

Special Section Research Article

## Tharu women at the crossroads of labor migration in Chitwan, Nepal

Andrea Grimaldi

*MIT Department of Urban Studies and Planning*

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### Abstract

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In an ethnically mixed village in the Chitwan district of Nepal, large numbers of young Tharu men are migrating for labor to the Arab Gulf countries and Malaysia. Drawing on ethnographic fieldwork, this essay examines the impact labor migration has on the lives of women who stay behind. I focus on two ways that local women participate in this process: first, by financing migration through microcredit loans and second, by managing the remittances they receive from abroad. I argue that, while women now play a significant role in helping finance migration, they are still subject to societal oversight when it comes to managing the remittance money, which creates new sources of conflict within families, and reinforces women's desires to become more independent. Microcredit loans and remittances, as a social agreement and the material outcome of migration, are altering traditional gender roles, although it is still too early to determine their lasting effect.

### Keywords

gender; Tharu; migration; microcredit; remittances

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## Introduction: Pipariya's remittance landscape

Every morning, after preparing the morning meal for her in-laws and children, Susmita helps her two sons get ready for school. She walks with them to the village's main intersection and waits for the private school bus to pick them up. Then, Susmita heads to a small cement building that has two big windows as doors. She greets her next-door neighbor, a Bahun woman who runs a small stationary shop. She lifts the metal curtains that cover the building's large windows, wipes the dust off the candy jars and shampoo envelopes, and heads to the back towards her sewing machine.

Susmita's shop is small, an all-in-one tailoring and stationary store. She sits behind the sewing machine and continues working on the *kurti* she began sewing the previous evening. Every once in a while, she pauses her work to sell candy, pencils, or erasers to the children passing by on their way to the local government school. She takes some time off during the day to talk to her neighbor, or to teach a young girl how to use the pedal-powered sewing machine. Susmita's shop and the fees for her children's private school are relatively recent comforts in her life. Three years ago, her husband migrated to Saudi Arabia, where he has a job as a construction worker. With the money he sends home every two months, Susmita has been able to build the store and put her children through what she considers to be a better education system.

This ethnography describes the impact of international labor migration in transforming traditional gender roles among Tharus in the growing, ethnically mixed village of Pipariya in Chitwan, Nepal. I argue that international labor migration is an all-encompassing social phenomenon that impacts not only the migrant but the household as a whole, transforming the economic resources that women have traditionally accessed and managed. Through microcredit loans, women play a significant role in helping finance their husbands' migration, becoming more involved in the decision-making process

that enables men to migrate. However, how women, and particularly young women, spend the remittance money their husbands send from abroad is still subject to tight control and societal oversight. As such, remittances have now become an added source of tension between women and their in-laws. Though it is still early to assess its long-lasting effect on gender dynamics among Chitwan Tharus, international labor migration has already had the capacity to redefine the financial resources women manage both within public and private spheres of the village.

The data on which this ethnography is based was collected during two different periods of fieldwork. I first spent four months in Nepal during the fall of 2014. I then returned to Nepal in December 2015, a year after my initial fieldwork and seven months after the devastating earthquakes of April and May 2015. During both periods I spent most of my time in Pipariya, a small village in the Chitwan District, in the southern Tarai region of Nepal. I decided to conduct my research in this village given the large number of men from the area who migrate abroad in search of work. I also chose this village because of its diversity. The village's population is comprised of Tharus, one of Nepal's indigenous groups, and Bahuns, high-caste people originally from the hill areas. I was interested in learning about international migration practices amongst Nepal's indigenous groups, and how they could differ from migratory practices amongst high-caste hill communities. Through this journey, I gained interesting insights about the role that Tharu women play in their husbands' migration.

I lived with a Tharu family in the village of Pipariya for a total of seven weeks. I interviewed Tharu migrant workers, women whose husbands and sons had migrated, young men who were preparing to leave the country, as well as non-migrant Tharus and Bahuns. I spoke with people working for microcredit entities and also with Bahun and Tharu women who had accessed higher education. My aim was to get as

much of a nuanced perspective as I could in a short period of time. In total, between my two fieldwork experiences I conducted more than 50 interviews and 30 household surveys, and spent many hours listening to people's stories about migration while sitting around the fire in the cold winter nights. I am forever thankful to the community of Pipariya for welcoming me into their lives and allowing me to share their stories with the world.

I will begin by providing historic context on Chitwan in general, and the Tharu of Pipariya in particular. I will focus on past internal migration trends that changed the community. I will then provide context on the Nepali government's policies regarding international labor migration and remittances, as well as the Tharu peoples' motivations to participate in migration, before analyzing specifically the role of women in supporting male out-migration. I will then discuss how Tharu women help men in their household finance migration through local women's microcredit loans. I will also discuss the challenges Tharu women face, and the benefits they obtain from managing the remittances their husbands send home. I will conclude by providing insights on the impact international labor migration can have in transforming the traditional expectations of Tharu women in this community.

### **Chitwan: A century of Hill People and Tharu movement**

Pipariya is an ethnically mixed village in Chitwan, one of Nepal's Inner Tarai valleys bordering India. An important region economically, socially, and politically, Chitwan has experienced a large demographic transformation over the last few decades. Traditionally, communities such as the Bote, Musahar, and Tharus inhabited the valley. These groups were marginalized within Nepal and had distant contact with the national government in Kathmandu. They remained relatively isolated during the nineteenth century, as malaria kept people from the Nepali hills from populating the area. In the 1950s,

however, Nepal's government changed the way it approached the Tarai territories. Given the technical difficulties of developing a modern agricultural system in the hills, the Inner Tarai valleys became targets for agrarian 'development'. The clearing of these valleys was expected to alleviate population pressure in the hills by offering new productive farmland (Müller-Böker 1999). The construction of a motorway and the implementation of the malaria eradication program brought economic and social changes to the area. It attracted migrants from other parts of Nepal, including different hill ethnic groups such as Newars, Gurungs, Tamangs, high-caste hill groups like Bahuns and Chhetris, and untouchable caste people or 'dalits'.

When this research was conducted, Pipariya was administratively still part of an homonymous village development committee (VDC) where Tharu people constituted a majority of the population. According to the 2011 population census, the last census where this political and administrative division of Nepal was used, 48% of households identified as Tharus. Bahuns represented 28% of the population. The remaining 24% of the VDC's population was made up of other groups of hill-migrants as well as Dalits (CBS 2011). While Pipariya is predominantly Tharu, the presence of Bahuns is strongly visible. These two groups generally live in different parts of the village and interact with each other in limited situations, although interaction is stronger between the Tharu male elites and Bahun males. Children and teenagers sometimes attend the same schools, but groups of friends are seldom ethnically mixed. Tharu women interact with Bahun women through the local microfinance groups, but women also prefer to stay within their own linguistic communities, where they feel more comfortable.

Tharu people define themselves as *ādivāsi*—indigenous inhabitants of the land. The main economic activity of the Chitwan Tharu has traditionally been agriculture and cattle herding. With large amounts of land available for a small population,

Tharus in the past never encountered the same problem of land scarcity that burdened hill people. Before the Nepali state—with help of US international development practitioners—implemented a land registration system, Tharus used to live semi-nomadic lifestyles and practiced shifting cultivation (McLean 1999). Immigration, resettlement, and the land reform policies of the 1960s changed land availability drastically.<sup>1</sup> The environmental transformation brought about by land reform upended traditional Tharu life in the area: as land became privately owned, Tharus were forced to shift to intensive farming, abandon their large herds, and forgo the grasses, reeds, and wood that made their houses and fashioned their daily lives (Robertson, 2018: 928).

After the influx of hill migrants, Tharus were also confronted with the loss of their social position to these newcomers, as they became a minority in their own land (Robertson, 2018:925). These newcomers considered Tharus to be backward farmers and people of the jungle—*jangli* in Nepali—in relation to the educated, more business oriented Bahuns. Despite the fact that the hierarchical differences between these two groups are rooted in the caste system, few Tharus regard Bahuns as spiritually superior to themselves (Müller-Böker 1999). As the anthropologist Arjun Guneratne states “[Tharus] supposed backwardness is believed by most Tharus, and in particular the young, to stem not from inferiority in the ritual sphere, but in the economic [...] not because they are of low ritual status in relation to Brahmins but because they are uneducated” (1999: 165). The desire of the Tharu community to improve their social status, therefore, is expressed as a need to better educate the community, and to move away from traditional farming into more business-oriented activities.

Education, however, has done little to improve the perceived status of Tharus in this community, and international labor migration has come to fill the vacuum. Migration is seen by many Tharus as an opportunity to improve their family's

economy. As Birendra, a 23-year old man from Pipariya who was waiting to get his work visa to go to Malaysia explained to me: “We have no jobs here, but we also have no education. We are poor, we don't go to good schools, and we don't have good jobs. If I work abroad, I can make better money than in Nepal, and it will be better for my family.” Motivated by the desire to improve the socio-economic status of their families, and as such their groups' standing within Pipariya's society, more and more young Tharus are venturing abroad in search of employment.

Economic advancement through migration has become so ingrained in Pipariya's imaginary, that almost every Tharu household has at least one member abroad. In 2015, when this research was conducted, a total of 71 houses (or 40% of all the houses in the village) had a migrant member. Eighty percent of the migrant-sending households in Pipariya belonged to the Tharu community. Of the 57 Tharu households who had members abroad, 48 were working in the Gulf countries or Malaysia. Only 9 Tharus who left Pipariya did so in order to study, and sometimes also work, in Australia, the United States, or Europe. Tharus, therefore, are mainly participating in what has become a commonplace practice in South Asia, migrating to Malaysia and the Arab Gulf states for temporary labor.

### **Nepali out-migration: Searching abroad the development that cannot be found at home**

Internal migration from the hills into Chitwan and Pipariya and the lack of well-paying jobs available in the area, combined with the opportunities created by foreign markets to work abroad, has interested many young Tharu men to migrate abroad. While this is a relatively recent trend among Chitwan Tharus, international labor migration is by no means a new phenomenon in Nepal. Migration and remittances have a long history in Nepal. Since the nineteenth century, large numbers of Nepali men have moved abroad to work for the British and later the Indian Army as

Gurkha soldiers. For many decades, people have also descended from the hills of Nepal into India to work seasonally as manual labor, field workers—including in the tea plantations of Darjeeling—, security guards, domestics and low-level public servants.

Since the 1990s, however, a different kind of migration started to boom. After the armed conflict, with democratization and the liberalization of the economy, the Nepali government has taken active steps to be a part of the movement of workers into the expanding economies of East and South East Asia, as well as the Arab Gulf region (Graner and Gurung 2003). There are many internal factors that motivated the Nepali government's decision. The development and foreign aid fever of the twentieth century created dependency without truly addressing any of Nepal's institutional flaws (Dixit 1997). The national economy did not expand outside of the agriculture sector, which itself remained largely underdeveloped. Even today, 70 percent of Nepal's population subsists on agriculture. This economic reality, aggravated by insufficient jobs outside of the agrarian sector to employ the rapidly growing young population and a failing educational system, motivated the Nepali state to facilitate access to international labor markets and rely on remittances as a pivotal tool for community and national development.

In 1985 the Nepali government promulgated the first Foreign Employment Act, which was later amended in 2007 to reflect new dynamics of labor migration. This act enabled the establishment of labor recruiting agencies throughout the Kathmandu valley and other parts of Nepal. These agencies work with employer companies from Gulf countries and Malaysia connecting Nepali workers with jobs abroad, following the regulations of a system known in the Arab Gulf as 'kafala system.' Through this system, migrant workers need to have an in-country employer sponsor their visa and legal status. In several cases, this also implies that the employer keeps the worker's passport while the worker is under the contract.

This kind of migration is relatively short-term and circular, as most men are hired on two to three-year contracts. At the end of the contract, the workers are sometimes given the option to continue working for the company or return to their home countries. Unfortunately, the process is plagued with corruption and fraud, and there are innumerable stories of Nepali migrants who have been deceived and exploited, leaving them without passports, at the mercy of greedy corporations, and unprotected by international labor legislations.

Scholars have argued against the risks of relying on migration and international remittances as the main source of economic development for a country. In his critique of the remittances-to-development agenda—an agenda in which the Nepali state gladly partakes—sociologist Matt Bakker notes that migration and development policy have proved fertile terrain for actors across multiple scales of political authority to respond to recurring preoccupations with global poverty, inequality, and injustice with 'market-based solutions' that would extend rather than reverse neoliberal globalization (2015: 20). As such, the Nepali state is eager to participate in this international exchange of labor and money, in an effort to improve its position within the capitalist world-system. However, in a context of unequal power relationships, where corporations have little incentives to protect the well-being of temporary workers and nation states cannot aptly defend the rights of their workers abroad, Nepali migrants are often left at the mercy of their own ingenuity.

Back in Nepal, the overall perception is that migration is an opportunity for both the family and the nation. Given the lack of local well-paying jobs, the remittances that adult migrants are able to send turn a person who would otherwise be un- or under-employed into an income generator. Migration does provide a temporary solution to employment issues but cannot ensure solutions to other structural problems of the state. In a largely agrarian country, where agriculture is insufficient to support the rapidly increasing population

given the small amount of arable land available, migration and remittances are perceived by young men throughout Nepal—as well as their families—as the only reliable economic alternative. The Tharus of Pipariya, aware of the social and economic limitations they face in today’s Chitwan landscape, are also eager to participate in this international trend as an opportunity to provide upward social mobility for their families and their community.

### **Migrants’ wives: In reality and in the literature**

It is a warm winter afternoon, and Reeta and I are sitting together by the water well. I have just finished doing laundry, and Reeta is washing her son’s clothes. Reeta, a charming Tharu woman, is about 27 years old and married into this household six years ago. Her husband has been working in Dubai since before they got married. He is only able to return to Nepal every two years, when he gets a two-month long vacation. In the six years they have been married, Reeta and her husband have lived together for a total of six months. I have been meaning to learn more about how she copes with her husband being abroad. After a few questions about his next visit to Nepal, and how long he would stay, I ask her about how she generally prepares for her husband’s departure.

She quietly responds: “Well, when a person is leaving for a trip, the family prepares a *pooja* where they fill two vases with water and place them on the floor by the door. Then the man who is leaving goes out from that door, and his father and mother give him *tika*. Then other relatives prepare garlands and hang them from his neck, and people cry and then the man leaves.” I noted the impersonal way she told the story, without mentioning her husband, talking in general terms about all the men who leave. Then she added, “But I never do it.” I asked her: “You never cry, or you never prepare the *pooja* for your husband?” “Of course I cry, a little bit!” she says “but I never give my husband *tika*.” “Why not?” I wondered. At this point Reeta gives me a glance that

indicates I should know better than to ask that question, a look she often gives me when I have been inquiring too much. She answers, nonetheless: “How many times has he come and gone, even before I came to this house? He doesn’t like it, so we just don’t do it.”

Talking to Reeta, I understood how commonplace it has become for Pipariya’s young men to migrate, to the point that no rituals or special celebration is needed if the migrant has already left several times. People in Pipariya have become accustomed to seeing their men leave. However, while migration is becoming increasingly popular and desirable amongst young men, leaving home in search of work is not expected of Tharu women. In Pipariya, there are very few women who have left the community for reasons other than marriage, and none of them are migrant workers. Female out-migration is not unheard of in Nepal, and it is in fact rather common among certain ethnic groups, such as the Tamang (Massey et al. 2010). Tharus, however, seem to be against the idea of women migrating for work. In conversation with me, a group of middle-aged Tharu men firmly stated that they strongly oppose the idea of women leaving the village to go work abroad like the men do. However, this does not mean that women remain in the shadows of migration. In fact, they are involved in both the financial choices that enable a young man to migrate, and the decision-making process of allocating the money men remit from abroad.

Migration has a visible impact on the village gender demographics: while it is easy to see women of all ages, you will mostly encounter young boys or older men in Pipariya. Male out-migration has had another impact on Pipariya’s social life: it is mainly women who are now at the front of the household. Several authors believe that male out-migration can lead to changes in the gender division of labor, which, in turn, leads to greater mobility, autonomy, and overall empowerment of women by providing new roles, skills, opportunities, and decision-making power over the use of

resources (Connell 1984; Bever 2002; Chant and Craske 2003; Quisumbing 2003). After the male figure leaves the household, new spaces open up for women to reconfigure their roles and responsibilities. Sadiqi and Ennaji (2004), and Hondagneu-Sotelo (1992) suggest that male migration helps increase women's autonomy and self-esteem by expanding their role and responsibilities in the household beyond the traditional ones. Gender roles and responsibilities are culturally situated, and ethnographic studies allow us to perceive the particular changes each community experiences.

The impact of migration on women within Nepal is dependent on the position of women in society (Adhikari and Hobley 2015), but more importantly, the position of women within the household. Nepal is a patriarchal, patrilineal society, where women are expected to stay at home and take care of children while men move about to fulfill their role as breadwinners (Bohra and Massey 2009:640). Chitwan Tharus, like many other groups in Nepal, also practice patrilocality, where newly married couples reside within or nearby the husband's parents' house. This often means that after their husbands migrate, women find themselves relatively isolated inside their in-laws' household. It takes several years for a new daughter-in-law to be able to enjoy certain privileges—such as a reduced workload—and it is generally after the birth of their first son that women begin to be more accepted by senior women in their husband's household (Bennett 1983). The situation of women changes once the household splits, the husband moving away from his parents' compound and building his own house.

Regardless of whether the household is still joint or it has split, Tharu women continue to be mostly immersed in the realm of the household, and define their social roles within the closed, private space of the family. In her analysis of female land ownership in South Asia, Bina Agarwal conceptualizes family dynamics as a “complex matrix of relationships in which there is ongoing (often implicit) negotiation,

subject to constraints set by gender, age, kinship, and tradition” (Agarwal 1994:54). As such, she considers women to be constantly “bargaining” their positionality within the household. Women's access to resources, and ownership of these resources, delimits the amount of autonomy they will have in the private sphere—the family—and also the public sphere—the village.

This bargaining over power that women do within their household has also been studied amongst different Tharu communities. Ulrike Müller-Böker (1999) points out that Chitwan Tharu men and women interact with one another more freely than the orthodox Hindu groups. In his study of Tharu women in the Western Nepal valley of Dang, Drone Rajaure states that Tharu women “are not mere shadows of their husbands, as they are in Hindu society. A husband tries to keep his wife happy and satisfied, otherwise she might take another husband or run away to her parents” (Rajaure 1981:179). The status of Tharu women across the Tarai is likely to vary—we can observe more conservative attitudes in the east, where Tharu society is more influenced by Hindu upper caste norms. However, there was likely more congruence between the Tharus of Dang and Chitwan in the past, and relatively more freedom for women. Rajaure's work can be a rough and ready indication of what life was like for Tharu women in Chitwan as well, before all of the changes introduced by malaria eradication.<sup>2</sup>

Despite these accounts, there is no actual privileged status of Tharu women over men. In traditional Chitwan Tharu culture, a wife may eat the remains of her husband's meal but not vice versa; both can eat together in the same room but not from the same plate, and the greeting following a long separation is performed in Hindu style, with the wife washing the feet of her husband and then drinking the water (Müller-Böker 1999:65). While these practices are fading away, the contradictions present in these interactions—occupying a secondary position while at the same time needing to be

satisfied—bring light to both the power and limitations that Tharu women experience within their households today.

International labor migration in the 21st Century further complicates the social and familial boundaries that women navigate, both in Chitwan and across Nepal. In her analysis of social transformation in Nepal, Yadav (2017) analyzes women participation in public spaces after the country's decade long civil war making the argument that due to the rupture of restrictive gender norms, the conflict helped transform gender social relations, although these achievements are often overlooked during peacetime. We can argue that international labor migration is adding to the rapid pace in which women's roles are transforming throughout Nepal after the conflict, providing a space for women to take ownership of more private and public resources, which in turn impacts the participation of women in society at large. International labor migration and the financial tools associated with it—remittances and microcredits—require the participation of not only the men who migrate, but also of the women who are left behind, asking women to contribute towards economic household decisions in ways that differ from the past.

Because migration is such a crucial activity for many Nepali households, we would expect the experiences of migrants' wives to be better depicted in Nepal and in migration studies. Women like Susmita and Reeta, who endure the responsibilities of the household alone while navigating multiple constraints and expectations of being a woman in Nepal, deserve to be recognized as key actors in the management of household finances in cases where their husbands have migrated. However, as Shrestha and Conway (2001) express it, migrants' wives exist in shadow—in the shadow of their husbands, in the shadow of the mountains, and in the shadow of the academic discourse on migration.

### ***Mahilā samuha* microfinances: Women's contribution to migration**

As I walk around Pipariya in the dry winter months, Tharu women are everywhere but in the shadows of this village. They are visible and active at all times of the day. Early in the morning, as they feed the cattle, sweep the courtyard, and prepare the morning meal. During the day, as they wash clothes, talk to each other, make stools, weave carpets, or attend a meeting for the local women's group. In the evening, as they prepare dinner for their families, or sweep the courtyard once again before the sun sets; and late at night as they talk by the fire, joined by the other members of the household.

International labor migration, however, has provided relevance to the spaces that Tharu women occupy in the public sphere of Pipariya's society. The emergence of women's microcredit groups, for example, has had a great impact on women's access to financial capital, since they are now able to easily access loans from other community members. As I dug deeper into the mechanisms through which Tharu men finance their international migration, it became clear that more and more Tharu women are using their capacity to obtain loans to contribute towards their husbands' migratory expenses. During my fieldwork I interviewed seventeen men who had recently returned from working in Arab Gulf countries or Malaysia. Twelve of them had partially financed their migration through these women's microcredit loans.

In Nepal, women's microcredit groups are known as *mahilā samuha* or 'women's group'. Purnima is a woman in her forties who has been part of the *mahilā samuha* since she arrived in the village after marriage. She lives near the center of the Tharu village, and is an active member of three different *mahilā samuha*. Despite being part of them for so many years, Purnima is unable to tell me exactly how long these groups have been around, but estimates they were created around twenty years ago.



Purnima explains that the *mahilā samuha* meets the first day of every month, and that day all the women are supposed to give 50 rupees to the microcredit fund. That day, those women who have taken loans also pay their monthly interest, and families who need to take new loans approach the *samuha* with the request. Regardless of what the money is used for, or for whose benefit within the household, according to the organization's rules it must always be the woman who is part of the *samuha*, the one to request the money and become responsible for the loan. Purnima also explains that there is more than one group in the village; there are around three or four, but not every household is represented in each group.

Purnima believes that being part of these groups has taught Tharu women many things. She said: “we are not educated, many of us older ones did not go to school, so we did not understand money, we only spoke our language, Tharu *bhāsā*. But now we understand money, we know the price of things, we can go to the bazaar and not be afraid or ashamed.” What Purnima describes as empowerment is also reinforced by a perceived trustworthiness from the men in the village. Men whose wives or mothers have taken loans from the *mahilā samuha* admit that there were also ‘men’s groups’ that worked just like the women’s groups. However, men did not pay the money back on time, so their groups shut down while the women’s thrived. One young man used the English word ‘transparent’ to describe the *mahilā samuha*. These microcredit groups have not only had the capacity to expand women’s financial capital, they have also had an impact on their social capital, probably because women are perceived in Pipariya’s society as reliable managers of household assets.

Unfortunately, a positive social perception does not necessarily imply that women have power to decide what should be done with the loans they have agreed to take. In his analysis of women’s microcredit entities in rural Bangladesh, Aminur Rahman quotes Benería and Roldán’s assertion

that microfinance may increase women’s income but this increased income does not imply changing women’s position in the household in terms of power and authority (Rahman 1999: 16, citing Benería and Roldán 1987). The strongest criticism of microfinance, supported by Rahman, is that rural women are vulnerable to the patriarchal ideology expressed most obviously in prevailing social norms and intra-household gender relations (Rahman 1999: 149). More recent criticisms of women microfinance state that we need to be careful about the unintended consequences of these interventions. Rather than transforming unequal social relations, political and socio-economic structures, these interventions aim at providing women individual access to assets and resources without challenging the social, economic and political patriarchal system to which they are subjected (Buisson et al, 2022). In the particular case of Pipariya, women are not using these loans for their own individual benefit; they are taking them to benefit another member of the household, or to contribute towards an enterprise that is believed to benefit the household as a whole. Women in Pipariya agree to their families’ request to take out a loan to send their sons or husbands abroad; however, it is extremely difficult to assess whether they are doing so out of their own initiative, or they are obeying what is socially expected of them as women and as wives in a patriarchal system.

Looking beyond this structural limitation, however, it is important to remember that Purnima believes that participating in the *mahilā samuha* has given Tharu women confidence to engage in different economic activities outside of the household. Following Agarwal’s argument (1994) that resource management is a source of empowerment for rural women, it is also plausible that participation in microcredit entities has expanded the autonomy of women both within the private and the public sphere. Through accessing microcredit loans, women now have a stronger participation in the men’s migratory process. This would be a powerful claim supporting the argument that migration

is not simply the decision of the migrant, but rather an activity in which the entire household participates and as such has the capacity to transform individuals beyond the migrant.

The fact that a woman assumes the burden of a loan in order to contribute to her son's or husband's migration establishes a commitment between the two. The men I interviewed who had partially financed their travels with microcredits, said that the reason why they stayed abroad initially was to be able to send money that would allow their families to pay the *mahilā samuha* loan. Sandeep, a 37-year-old migrant who worked in Dubai for only eight days, was part of a group of Nepali migrants who protested against unfair working conditions and managed to return to Nepal before the contract's end date. Upon returning, Sandeep was immediately set up by the manpower agency with a job in Malaysia. He confessed that the main reason he returned abroad so quickly was because his wife had taken out a loan from the local *mahilā samuha*, and they needed to repay it. Microcredit entities have expanded the role of stay-behind women in a male-dominated migration process. Women contribute to migration by assuming the responsibility of these loans, while men commit to remit money home in order to pay it back.

### **Remittance management: a possible empowerment tool**

The intention to migrate and send money back home, however, has a bigger goal than that of covering the costs of the loan. As explained before, remittances are the vehicle through which the Tharu community is attempting to achieve upward social mobility. Constructing houses, educating children, and acquiring certain consumer goods such as computers, TVs, or even motorcycles are some examples of how families decide to invest the remittance money. Because remittances are an important asset for the family's financial development, the person entitled to receiving that money becomes subsequently important within the household.

Women have the capacity to manage the remittance money; the space, however, is not always provided. The internal organization of the family will influence the autonomy of women, how much access they have to the remittance money, and how much decision-making power they have within the household. The ideal Hindu joint family is characterized as an extended household, comprising two or more generations of a patrilocal family, with the oldest active male as the household head (Agergaard 1999). The household head's wife, sons, daughters-in-law, unmarried daughters and grandchildren form this joint family. Although households are based on some kind of family and kinship relationship, households are subject to continuous changes (Agergaard 1999). Disputes arise, and sometimes the sons decide to split up the joint household, dividing the land and building individual houses for their nuclear families.

Tharus pride themselves in not splitting households as often as Bahuns do, and of having more harmonious family relationships. In Pipariya, however, there is only one household left of considerable size, with a total of fifteen members, including the father, and his four sons with their respective wives and children all living in the same compound. When I interviewed the household head, he expressed pride in having such a large joint family, with no desire to split. On two different occasions, however, when I spoke to the village's young men in their early thirties, they recognized that lately, Tharu families are splitting faster than before. One of them believes that labor migration plays a role; from his perspective, once the husband starts making money abroad, the wife will try to convince him to split from the household so that she can directly benefit from the remittances without having to go through the in-laws. Joint and split households expect different family members to become recipients of remittances, and there are different kinds of tensions that arise from each situation.

In their study on the impact of remittances on gender relations, Adhikari and Hobley (2015) observed that in joint households, where other male members of the household or the migrant's mother are the ones entitled to remittances, wives of migrant husbands become economically dependent on their relatives who receive the remittances, losing control over the resources. In cases where households had recently split from the joint household, there are tensions when the wife receives all the remittance and makes decisions about its use for the sole benefit of her nuclear household, with communities pressuring the wife for money and help because of a belief that their husbands are sending them sufficient remittances (Adhikari and Hobley 2015). Overall, women may find that their relationships with male relatives and with other women in their networks worsen because of tensions after their husbands migrate (Adhikari and Hobley 2015), tensions that are largely based on the entitlement to remittances.

In my interviews with migrant workers' wives, I asked about some of the challenges they faced after their husbands migrated. Women who still live in joint households focused on how difficult it was for them to have a voice of their own in the house, and how they were asked to do the hardest work. One in particular mentioned: "It is very hard when your husband is not around to talk to your father-in-law for you. Then it is like no one hears you." It is true that tensions would still exist if the husbands' stayed home, but the women I interviewed all seemed to believe that the presence of the husband mitigates some of the tension.

Remittances impact women differently in joint or split households because there is jealousy from those who are also members of the household but do not receive remittances. The tensions between young women and their in-laws have been thoroughly documented by Lynn Bennett in her ethnographic fieldwork in the hills of Nepal (1983). Bennett states that "probably the most common reason for a woman to encourage her husband to separate from

the joint family is the demanding presence of the *sasu* or mother-in-law" (1983). The stress of this relationship is sometimes also observed among the Tharus of Pipariya, and becomes particularly evident in cases where the migrant decides to send the money to his wife, despite his household not being split. Parents believe that they should be naturally entitled to remittance money. In a conversation I had with a group of Tharu men in their fifties, I learnt that they consider it useless to send the money to the wife, because she would spend it on herself and not share it with her parents-in-law. One man even said that generally, when the son sends the money to his wife, she would spend it on buying new clothes and running away with a new boyfriend, while the son is working hard abroad. When I asked a group of migrant workers' wives about this allegation, they complained about being unfairly accused by these men. From their perspective, they rightfully use the money to improve their children's education, to cover household, agricultural, and medical expenses, or cover the costs if their in-laws get sick. Who is right or wrong is not the question here; what matters is that remittances have contributed towards the already tense relationship between a migrant's wife and her parents-in-law.

Women who live in split houses and whose husbands are the household heads, have challenges that focus more on the difficulties of taking care of the fields and raising their children on their own. However, they overall agree that it is good for them not to have the pressure from other relatives inside the house. Sudha, for example, is a 33-year-old woman who has a son aged 17 and a daughter aged 13. Her husband left for Malaysia 10 years ago. He returns every two years, stays for a month and then goes back to work in Malaysia. A year before leaving for Malaysia, Sudha's husband acquired a small flour mill. After he left, Sudha has been in charge of running the mill. She is one of the very few women in the area in charge of businesses of any kind. One important thing about Sudha is that, though her husband is a Tharu man, she is a Bahun. Bahun women are relatively more

empowered than Tharu women, and are much more present than Tharu women in the public sphere. There are more Bahun women who work as teachers, even as accountants at local microcredit entities, roles that are beyond the reach of many Tharu women.

Sudha's words, however, reflect the feelings of all migrants' wives, regardless of caste or ethnicity. She told me how it was difficult at the beginning to be a woman in charge of the business, especially when it came to hiring men for work and telling them what to do. However, 10 years later, Sudha is the de facto owner of the mill. Three men work for her, and esteem her very highly. I could appreciate the interactions between Sudha and her workers while I was visiting the mill, interactions that were cemented in respect. Sudha explained to me: "I have my own work and I think that is good, all the other women who are alone should do like I do, the work in the fields is not a good kind of work, they should get their own things, their own work, and raise their kids well, do things well for their own family." Sudha feels independent and able to make decisions by herself, without having the interference of the extended family. She is considered a strong person in the community, and she is aware of this.

While remittances on their own have become important in changing women's roles, the amount of money migrants are able to remit from abroad is also relevant. When remittances are low, the workload of women increases. Women need to work more in the field and sometimes engage in wage labor in order to feed their families while at the same time pay the money-lenders for the loan taken before migrating (Kaspar 2005). When remittances are high, women's workload diminishes, and in certain cases they are even able to move out of agriculture into other kinds of work. In some cases, opting out of agriculture is perceived as a privilege; in others it is more of a necessity because of the low revenue obtained from the land. Sudha's is an example of families opting out of agriculture. In the case of this particular family,

once the household split, the land owned by the parents was divided among the three sons. Post-partition, the plots were really small, and that is why Sudha's husband decided to sell the land and acquire the mill. When asked about what she does with the remittance money that her husband sends, Sudha talked about using part of it to run the mill, especially when there is a technical problem. However, she focused on being able to send her children to prestigious English-language private schools, because the mill already provides income necessary for daily subsistence. She has also been able to expand the mill through the remittance money.

Sudha's story leads to the other important aspect impacted by migration: the decision-making power that women have in their communities. Studies on stay-behind women in other parts of Nepal have found that after male out-migration, women are relatively more active in decision making, especially in agricultural decisions such as what crops to grow, when to hire workers, when to go for wage labor themselves, when to rent in land and when to rent it out, and when to purchase livestock or engage in small sales (Maharjan et al. 2012). Women still consult their absent husbands about it, but they are the ones deciding how to spend the money. However, this empowerment is not yet permanent.

It is often assumed that the migration will be temporary and the husband will resume his role upon return (Kaspar 2005). Regardless of the absence of their husbands, women are still unable to make decisions regarding certain specific aspects of domestic life. The limited role of women in nonfarm investment can be attributed to traditional gender discrimination, where women are raised to follow decisions, not to make them (Maharjan et al. 2012). It is clear that women become de facto household heads although their husbands remain the formal household heads (Kaspar 2005). Overall, Maharjan (2012) concludes that stay-behind women tend to retreat to more passive roles when their husbands return from abroad. These conclusions match

the reality of Pipariya as well, where most Tharu women enjoy a limited freedom while managing the remittance money. However, once their husbands return from abroad, or if they receive pressure from their in-laws, women retreat to the shadows of traditional gender expectations.

## Conclusion

As I get ready to leave Pipariya, I head over to Reeta's house to say goodbye. We have come to enjoy each other's company, and I owe to our conversations much of the conclusions I arrived at doing research in Nepal. We exchange gifts; I give her chocolate for her son, she gives me glass bracelets. "When you return next time, you will hopefully meet my husband," she says. Hope is always present in Reeta's eyes. Hope is also present in the eyes of all the women I have met in Pipariya. Hope that this is a sacrifice they are making to improve their lives, to ensure a better future for their children. Sadness is also present in these women's eyes. Sadness because they feel lonely, sadness because they do not want their husbands gone, and also sadness because despite their independence, there are many eyes that still control and criticize what they do, how they choose to spend the remittance money, and how they choose to spend their time. Women in Pipariya are fully aware that they navigate a complex space, torn between remaining obedient to their in-laws, or benefiting from their husbands' newly acquired wealth in a more selfish way.

Studies conducted in Nepal recognize the importance of migration as a way to improve household livelihood. This happens in the context of increased population pressure on resources, decline in resource base, and the need to consume modern amenities to express modernity through the generation of additional cash income (Macfarlane 1976; Adhikari 1996; Bishop 1998; Adhikari and Hobley 2015). It seems likely that migration will continue happening, and more and more Nepali households will become engaged in this kind of economic activity. As such, the key development issue

is to reduce the social and economic costs of migration and increase its returns for the migrants and those remaining at home (Thieme and Wyss 2005:89). There is, therefore, an urgent need to consider the changes in gender roles in the context of male out-migration in the economic development policies and strategies of Nepal (Maharjan et al. 2012).

As they reallocate remittances and household resources to enable their families to express modernity, women also find a space to manage finances, contributing to migration. Women, the main stay-behind actors in Pipariya, navigate traditional gender roles and cultural constraints as they expand their decision-making power. Unfortunately, there is still not enough evidence that women can maintain these newly acquired empowered roles. New forms of gender relations are struggling to emerge in rural and urban Nepal; more time must pass before we can discern to what extent the Tharu women of Pipariya have been able to redefine their autonomy, occupying the space that they well deserve in the community.

**Andrea Grimaldi** (Master in City Planning, MIT Department of Urban Studies and Planning, 2021) is an urban planner working at the intersection of migration and equitable access to housing. She completed her undergraduate degree in Anthropology and Linguistics at Macalester College, where she studied the impact of remittances and international labor migration in modifying the social and physical landscape of Nepal.

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## Endnotes

1. For more on 1960s Nepal's land reform and its impact on Chitwan Tharus refer to Guneratne 1996 and 2002, and Robertson 2018.
2. Dr. Arjun Guneratne, in personal email communication regarding this topic. August 8, 2022.

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