in 2022, Malaysia is seen as the number one destination country for Nepali migrants, closely followed by Qatar, Saudi Arabia, UAE and Kuwait (MoLESS, 2022 pg. 58-61). The host country’s socio-economic and political environment, which offers better wage rates, as well as the proliferation of industries that rely on migrant labour, are simultaneous ‘pull’ factors that result in Nepalis being the third largest migrant population in Malaysia after Indonesia and Bangladesh. As of June 2020 (Figure 2), Nepali migrant workers with valid temporary work permits (PLKS) encompass approximately 15.6% (241,106) of the migrant population (Malaysia Ministry of Home Affairs, 2020).

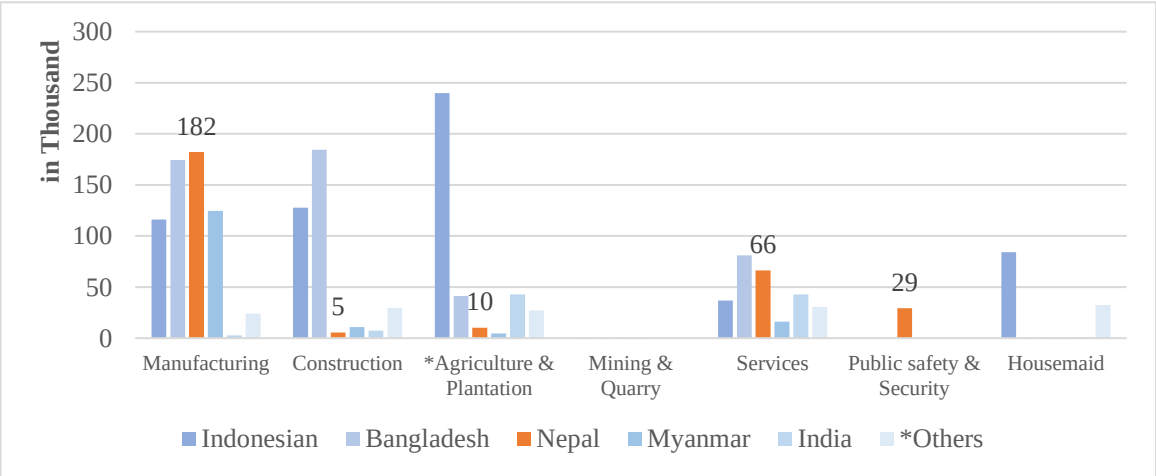
FIG 2. NUMBER OF MIGRANT WORKERS (WITH PLKS) BY NATIONALITIES FROM 2014 TO 30TH JUNE 2020



Notes: *Others included Pakistan, Philippines, Thailand, Vietnam, China, Sri Lanka, Cambodia, Laos, Uzbekistan and Turkmenistan.
Source: Ministry of Home Affairs Malaysia, 2020

Nepali migrant workers are predominantly employed in the manufacturing and services sectors in Malaysia. As of April 2020 (Figure 3), 29.2% of registered Nepali migrant workers were employed in the manufacturing industry, followed by 24.3% in the services sector and 2.82% in the agriculture and plantation sectors (Malaysia Ministry of Human Resources, 2020). In 2019, Nepali migrant workers comprised about 18% (29,390) of 159,213 security guards nationwide (*ibid*).

FIG 3. TOTAL NUMBER OF MIGRANT WORKERS BY SECTOR AND NATIONALITIES WHO OWN ACTIVE AND VALID TEMPORARY WORK PERMITS (PLKS)



As shown in Table 1, the wage rates in Malaysia are also seen as a significant factor for Nepali migrants. Periodically, migrant workers have been able to benefit from revisions to the minimum wage. The Malaysian minimum wage policy is aligned with the International Labour Organization Convention (ILO), No.100 of Equal Remuneration, which Malaysia ratified in 1997. Furthermore, Malaysia is also a signatory of the ILO Convention No.131 Minimum Wage Fixing 1970 (C131), signed on 7 June 2016. As a result, all workers, regardless of nationality, are entitled to these changes to minimum wage.

> *"My basic salary by the government (Malaysia minimum wage legislation). In 2010 my basic salary was only Malaysia ringgit 407 (USD92). Then later the Malaysian government increased to Malaysia ringgit 546 (USD124), later Malaysia ringgit 900 (USD204), then in 2013/14 Malaysia ringgit 1,000 (USD227), then in 2018/19 Malaysia ringgit 1,100 (USD250). In 2020, Malaysia ringgit 1,200 (USD273). Now my basic Malaysia ringgit 1,200 (USD273). (NMW5.15., Male, Production Line Operator Lead).*

Those who are employed either in small urban or rural industries are entitled to a salary of at least USD341 (equal to RM1,500) per month (Malaysia Ministry of Human Resources, 2023). In comparison, before the amendment in 2021, migrant workers situated in larger urban and rural areas were entitled to a different minimum wage of at least USD273 (equal to MYR1,200) and USD250 (equal to MYR1,100) a month (Malaysia Ministry of Human Resources, 2020). Migrant labour in Malaysia entails eight hours of work per day, or 45 hours within six working days (*ibid*). Most migrant workers are also offered overtime hours and pay by employers in their employment contracts. This has become one of the major decision-making factors for migrant workers who are willing to work up to ten to twelve hours per day.

TABLE 1. MINIMUM WAGE IN MALAYSIA

Year	2013	2016	2018	2020		2021
Area	Urban and Rural			Urban	Rural	Urban & rural
Peninsular	USD 204 (MYR 900)	USD 227 (MYR 1,000)	USD 250 (MYR 1,100)	USD 273 (MYR 1,200)	USD 250 (MYR 1,100)	USD 341 (MYR 1,500)
Sabah & Sarawak	USD 182 (MYR 800)	USD 209 (MYR 920)	USD 209 (MYR 920)			

Notes: Minimum wage order enforced in July 2023
Source: Ministry of Human Resources, Malaysia, 2021, 2016, 2018, 2020, 2021

In reality, findings reveal that Nepali respondents earn at different rates according to the industries or sectors they are employed in. Respondents who work in manufacturing could earn between USD318 to USD454 (equal to MYR1,400 to MYR2,000), while those the services or non-manufacturing sectors

(security guard, remittance services, retail or food and beverages) are offered higher basic salaries between USD341 to USD908 (equal to MYR1,500 to MYR4,000). Besides sectors, these variations are dependent upon the amount of time and energy workers put into completing their tasks. For example, a male respondent (NMW5.2) from the Bara district who works as a forklift driver in the food manufacturing sector works ten hours a day, including two hours of overtime. The respondent can also choose to work on his rest days. Although by law, he is granted with one rest day in a week, working public holidays can offer three times the normal hourly rate. With such effort, the respondent is able to accumulate USD528 (equal to RM2,327) of wages in a month. According to the respondent, earning more than minimum wage through working long hours is motivated solely by the chance to send more money back to his family.

With this said, the Malaysian government has attempted to reduce industries' reliance on migrant labour, by creating a threshold of 15 percent migrant worker participation or 2.35 million documented migrant workers out of 15.67 million workers in 2020 (Malaysia Prime Minister Office, 2019). However, this threshold has not been met in the current years as statistics have not included the undocumented migrant population. As such, the government is looking to revise this threshold based on sectors, which underestimates the actual reliance of Malaysian industries on migrant labour and can also have negative implications on undocumented workers' safety in the country (Malaysia Prime Minister Office, 2019a). As part of migrant labour management, the government has also embarked on several bilateral agreements to fulfill demand while managing migrant populations. For example, in October 2018, Malaysia and Nepal signed a Memorandum of Understanding (MoU), which entails streamlining recruitment procedures and establishing legal recruitment channels (Malaysia Ministry of Human Resources, 2018). This, in turn, also signals the acceptance and vigour of the Government of Nepal in encouraging their citizens to seek foreign employment, partly due to the high levels of remittances that result from earning abroad (Karki, 2020).

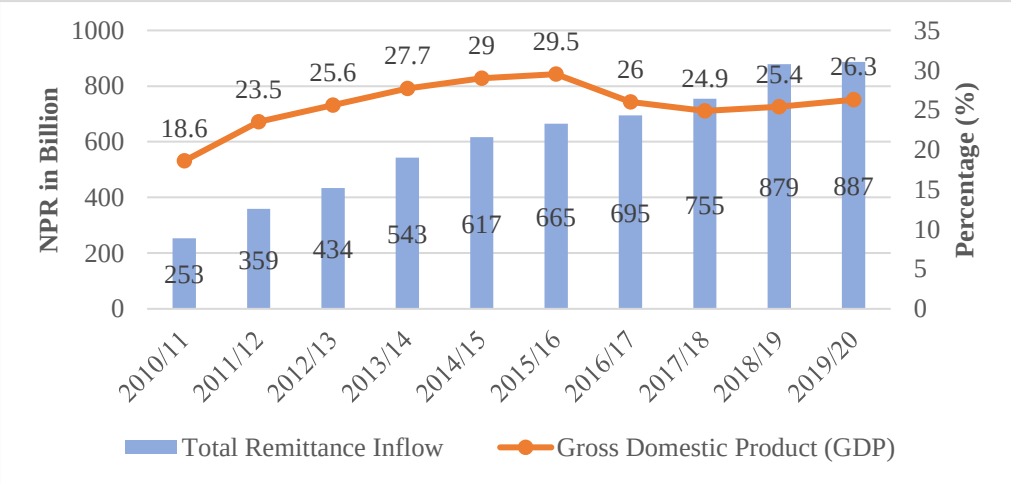
5. REMITTANCES AS A POLICY STRATEGY

The role of remittances in bolstering Nepal's economy cannot be understated and provides greater insight into the sustained push by the government to have its citizens abroad. In effect, remittances into Nepal can be said to be an indirect practice of care for the country and its people, thrusted and outsourced to Nepali migrant workers themselves. For Global South countries, remittances are considered as a significant source of funding for domestic development, with the potential to strengthen economic stability and help improve investments in human capital. Not only are remittances said to uplift the lives of migrant family members directly, but also can simultaneously widely affect the country's "foreign exchange reserves, securitization of loans and the alleviation of poverty" (Singh, 2016, 44). As such,

remittances can be argued as either a complement or substitution of the state's welfare policy (*ibid*).

Practically, remittances by Nepali migrant workers become important to national development in Nepal, contributing substantially to the nation's gross national product (GDP). Accumulatively in Figure 4, remittance to Nepal has reached USD4.6 million (equal to NPR608.7 billion) in the last ten years (Centre for Migration and International Relations, 2020). These contribute to approximately 25.7 percent of Nepal's GDP from 2010 to 2020 (*ibid*). According to World Bank (2019), the hard-earned income sent home by Nepali migrant workers has made Nepal the 19th highest remittance receiving country in the world.

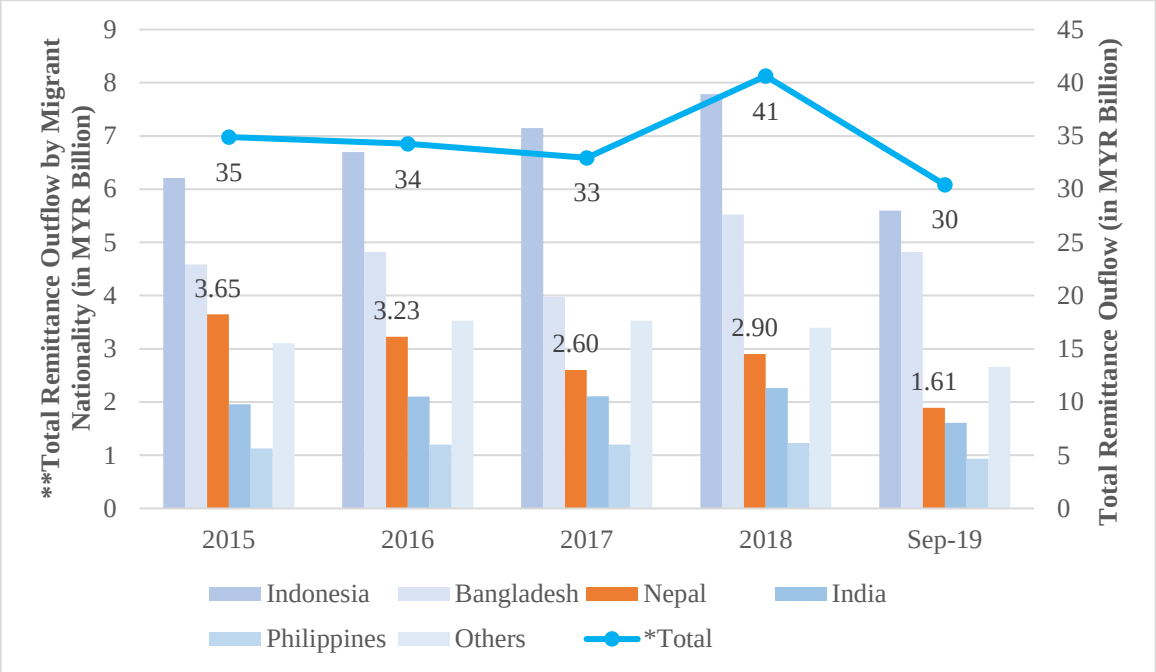
FIG 4. RATIO OF REMITTANCE INFLOW TO GROSS DOMESTIC PRODUCT (GDP) IN NEPAL



Source: Centre for Migration and International Relations, 2020.

According to Malaysia's Current Account Balance (CAB) stated in Figure 5, the total remittance outflow before the 2020 COVID-19 pandemic is averaged at USD7.9 million (equal to MYR34.6 billion) over the last five years (Malaysia Ministry of Finance, 2020). While Nepali migrant workers remit an average of USD6 million (equal to MYR2.8 billion) in the last five years, their remittance outflow is considered the third highest after Indonesian and Bangladeshi migrant workers in Malaysia. According to the World Bank (2021), the total remittance outflow from Malaysia during the pandemic in 2020, to migrant workers' home countries is about US9.07 million (MYR38.4 billion).

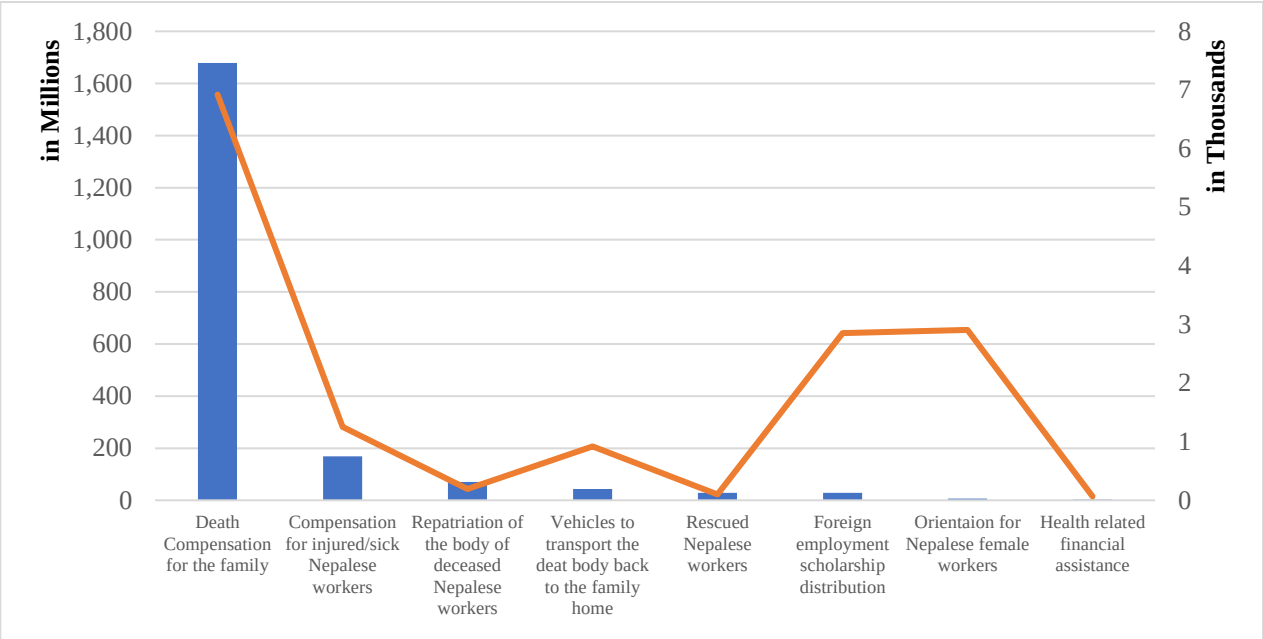
FIG 5. TOTAL REMITTANCE OUTFLOW IN MALAYSIA BEFORE COVID-19



Notes: *Total remittance through banks and non-bank remittance service providers
**Migrant worker remittance through non-bank remittance service providers
Source: Ministry of Finance, Malaysia 2020.

In the last decade, the Nepali government has attempted to maximise on the outsourcing of state's practice of care to Nepali migrants, most evidently seen in the establishment of the 2007 Foreign Employment Welfare Fund under the Foreign Employment Act (Nepal Ministry of Labour, Employment and Social Security, 2007). According to an expert respondent, it is compulsory for all Nepali migrant workers who receive foreign employment to contribute USD11 (equal to NPR1,500) to the welfare fund (2021). As mandated by the Foreign Employment Act 2007 legislated by the Nepali government, the fund can be utilised by the Foreign Employment Welfare Board to promote foreign employment among Nepalis in the country, as well as for migrant worker social security and welfare, by offering grants and monetary support (Nepal Ministry of Labour, Employment and Social Security, 2007). The concept of care further grounds this principle as the funds can be utilized to provide social welfare and relief for family members that stay back (*ibid*). According to the Centre for Migration and International Relations (CIMR) (2018) in Figure 6, the most significant portion of the welfare fund has been distributed to families who stay back to compensate for the deaths of migrant family members abroad or health support for returnees migrant who has been either wounded or taken ill while working abroad.

FIG 6. ASSITANCE FROM THE FOREIGN EMPLOYMENT WELFARE FUND



Source: Centre for Migration and International Relations, 2018.

6. REMITTANCES AS A PRACTICE OF CARE

As discussed, the predominant motivation for migration amongst Nepali respondents is to ensure livelihoods for their families back home, afforded mostly through remittances. In responses about the uses and benefits of remittances, it becomes evident that they are not only perceived as a practical solution to ensure survival and the bettering in the quality of life for migrant family members in Nepal, but also an important gesture of concern, care, and love on the part of the migrant. Remittances are used to care for members of the nucleus family as well as extended members, like siblings, parents and grandparents. Materially, remittances can be used for various household expenditures such as food, groceries and the purchase of electrical appliances. Some migrants also use remittances to service accumulated family debts while also increasing access to better healthcare services for the older family members and children. Remittances can also enable or catalyse aspirations and goals amongst migrants and their families, through investing in productive assets such as land, houses and livestock or ensuring access certain capacity-building institutions, like English medium schools or colleges, for their children and siblings.

Most of the expenses through remittance would be for my son and for his education and upbringing. The school that my son studies in, it's the top in that place (hometown) and it's a school that my son personally chose himself. It's an expensive boarding school...There are other schools that are cheaper, but my son chose that." (NMW1.3., Female, Waitress).

"We need some money, and everybody needs money. My son's study fee is about 15,000 (Nepali rupees). I am paying his school, and college fees, he is staying outside in the capital city, and I have to pay for the house rent. All everything I need to pay around 40,000 Nepal money if I stay there (in Nepal) from where I can get money. So, it's not possible, I need to go out (migrate) I need to find some money for my kids. After two or three years, I will go back because my son still studies. So, I need some money for my son. Because now he is studying pharmacy and quite expensive. I need to finish (support) him first (college)." (NMW5.17., Male, Remittance Saleman).

"I need to support my family from here (Malaysia) and because of that I become a migrant worker in Malaysia…. We built a house, a normal house for the family, and my sister got married. While the marriage ceremony, there were lots of expenses (wedding expenses) from the lady's side (dowry)." (NMW5.16., Male, Production Operator).

The research findings showed that certain social and cultural norms that shape that practice of care can also be evaluated through a gendered lens, particularly in the differences of expectations and outcomes tied to remittances. Amongst male respondents, they tend to rigidly conform to gendered expectations of fulfilling their breadwinner roles, mainly through providing remittances. Male respondents place strong emphasis on what remittances are able to afford for their family members, which would otherwise be improbable if they are to work in Nepal. They also note how their specific migration journeys are pre-emptive measures to increase the quality of life for family members, so as to reduce chances of their siblings or children migrating in the future. In part, their experiences reaffirm expectations in migration outcomes, especially in fortifying remittances scripts.

"I suffer a lot… did lots of things so my kids do not have to become migrants and suffer as well. I have to keep finding work to give them education so they can change their lives." (NMW1.24., Male, Construction Worker)

"As a man, I cannot do anything in my children's life. But I support my children (the first child is a daughter, the second child is a son, and the third child is a daughter) and all. I manage to put them and finish their education from the SLC (School Leaving Certificate) to the boarding school, a private school. They are all now in college or university. I am able to do that. My first daughter is already married. My second son is also preparing to go for the

studying overseas in Norway or Sweden. And the third daughter is also applying to go for the army. I am able to make my family happy, and as long they are educated, that is my duty, and I am able to do that." (NMW5.18., Male, Remittance Salesman).

In the case of female respondents, their experiences also reaffirmed remittances scripts. For them, especially those who are either widowed, divorced or separated, migration has given them the ability to compensate for the lack of male breadwinner in their families, providing material outcomes that are comparable to male migrants. It is also noted by some respondents that contrary to the social convention and norms, female respondents' migration experience is partly subversive as it highlights their capabilities as income earning individuals and as persons who are able to survive, as well as flourish outside of their home surroundings.

"I used to feel sad because there was nothing I could do (for work) but now that I've been working here for so long, I've experienced and I am learning every time. So I feel like I'm capable." (NMW1.4., Female, Hair-dressing Assistant).

"Regardless of our gender, male or female, we still have to earn a living; we still have to eat because we cannot depend on our male counterparts. Yes, I do feel empowered because I do not have to ask others for us to live, to survive or even to eat. So, I do feel very capable because I am very capable of working and earning myself and feeding ourselves. So, I do not feel any pressure so far, or at all, because I believe I am earning myself and for my future. So, when I am older, when I retire, I am earning for that moment. And so, I have not been pressured by my husband or anybody. In fact, my husband tells me to go back. But so from my point of view, I do not feel pressure to do to work abroad or to work in general because for me, it's more for us working for ourselves for my own future 10 billion (Nepali rupees). After I started working in Malaysia it helped me because I bought a plot of land in Nepal. And currently this construction to build a house in Nepal." (NMW5.23., Female, Cleaner).

7. THE PRACTICE OF CARE BEYOND REMITTANCES

While remittances can be argued as the dominant practice of care for Nepalis abroad, making more certain survivability for those they love, there are other practices of care that cannot be replaced by sending money home; instead, caring for loved ones is practiced through other cogent scripts that complement or are simultaneous to remittance scripts. For instance, it is found that, besides

remittances, migrant respondents are compelled to actively provide attention and affection for their family members from a distance. A way to ensure this is through constant virtual interaction with their spouses, children and other family members. Conversations are said to be generally banal but provide necessary reciprocal assurances of safety as well as security for migrants and their family members, as well as to sustain familial bonds.

On the one hand, greater access to technologies in Malaysia has made this practice much easier to execute, by acquiring affordable smartphones and data plans. On the other hand, this has also increased the pressure and expectation to be consistently 'present' in their families' lives. This pressure is compounded by the irregularities of internet coverage back home, which result in respondents having to call family members directly, as opposed to using internet data. As respondents spend at least USD7 to USD50 (equal to RM30 to RM50) per call, this practice can be considered costly, particularly if they are expected to connect with family members on a weekly basis. Some respondents have also purchased smartphones for their family members and mailed them home to ensure seamless communication, as well as to prove their commitment to nurturing relationships at a distance.

> *"Usually I talk to the children, but I also talk to my wife a little, to my father and mother a little... In one day, I call three, four times. I have to call them, it's a headache if I don't call them. My wife will make a lot of noise if I don't call often. If one day, I don't call, she will nag me." (NMW1.14., Male, Security Guard).*

> *"Now, every day I call back. Before this, I only called back once a week because the cost for direct calling back was MYR1.50 (USD0.34) for one minute, now about MYR5.00 (USD1.10) for a 10-minute direct call back." (NMW5.11, Male, Food and Beverage Supervisor).*

> *"I usually direct call from the sim card because easier and clear (internet connection or mobile data stability). I know directly calling is expensive, but I still have to call back for 10 minutes because the kids are still small (young). On average about 40 to 50 cents (USD0.1 to USD0.11) per minute for a direct call from Malaysia to Nepal. So, ten Malaysian ringgits (USD2.30) is means about 10 to 20 minutes call." (NMW5.20, Male, Supermarket Supervisor).*

As part of the practice of care, most respondents also express their commitment to visit their families yearly. They would save a considerable amount of their wages monthly to purchase flight tickets to Nepal, while several have had the privilege of employers who would provide this benefit. Since the start of the pandemic, many respondents have not been able to return to Nepal to visit their family members in the last two years, due to restrictions on international movements.

For one female respondent, remittances as a 'currency' of care is considered inadequate to compensate for her lack of ability to parent. According to her, migration has compromised the time and bond with her child. More generally seen in the findings, female Nepali migrants are much more concerned about this inability, thus are more likely to have definitive timelines for their migratory journeys than male respondents.

> *"I don't want to leave my son alone for too long… I feel like because of this situation, my son is not very close. So there is no maternal, parental connection… so I want to get everything done in two years because I feel that because I wasn't with him when he was young, I want to be with him when he is older so he is able to talk and communicate with me and form a connection." (NMW.1.3., Female, Waitress).*

8. THE LIMITATIONS TO REMITTANCES AS A PRACTICE OF CARE

While remittances have been generally successful in ensuring the practice of care for respondents, there have also been negative implications on their lived experiences in Malaysia. For one, the expectation to remit is persistently disrupted or delayed due to the certain conditions of migration that many of the respondents have had to face. Most glaring is the financial obligations that are tied to respondents' migration journeys. The majority of respondents are compelled to pay some form of recruitment or employment fee and are most likely burdened with debt before they arrive in Malaysia; most respondents mention that they have taken out loans from local creditors and banks or borrowed from relatives or family friends at an interest. In most circumstances, respondents would require six months to five years to repay their debts, thus impacting their ability to direct these funds toward fulfilling family needs.

> *"My initial loan was 150,000 Nepali rupees (USD1,134). I took the loan from the local creditor and spent two and a half years paying the loan. Because I had to travel to Kathmandu to settle my migration papers, I spent lots of money there too. So, from this, I incurred debt on top of the 150." (NMW1.27., Female, Factory Worker).*

> *"Seven years back, I spent 120,000 Nepal currencies (USD907). The total included medical, passport, flight ticket, and the process of the journey, all everything under 120,000 Nepal currencies (USD907). For example, 1,300 Nepali Rupees (USD10) for a one-way bus ticket. For the orientation class, they charged me 2,000 Nepali Rupees (USD15). I collected the money by taking out a loan from local creditors, who also charged me interest. We*

have to pay interest., So that's the local villagers and relatives. Every month I was paying the installment…" (NMW5.6, Male, Security Guard).

Moreover, in the findings it is also shown that the degree to which respondents are able to physically, emotionally and psychologically care for themselves is highly dependent on the economic sectors they are employed in. For example, interviews with male security guards about their work conditions suggest a uniquely restricted experience from other service sub-sectors expressed by respondents in retail or food and beverages.

"Guards always face problems. They cannot go out to remit money, they sometimes have problems with the police. Sometimes, locals fight them because they are different cultures." (NMW1.11., Male, Security Guard Supervisor).

"I get offered overtime sometimes, but I don't take it. I am very tired. I work every day. If I am sick, I can take off, but I don't… One year, six months, I have not taken sick leave… my life is work and sleep, work and sleep." (NMW1.14., Male, Security Guard).

The amalgamation of pre-existing expectations related to migration, as well as the economic, physical and mental stress during their migration journeys, have taken a toll on some respondents.

"My sons do feel that I'm tired, that their mother is tired, their mother is probably working a lot. And they are saying that you don't need to send back the money, no need to send back this much amount of money…" (NMW1.7., Female, Factory Worker).

"… I think I've had enough. I've been a migrant for ten years. I've been looking for opportunities in Malaysia for a long time already. Now I'm almost 40 years old. So I want to stay home, take care of the kids, take care of my wife and my parents. Every day, I work for the money and it's difficult." (NMW1.14., Male, Security Guard).

"I think the Malaysian government may advise the Nepalese government or assist the embassy. I am not sure about this, but I was told about the SOCSO (Social Security Organisation) and EPF (Employees' Provident Fund). If I worked for more than 10 years, 10 years for one factory, I would already give half of my life to the factory. The factory is willing to cut out some SOCSO and EPF and then put some part contribution from the company. Let's say one hundred Malaysian ringgits (USD26) deduct from my salary, and 20 to 30 Malaysian ringgits (USD4.5 to USD6.8) are good (contribute) from the factory side.

After eight years, after 10 years, when I return to the country (Nepal), my saving capital will be big and I can invest, I might have do some kind of business or other things, and we will stay stable in my life. Otherwise, we work, go back home, work, or go back home. When I can't work. When I cannot sell myself, I might need this (retire saving scheme)." (NMW5.13, Male, Factory Worker).

9. COVID-19 AND REMITTANCES

In evaluating limitations to remittances, it is imperative to also consider how the recent 2020 COVID-19 exposed the precarity of migrant work in Malaysia, impacting various migrant expectations, especially in their ability to practice care through remittances. The pandemic has severely exacerbated negative impacts on migrant employment, especially when socio-economic and political conditions in host countries are threatened. In a report by the International Labour Organization (ILO), it is said that 30 percent of Nepali workers in Malaysia have lost their employment (2020). On the ground, many respondents have either had their wages or work hours reduced, which also effects remittances.

"I haven't been receiving my full salary for six, seven months. The employers informed me prior that my pay was getting cut only for a duration of time and I will get my full pay again after December. But if things don't improve, I want to leave in a year." (NMW1.9., Female, Security Guard).

"I am not working because of the second lockdown. The company gives me RM300 a month for now. Recently... I have been put on hold… only one outlet is operating... and it isn't making money. So currently, I cannot send any money back home." (NMW1.19., Male, Food and Beverages Worker, 2021).

"Because it was a hair salon. They (the hair salon employer) were closed for three months (March to May 2020). So, I had no work. They (the hair salon employer) didn't give my salary. They didn't give me the full my full salary. But after talking and negotiating with them, they gave me 25% of each month from my current salary is 1300 Malaysian ringgits (USD294). So, the first month they gave me the full salary. Second the remaining two months, they only gave 25%." (NMW5.23, Female, Cleaner).

During the Malaysian government-imposed movement control order in March 2020, most respondents would still receive their basic salary or a minimum wage of RM1,200, while others only received 25 to 50 percent of their basic salary. A small number of respondents had not received any salary for at least two months and only respondents who work in the service sectors, like restaurants or hotels, would receive food assistance from their employers during the lockdown. As the country

went through two other movement control orders since March 2020, migrant realities have gradually become even more insecure. These precarities have led several respondents to reconsider the gains of migration. The opportunity to remit is weighed against being away from their families during the global health crisis, concerns about reduced wages as well as consistent threats to their health. At the same time, families are also revaluing remittances as a justification for having migrant family members' abroad.

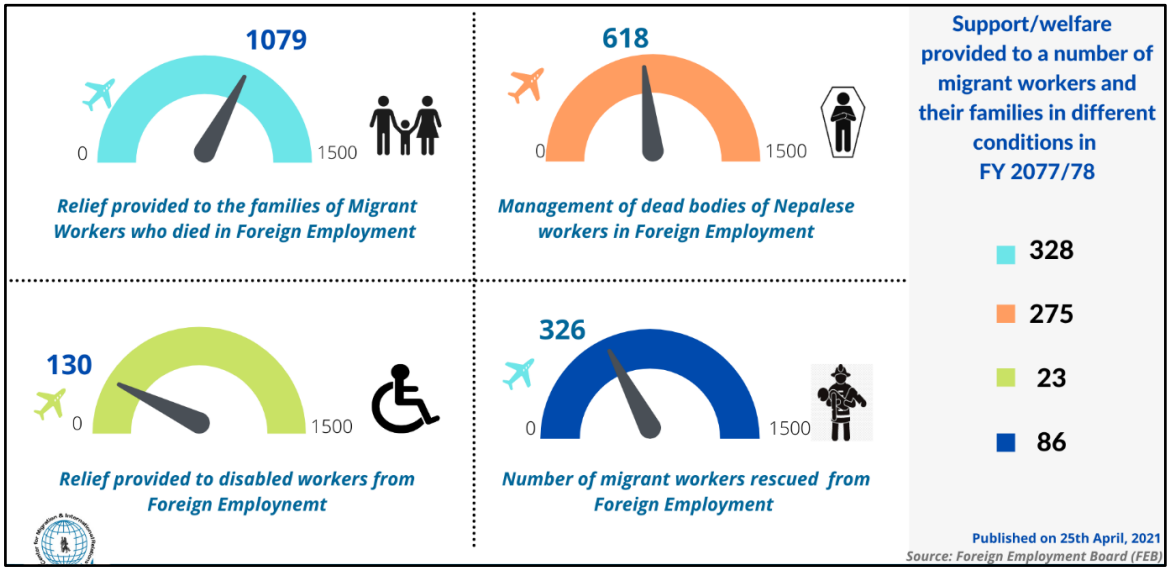
> *"... my family's urging, asking me… they said that health is wealth. So, while you're healthy, you can always earn more money. But if anything happens to you, you know, let's not take a risk… So, if it was not for this COVID, I would have completed 10 years... but because of this COVID, my family has also urged me to return." (NMW1.22., Male, Butcher).*

> *"...I have to deal with customers every day, you know, hundreds of customers daily. So, you can never know who's infected and who's not. So, with the situation we have right now, it's not all about the money. I want to spend time with my family as well… If I survive this, I can always earn money again." (NMW1.23., Male, Cashier).*

> *"Because of Corona, I think over again. If I can work 10 to 14 hours for a job in Malaysia, this hard (long working hours) work. I think I want to do some kind of business in Nepal and work for 14 hours (in Nepal)." (NMW5.16, Male, Production Operator).*

To address the perilous positions of Nepali abroad, the Nepal government implemented a blanket policy to utilise the Foreign Employment Welfare Fund to help with repatriation costs during the pandemic (Centre for Migration and International Relations, 2021). Figure 7 below displays the top four support or welfare activities provided to Nepali migrant workers and their families under the welfare fund at the time of the pandemic. There has been debate on whether the fund should be used to assist trapped Nepali migrant workers who are bound for return to Nepal but are unable to afford their air tickets. However, in June 2020, the Supreme Court of Nepal ordered the Department of Foreign Employment to use the welfare fund to assist and repatriate Nepali migrant workers trapped in host countries due to loss of employment during the pandemic, which is also in tandem with provisions stipulated in Section 75 of Nepal's Foreign Employment Act 2007 (Kathmandu Post, 17 June 2020).

FIG 7. RELIEF FROM THE FOREIGN EMPLOYMENT WELFARE FUND DURING THE COVID-19 PANDEMIC



Source: Centre for Migration and International Relations, 2021.

Even so, despite these costs to migrants' well-being and self-care in general and during the pandemic, some respondents still consider re-migration as a long-term solution to ensure that their families' livelihoods are secure. This signals the persistent weight of remittances as a cultural expectation and norm tied to migration, familial relationships and the practice of care amongst Nepalis.

> *"When I wanted to go back, I discussed it with my family and they said ok come back and we will try a different location. Because in Nepal, although there is work, it is not financially sustainable, so you cannot grow financially…" (NMW1.6., Male, Restaurant Manager).*

> *"For a lot of people they re-migrate because it's very hard to find work back home. After having a job in Malaysia, it's hard to find a job in Nepal… savings is not enough and not enough to open a business…" (NMW1.21., Male, Cashier).*

> *"I want to go back (Nepal) and open a business-like chemical. I want to open a soap factory because my area needs one day to travel out (reach a town). No, I don't want my children to become like me (migrant workers), which is why I want to go back and open a business. I want my children to have better education, have good language skills, and then they can go to other countries, not Malaysia. If success is okay, if not success, then I will come back to Malaysia." (NMW5.11, Male, Food and Beverage Supervisor).*

The eagerness to adopt remittance scripts are also more widely reflected in the persistent demand for foreign employment amongst Nepalis; as discussed in a report by the ILO, it is said that approximately 100,000 Nepalis who have received labour permits have not been able to migrate to begin work abroad (2020). When the Nepal government announced health measures and documentation for foreign employment, many aspiring Nepali migrant workers went to public hospitals throughout the country, to collect vaccination certificates required in order to migrate (The Kathmandu Post, 23 July 2021). Thus, even though some respondents and their families have become more reflective of the benefits of migration during the pandemic, the situation has not reduced the socio-economic expectations inherently tied to migration. Instead it can be said that the pandemic has increased the stress and anxiety of aspiring migrants to provide for their families.

10. CONCLUSION

From interviews, motivations and outcomes of migration are significantly tied to the prospects of remittances and their ability to ensure the practice of care, continued survivability and the bettering in quality of life for migrant family members. The socio-economic and political context for many working-class Nepalis, who are confronted by underemployment, low wage rates, changing realities to the local agrarian economy, as well as Nepali government's broader reliance on remittances in contributing to the economy, have created conditions in which migration becomes the most viable option for many Nepali men and women. At the same time, Malaysia's sustained demand for migrant labour and its relatively higher wages become enticing factors as well.

At the individual and familial levels, ideas around care for respondents have been described as providing practical access to basic needs, enabling aspirational goals to achieve better education and skills as well as enhanced future economic outcomes for migrants and their loved ones back home. These aspects of the practice of care form the definitional foundations of remittance scripts, which are widely adhered to along with the culture of migration. Besides remittances, migrants are also expected to practice other forms of care, through communication and acts of bonding, widely expected by families back home due to the advent of affordable technologies and internet in Malaysia.

However, it is also found that these demands can have negative implications on migrants' own experiences of self-care, in which many have to compromise their physical, mental and emotional well-being. The 2020 COVID-19 pandemic exposed the extent of how precarious migrant work can be in Malaysia. Not only does the legislation and law not protect them as significant contributors to the economy, but also forced migrants and their family members to reconsider the advantages of migration, in lieu of health, time and overall well-being. Even so, as evidenced in the

sustained demand for foreign employment by Nepalis throughout the pandemic, migration is still an important avenue to gain remittances as a material resource to ensure family livelihoods, in part as it is also a predominant feature to express care.

APPENDIX A. DATA SAMPLE

TABLE 2. INFORMANTS BASIC PROFILE

Theme	Interviewee Code	Age	Gender	NEPAL		CURRENT EMPLOYMENT IN MALAYSIA		
				Education Level	Present District	Year came to Malaysia	Job/Position	Sector
Gender inequalities, Migrant perceptions, knowledge, and decision-making	NMW1.1	36	Male	7th grade	Dhading	2011	Chef	Services (Food & Beverage)
	NMW1.2	26	Male	4th grade	Kavrepalanchok	2010	Receptionist	Services (Retail)
	NMW1.3	27	Female	10th grade	Okhaldunga	2016	Waitress	Services (Food & Beverage)
	NMW1.4	33	Female	8th grade	Ilam	2014	Hairdressing assistant	Services (Beauty Salon)
	NMW1.5	42	Male	Highschool diploma	Taplejung	2005	Bodyguard/driver	Services (Food & Beverage)
	NMW1.6	34	Male	10th grade	Sindhuli	2014	Restaurant Manager	Services (Food & Beverage)
	NMW1.7	33	Female	6th grade	Ilam	2014	Fresh food package worker	Manufacturing (Distribution)
	NMW1.8	32	Female	Bachelor degree	Kathmandu	2017	Engineer	Construction
	NMW1.9.	32	Female	No formal education	Nuwakot	2018	Security Guard	Services (Security guard)
	NMW1.10	28	Female	Highschool diploma	Khotang	2013	Factory Worker	Manufacturing (Electronics)
	NMW1.11	51	Male	Bachelor degree	Terhathum	2013	Office Worker	Services (Security)

	NMW1.12	31	Male	8th grade	Jhapa	2006	Office Worker	Services (Gas supplier)
	NMW1.13	26	Male	No formal education	Solukhumbu	2013	Factory Worker	Manufacturing (Rubber pipes)
	NMW1.14	40	Male	Highschool diploma	Chitwan	2011	Security Guard	Services (Security guard)
	NMW1.15	32	Female	Highschool diploma	Dhading	2012	Factory Worker	Manufacturing (Electronics)
	NMW1.16	28	Male	10th grade	Sunsari	2011	Manager	Services (Food & Beverage)
	NMW1.17	30	Male	Highschool diploma	Tanahun	2011	General staff	Services (Food & Beverage)
	NMW1.18	33	Male	No formal education	Kathmandu	2014	General staff	Services (Food & Beverage)
	NMW1.19	29	Male	No formal education	Morang	2012	General staff	Services (Food & Beverage)
	NMW1.20	32	Male	Highschool diploma	Nawalparasi	2016	Manager	Service (Retail)
	NMW1.21	21	Male	Diploma	Biratnagar	2019	Cashier	Service (Retail)
	NMW1.22	28	Male	Highschool diploma	Okhaldunga	2013	Butcher	Service (Retail)
	NMW1.23	26	Male	Bachelor degree Business	Dhankuta	2015	Cashier	Service (Retail)
	NMW1.24	40	Male	No formal education	Syangja	2011	Plasterer	Construction
	NMW1.25	38	Female	No formal education	Lamjung	2015	Kitchen Helper	Services (Food & Beverage)
	NMW1.26	27	Female	No formal education	Ramecchap	2016	Factory Worker	Manufacturing (Printing)
	NMW1.27	28	Female	Highschool diploma	Darchula	2013	Factory Worker	Manufacturing (Electronics)

	NMW1.28	27	Female	Highschool diploma	Udaypur	2013	Factory Worker	Manufacturing (Food packaging)
	NMW1.29	26	Female	Highschool diploma	Jhapa	2016	Factory Worker	Manufacturing (Garment)
	NMW1.30	30	Female	No formal education	Sindhuli	2014	Factory Worker	Manufacturing (Glass lenses)
Migration intermediaries	NMW5.1	25	Male	10th grade	Makwanpur	2015	Production Operator	Manufacturing (Train parts)
	NMW5.2	24	Male	10th grade	Bara	2013	Forklift Driver	Manufacturing (Food processing)
	NMW5.3	33	Male	12th grade	Nawalparasi	2011	Sales Coordinator	Services (Distribution)
	NMW5.4	32	Male	10th grade	Syangja	2013	Assistance supervisor	Manufacturing (Food processing)
	NMW5.5	35	Male	10th grade	Syangja	2017	Forklift Driver	Manufacturing (Meat processing)
	NMW5.6	27	Male	10th grade	Kanchanpur	2013	Production Operator	Manufacturing (Automotive parts)
	NMW5.7	28	Male	10th grade	Kathmandu	2018	Security guard	Services (Security guard)
	NMW5.8	38	Male	10th grade	Khotang	2010	Security guard	Services (Security guard)
	NMW5.9	30	Male	12th grade	Udaypur	2016	Housekeeper	Services (Hotel)
	NMW5.10	27	Male	10th grade	Terhathum	2014	Supervisor	Services (Food & Beverage)
	NMW5.11	33	Male	10th grade	Khotang	2012	Supervisor	Services (Food & Beverage)

	NMW5.12	26	Male	12th grade	Kabhrepalanchok	2014	General Worker	Manufacturing (Frozen food)
	NMW5.13	34	Male	10th grade	Syangja	2013	Forklift Driver	Manufacturing (Meat processing)
	NMW5.14	28	Male	10th grade	Bara	2013	Cleaner	Services (Car Park)
	NMW5.15	27	Male	12th grade	Mahottari	2010	Production Line Operator Lead	Manufacturing (Electronic)
	NMW5.16	26	Male	10th grade	Okhaldhunga	2013	Production Operator	Manufacturing (Automotive parts)
	NMW5.17	41	Male	10th grade	Pachthar	2010	Sales & Marketing	Services (Remittance)
	NMW5.18	47	Male	10th grade	Nawalparasi	2006	Sales & Marketing	Services (Remittance)
	NMW5.19	39	Male	9th grade	Nawalparasi	2011	Salesman	Services (Garment Retail)
	NMW5.20	40	Male	10th grade	Udaypur	2017	Supervisor	Services (Supermarket)
	NMW5.21	29	Female	10th grade	Taplejung	2018	Waitress	Services (Food & Beverage)
	NMW5.22	23	Female	12th grade	Morang	2018	Waitress	Services (Food & Beverage)
	NMW5.23	32	Female	10th grade	Pokhara/Kaski	2018	Cleaner	Services (Beauty Salon)
	NMW5.24	50	Female	No formal education	Jhapa	2019	Supervisor	Service (Food & Beverage)
	NMW5.25	30	Female	8th grade	Nawalparasi	2016	Bird nest processing worker	Agriculture

Source: MIDEQ Malaysia, 2022.

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Suggested citation

Ahmad, N., Khor, Y. *Remittance as the Practice of Care: A Case Study on the Nepali Migrants in Malaysia*, MIDEQ Working Paper. Coventry: MIDEQ. Available at: https://www.mideq.org/en/inequalities/inequalities-resources/remittances-as-the-practice-of-care-a-case-study-on-nepali-migrants-in-malaysia

Cover image

“Calling home.” Nepali migrants in Kuala Lumpur. Photo by Sydney Chan.

Funding

This work has been funded by the UKRI Global Challenges Research Fund (GCRF) [Grant Reference: ES/S007415/1]. The GCRF is a five-year £1.5 billion fund aimed at addressing the problems faced by developing countries.

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