
MONEY ACROSS BORDERS, POWER WITHIN HOUSEHOLDS: GENDERED IMPACTS OF INDIAN DIASPORA REMITTANCES IN SOUTH ASIA

DR. NEHA NAINWAL*¹, DR. PRITIKA DUA² AND MR. PANKAJ YADAV³

¹* DEPARTMENT OF COMMERCE, DEVELOPMENT ECONOMICS AND AGRICULTURE, SHAHEED BHAGAT SINGH COLLEGE, UNIVERSITY OF DELHI, INDIA, 110017. EMAIL ID: nehanainwal@sbs.du.ac.in ORCID ID: 0000-0002-1603-223X

²DEPARTMENT OF COMMERCE, BEHAVIOURAL FINANCE, INDRAPRASTHA COLLEGE FOR WOMEN, UNIVERSITY OF DELHI, INDIA, 110054. EMAIL ID: pritikadua@ip.du.ac.in ORCID ID: 0000-0003-1463-2618

³DEPARTMENT OF ECONOMICS, DEVELOPMENT ECONOMICS, SHAHEED BHAGAT SINGH COLLEGE, UNIVERSITY OF DELHI, INDIA, 110017. EMAIL ID: pankajyadav@sbs.du.ac.in ORCID ID: 0009-0008-7310-8748

Abstract

This paper examines the gendered impacts of remittances originating from the Indian diaspora and broader South Asian migration flows between 2000 and 2025. Adopting the PRISMA 2020 guidelines and the SALSA framework, the study synthesizes a final corpus of 30 peer-reviewed documents to map the complex intersections between financial transfers, patriarchal structures, and women's empowerment.

The findings demonstrate that remittances are not inherently empowering; their impact is highly conditional upon female financial control, household composition, and the temporal regularity of transfers. Evidence indicates that when women directly manage remitted funds, they experience enhanced decision-making authority and are more likely to prioritize human capital investments in children's education and health. Conversely, the review identifies paradoxical outcomes, such as increased unpaid care burdens for left-behind women and "substitution effects" where improved migration prospects for males can lead to decreased educational attainment for their female siblings. Methodologically, the field is evolving from descriptive correlations toward sophisticated causal inference and mixed-methods designs, although research remains geographically concentrated in high-visibility corridors like Kerala, Punjab, Bangladesh, and Sri Lanka. The study concludes by advocating for gender-responsive migration governance and policies that promote women's direct financial inclusion, protect property rights, and address the structural inequalities that mediate the transformative potential of remittances.

Keywords: - Indian diaspora, International Remittance, Gendered Impacts, Women's Empowerment and South Asia

1. INTRODUCTION AND BACKGROUND

International migration and remittances constitute foundational pillars of economic and social transformation across South Asia. Over the past three decades, remittance inflows have grown into a major source of foreign exchange and household income in the region. India alone received US\$ 21.7 billion in remittances by 2004, and these inflows have expanded significantly in the decades since [1]. The Indian diaspora particularly migrants working in the Gulf Cooperation Council (GCC) states, Australia, North America, and Europe continue to sustain dense transnational ties through regular monetary transfers to families at home. Yet remittances are not merely financial flows; they are embedded in networks of obligation, care, kinship, and social expectations, making them deeply relational and gendered phenomena [2].

Only in the past two decades has scholarship systematically interrogated the gendered dimensions of remittance economies. Earlier studies largely emphasized macroeconomic effects or treated households as cohesive, unitary decision-making entities. In contrast, feminist economists and sociologists have challenged this assumption, demonstrating that households are sites of negotiation, contestation, and unequal power relations [3], [4]. From this perspective, remittances do not operate in a social vacuum. They intersect with pre-existing gender hierarchies, inheritance systems, and cultural norms, sometimes expanding women's agency and at other times reinforcing their subordination.

Critical questions therefore arise: Who migrates and under what conditions? Who remains behind? Who controls remitted income? And how are these resources allocated within the household? The answers to these questions shape women's autonomy, mobility, access to health and education, and broader trajectories of empowerment.

South Asia offers a particularly significant context in which to examine these dynamics. The region is marked by deeply entrenched patriarchal structures, patrilineal kinship systems, and persistent gender disparities in education, health, labour force participation, and decision-making authority [5], [6]. Simultaneously, it has experienced extensive labour out-migration. While male migration has historically dominated, female migration especially into domestic and care sectors has increased over time. Indian states such as Kerala and Punjab have long-standing migration corridors, while Bangladesh, Sri Lanka, Nepal, and Pakistan have emerged as major labour-sending countries within global migration systems [7], [8], [9]. This combination of high migration intensity and entrenched gender norms creates a complex and sometimes paradoxical landscape for understanding remittance impacts.

Against this backdrop, the present structured literature review synthesizes existing evidence on the gendered impacts of remittances originating from the Indian diaspora and broader South Asian migration flows. It examines multiple dimensions of women's empowerment, including economic outcomes (labour force participation, control over income, expenditure patterns), intra-household dynamics (decision-making authority and bargaining power), social empowerment (mobility, social capital, and normative change), and human capital investments (education and health). In doing so, the review maps dominant methodological approaches, geographic concentrations of research, temporal trends, and unresolved debates. By identifying both convergences and gaps within the literature, this study seeks to provide a comprehensive analytical foundation for future scholarship and more gender-responsive policy interventions.

2. METHODOLOGY

This study employs a Structured Literature Review (SLR) approach to systematically examine the gendered impacts of remittances originating from the Indian diaspora within South Asia. Unlike traditional narrative reviews, the SLR method ensures methodological transparency, replicability, and analytical rigor by applying clearly defined search, screening, appraisal, and synthesis procedures. This approach enables the identification of conceptual patterns, methodological trends, and regional concentrations within the existing body of scholarship.

2.1 Research Design

The review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) guidelines to structure the processes of identification, screening, eligibility assessment, and final inclusion. To further strengthen analytical depth, elements of the SALSA framework (Search, Appraisal, Synthesis, and Analysis) were incorporated.

The integration of PRISMA and SALSA ensures:

- Transparent documentation of the selection process
- Explicit inclusion and exclusion criteria
- Systematic quality appraisal
- Structured thematic synthesis

This combined design enhances the methodological robustness expected in Scopus-indexed publications.

2.2 Scope and Boundaries

To maintain conceptual precision, the review was bounded along four dimensions:

- Geographical Focus:** The primary focus is South Asia, with particular emphasis on India and neighbouring countries significantly affected by Indian-origin remittance flows, including Nepal, Bangladesh, and Sri Lanka.
- Temporal Scope:** The review covers literature published between 2000 and 2025, capturing over two decades of evolving discourse on migration, remittances, globalization, and gender empowerment following economic liberalization and intensified labour mobility.
- Contextual Focus:** Studies were included if they explicitly analysed remittance flows originating from the Indian diaspora and examined their gender-differentiated economic, social, or empowerment outcomes at the household or community level.
- Document Types:** Eligible documents included peer-reviewed journal articles, book chapters, policy papers, and working papers indexed in major academic databases. This broader inclusion allows for a comprehensive yet academically grounded synthesis.

2.3 Search Strategy

A systematic database search was conducted across:

- Scopus
- Web of Science
- JSTOR
- EBSCOhost
- Google Scholar

The following Boolean search string guided the retrieval process:

("Indian diaspora" OR "International remittances" OR "Migrant transfers") AND ("gender" OR "women empowerment" OR "household dynamics") AND ("South Asia" OR "India" OR "Bangladesh" OR "Nepal" OR "Sri Lanka")

Search filters were applied to restrict results to English-language publications within the defined time window (2000–2025). To enhance comprehensiveness and contextual grounding, grey literature including reports from the World Bank, UN Women, and the International Labour Organization (ILO) was also reviewed for triangulation, though empirical peer-reviewed studies form the core analytical base.

Following duplicate removal and title–abstract screening under PRISMA protocols, a final corpus of $n = 30$ studies was retained for detailed analysis.

2.4 Inclusion and Exclusion Criteria

Inclusion Criteria

Studies were included if they:

- Examined remittances linked to the Indian diaspora (temporary or permanent migrants);
- Provided empirical or well-developed conceptual analysis of gendered, intra-household, or empowerment-related impacts;
- Were published in English within the 2000–2025 timeframe;
- Demonstrated clear methodological transparency.

Exclusion Criteria

Studies were excluded if they:

- Focused exclusively on macroeconomic determinants of remittances without gender-disaggregated analysis;
- Addressed global migration trends without region-specific relevance to South Asia;
- Were non-academic in nature or lacked methodological clarity.

2.5 Data Extraction and Coding

A structured data extraction matrix was developed in Microsoft Excel to ensure consistency across studies. Extracted variables included:

- Publication year and journal source
- Geographic context
- Research design (qualitative, quantitative, mixed-methods)
- Theoretical framework
- Gender-differentiated variables (labour participation, decision-making, autonomy, financial control)
- Reported outcomes and policy implications

To strengthen analytical depth, coding was cross-verified using NVivo, enabling systematic categorization of themes and sub-themes.

2.6 Analytical Approach

The review adopts a thematic synthesis strategy to identify recurring patterns, contradictions, and conceptual gaps across studies. Quantitative frequency mapping of themes was combined with qualitative interpretation to balance empirical aggregation with contextual nuance.

In addition, bibliometric mapping using VOS viewer was employed to visualize:

- Author collaboration networks
- Keyword co-occurrence patterns
- Thematic clusters
- Citation linkages

This bibliometric layer provides insight into the evolution of research priorities, dominant theoretical lenses, and influential contributors within the field. By integrating thematic synthesis with bibliometric analysis, the study moves beyond descriptive review toward a structured and multidimensional understanding of gendered remittance scholarship in South Asia.

3. KEY FINDINGS ORGANIZED BY THEMES

3.1 Economic Empowerment

The literature consistently demonstrates that remittances generate conditional and context-specific effects on women's economic empowerment in South Asia. Their impact is shaped less by the mere inflow of money and more by control over funds, household structure, migration patterns, and local labour market conditions.

3.1.1 Labour Force Participation

Evidence reveals a dual and sometimes paradoxical relationship between remittances and women's work participation. In climate-vulnerable regions such as the Indian Sundarbans, male out-migration compelled women to assume primary breadwinner roles, increasing labour force participation and strengthening household financial resilience [10]. Women reported enhanced confidence and expanded economic roles, though these gains were accompanied by a significant rise

in unpaid care burdens and overall workload [10]. Here, empowerment emerged through necessity rather than structural transformation.

Conversely, nationally representative data from rural India using NSS and instrumental variable techniques found that remittances reduced engagement in certain forms of paid and unpaid labour while increasing participation in non-subordinate or higher-status employment [11]. This suggests that remittances may allow women to exit exploitative or low-return work rather than simply increasing labour supply [11]. Thus, empowerment may manifest not in higher participation rates, but in improved quality and autonomy of employment.

3.1.2 Income Control and Financial Autonomy

Across contexts, control over remittances rather than receipt alone emerges as the central determinant of economic empowerment.

In Bangladesh, 56% of wives received remittances and 63% controlled them [12], [13]. Statistical analysis showed that women who both received and controlled funds had significantly greater decision-making authority, even after accounting for spousal absence [12], [13]. However, empowerment gains remained moderate, indicating that financial control does not automatically dismantle entrenched patriarchal constraints [12], [13].

Research on Indian migrants in Australia further illustrates how remittances become sites of negotiation [14]. Women in paid employment increasingly resisted patrilineal norms requiring remittances to flow exclusively to husbands' families, instead asserting claims toward natal households [14]. These shifts reflect changing gendered money norms within diaspora families and signal gradual transformation in transnational financial authority [14].

3.1.3 Expenditure and Investment Patterns

The gender of both the remitter and the household head significantly shapes how remittances are allocated.

In Sri Lanka's estate sector, fractional logit analysis showed that female-headed households reduced food expenditure shares when receiving international remittances, while male-headed households invested more heavily in housing [15]. Internal remittances influenced spending across multiple consumption categories, and remitters themselves retained substantial influence over allocation priorities [15].

Nationally representative Sri Lankan data further revealed class-differentiated migration strategies: poorer households sending women abroad used remittances for home improvements, farmland, and nonfarm assets, while male migration tended to consolidate advantages among already better-off households through investment in housing and business ventures [16].

Similarly, in rural Bangladesh, female household heads prioritized children's education (55.3%) compared to male heads (28.3%), while men allocated more resources to business assets and consumption goods [17]. Women were also more likely to channel remittances into savings instruments, emphasizing long-term security [17].

Collectively, the evidence suggests that female financial control is more strongly associated with investments in education, health, and savings, whereas male control often prioritizes housing, business ventures, or consumption goods [15], [16], [17].

3.1.4 Household Structure as a Mediator

Household composition critically moderates economic outcomes.

Building on Kabeer's empowerment framework and Sen's capability approach, research in rural Bangladesh found that women in nuclear migrant households experienced significantly greater autonomy than those in joint households [18]. Similar findings from Punjab show that women embedded in joint family systems faced stronger patriarchal constraints despite remittance inflows [19].

Thus, remittances do not operate in isolation; their empowerment potential is filtered through kinship structures. Nuclear households appear more conducive to translating financial inflows into female agency [18], [19].

Overall, remittances can enhance women's economic agency but only under specific enabling conditions. Regular transfers and female control correlate with greater autonomy and improved employment quality [10], [11], [12], [13]. Yet remittances may also increase unpaid labour burdens and remain constrained by patriarchal household arrangements [10], [18], [19]. The empowerment dividend is therefore uneven and structurally mediated.

3.2 Household Dynamics and Decision-Making Power

Remittances significantly reshape intra-household bargaining processes. However, their effects are neither automatic nor uniformly transformative.

3.2.1 Decision-Making Authority

The most robust finding across contexts is that control over remittances strengthens women's decision-making authority. Bangladeshi evidence demonstrates that wives controlling remittances scored significantly higher on composite decision-making indices across multiple domains [12], [13]. Yet the magnitude of empowerment remained moderate, underscoring that financial authority alone cannot fully offset structural gender hierarchies [12], [13].

Household structure again plays a decisive role. Women in nuclear migrant households exhibited higher autonomy, mobility, and authority than those in joint families [18]. Patriarchal oversight in extended households limited women's ability to convert financial management into substantive power [18].

3.2.2 Bargaining Power and Resource Allocation

From a bargaining theory perspective, remittances enhance fallback positions but do not automatically equalize power. Sri Lankan evidence shows that remitters regardless of physical presence retain significant influence over allocation priorities [15]. Female remitters demonstrated stronger preferences for human capital investments, while male remitters prioritized housing and business assets [16]. These patterns reflect both gendered preferences and differential bargaining leverage within transnational households.

3.2.3 Contestation and Economic Abuse

Not all remittance dynamics are empowering. Research on Indian diaspora families documents how remittances can function as instruments of economic control [20]. Funds sent without consultation may deny women and children necessities or exclude wives from asset ownership [20]. During crises such as COVID-19, such financial pressures intensified gendered vulnerabilities [20].

Similarly, women challenging patrilineal remittance norms such as sending money to natal families often faced resistance or accusations of financial impropriety [14]. Thus, remittances can become arenas of conflict rather than empowerment [14], [20].

3.2.4 Temporal Predictability

An important innovation in the literature concerns timing. Research from Kerala demonstrates that regular remittance flows enhance women's autonomy more than irregular transfers of equivalent value [21]. Predictability enables planning and independent healthcare decision-making, shifting focus from volume to stability [21].

Remittances can strengthen bargaining power when women control funds and operate within supportive household structures [12], [13], [18]. Yet patriarchal norms, joint family systems, and economic abuse can neutralize or even reverse potential gains [14], [20]. Regularity of transfers emerges as an underexplored but critical determinant of empowerment [21].

3.3 Social Empowerment and Mobility

Beyond economic and intra-household effects, remittances shape women's social empowerment, influencing mobility, public engagement, social capital formation, and the renegotiation of gender norms. The evidence, however, reveals deeply uneven trajectories simultaneously enabling and constraining transformation.

3.3.1 Mobility and Public Engagement

In contexts of male out-migration, particularly in climate-stressed regions, women's public visibility often expands out of necessity. Research in the Indian Sundarbans demonstrates that left-behind wives assumed breadwinner roles, interacted more frequently with markets and state institutions, and reported greater confidence and expanded social networks [10]. Increased labour participation compelled greater mobility and institutional engagement.

Yet, these gains were functional rather than fully transformative. Structural vulnerabilities persisted, and increased responsibility did not automatically dismantle gender hierarchies [10]. Empowerment emerged through adaptive necessity rather than normative change.

Similar patterns appear in Punjab's Doaba region. While some women leveraged remittance management to expand agency, others remained constrained within patriarchal family structures despite financial inflows [19]. Age, household composition, and pre-existing social capital mediated outcomes. Younger women in joint families, in particular, faced stronger normative restrictions than older women or those in nuclear households [19].

These findings suggest that remittances expand opportunity structures, but the conversion of opportunity into durable social empowerment depends heavily on household and generational positioning.

3.3.2 Female Migration and Social Capital

The dynamics differ when women themselves migrate.

In Pokhara, Nepal, female labour migration contributed to the accumulation of economic and cultural capital and strengthened women's influence in household decision-making [22]. Migration enabled exposure to new norms, skills, and social networks, fostering role redefinition within families.

However, empowerment was not linear. Women returning from migration often encountered moral scrutiny, stigma, and reintegration challenges that limited sustained public engagement [22]. Thus, while migration may enhance bargaining power, it can also reproduce gendered moral boundaries that constrain social mobility.

3.3.3 Transformation of Gender Norms

Remittances also function as symbolic and material arenas where gender norms are renegotiated.

Historical analysis of Indian diaspora communities illustrates a shift in the sociology of money over time [23], [24]. Earlier migration cohorts maintained male-dominated remittance and inheritance practices [24]. More recent female migrants increasingly remit independently and negotiate joint financial norms within marriage, challenging patrilineal expectations [24].

Across South Asia, remittances facilitate negotiations around care, responsibility, and familial obligation [23]. Yet these negotiations occur within persistent patriarchal frameworks that limit the depth of transformation. Financial flows create space for contestation, but not necessarily structural gender equality.

3.3.4 Economic Abuse and Structural Constraints

The empowering potential of remittances coexists with their capacity to reinforce control.

Research on Indian diaspora household's documents cases where remittances were used to deny women access to resources, appropriate their earnings, or exclude them from asset ownership [20]. During crises such as COVID-19, financial pressures intensified such economic abuse [20].

In these cases, remittances strengthened male authority rather than women's autonomy. The mere presence of financial inflows did not translate into empowerment when control remained externally concentrated.

3.3.5 Intersectionality and Heterogeneity

Social empowerment outcomes are shaped by class and poverty.

In Nepal, improved migration prospects for men increased male education while reducing female siblings' schooling by 0.12 years, an 8% decline with effects more severe among poor and agricultural households [25]. This demonstrates that remittances can exacerbate intra-household gender inequality under resource constraints.

Thus, remittance-driven empowerment is not universal; it is stratified by class, household structure, and social norms.

Remittances expand women's mobility, public engagement, and social capital when women control funds or migrate independently [10], [22]. However, gains remain highly mediated by household form, age, social capital, and entrenched patriarchal norms [19]. Financial flows create opportunities for renegotiating gender roles [23], [24], yet they can also reinforce economic abuse and exclusion [20]. Social empowerment, therefore, is conditional, not inherent to remittance receipt.

3.4 Education and Health Outcomes

Remittances influence human capital investments in education and health, producing both disparity-reducing effects and unintended gendered spillovers. Outcomes depend on control, household structure, remittance regularity, and socio-economic context.

3.4.1 Education Outcomes

Evidence from Pakistan indicates that remittances reduce household-level gender disparities in schooling attainment and out-of-school rates, particularly in urban areas [26]. This suggests that remittances can shift educational norms where institutional access and economic opportunities reinforce girls' schooling.

Indian data similarly show that remittance-receiving households spend more on education overall [27]. However, aggregate increases do not guarantee equitable intra-household allocation.

Indeed, evidence from Nepal reveals a concerning substitution effect. Improved male migration prospects increased male education while reducing female siblings' schooling by 0.12 years, with each additional year of male education associated with a 0.394-year reduction for female siblings [25]. The effect was strongest among poorer agricultural households [25]. Girls were often pulled into economic activity to compensate, illustrating how remittances can reallocate rather than expand opportunity under resource constraints.

Gendered control also matters. In rural Bangladesh, female household heads invested significantly more in children's education than male heads [17]. When women control remittance flows, educational investments appear more equity-enhancing.

Thus, remittances can either reduce or exacerbate gender disparities depending on household bargaining dynamics and poverty levels.

3.4.2 Health Outcomes

Health impacts reveal an important and often overlooked mechanism: predictability.

In Kerala, regular remittance flows were associated with greater autonomy in healthcare decision-making among left-behind women, independent of remittance amount [21]. Predictability enhanced women's ability to plan and act autonomously in health matters. This shifts analytical focus from volume to timing and reliability of transfers.

Remittance households in India also exhibit higher healthcare expenditure relative to non-migrant households [27]. Yet as with education, gender-disaggregated outcomes depend on control and decision-making authority.

3.4.3 Macro-Level Human and Gender Development

At the macro level, panel analysis across seven South Asian countries finds that remittances positively influence both human development and gender development indices [28]. However, international migration itself was associated with negative effects on gender development [28].

This divergence suggests that while financial inflows enhance development outcomes, the migration process may impose gendered burdens particularly on left-behind women who assume expanded responsibilities without commensurate structural empowerment.

3.4.5 Mediating Mechanisms

Two mediators consistently shape outcomes:

- Household Structure: - Women in nuclear migrant households demonstrate greater autonomy in health and education decisions than those in joint families [18].
- Gender of Remitter: - Female remitters allocate more toward education and health compared to male remitters [15], [16].

These mediators determine whether remittances translate into durable human capital gains for women and girls.

Remittances can reduce educational gender gaps and enhance women's healthcare autonomy, particularly when women control funds and transfers are regular [17], [21], [26]. However, substitution effects, poverty constraints, and patriarchal allocation norms can undermine these gains [25].

While remittances generally increase household spending on education and health [27], the equity of these investments depends on bargaining power, household form, and remittance governance. At the macro level, remittances support human and gender development, yet migration processes may simultaneously generate new gendered inequalities [28].

Figure 1. Conceptual synthesis of the gendered impacts of Indian diaspora remittances across economic, household, human capital, and social domains.



Figure 1 presents a conceptual synthesis derived from the reviewed literature, mapping the multidimensional gendered impacts of Indian diaspora remittances. The framework organizes findings into six interrelated domains: economic empowerment, household dynamics, human capital, social empowerment, methodological trajectories, and policy pillars. Within economic empowerment, remittances influence labour force participation, financial autonomy, and expenditure patterns, with effects mediated by control over transfers, household structure, and gendered allocation norms. Household dynamics capture shifts in decision-making authority alongside risks of conflict and economic abuse. Human capital effects span education and health, including both positive investments and negative intra-household substitution effects. Social empowerment reflects changes in mobility, visibility, and negotiation of gendered money norms. The figure also highlights the evolution of methodological approaches and identifies policy levers necessary to enhance positive outcomes while mitigating adverse consequences. Together, the diagram illustrates that remittance impacts are conditional, mediated, and embedded within broader institutional and patriarchal contexts rather than uniformly empowering or disempowering.

4. METHODOLOGICAL APPROACHES IN THE LITERATURE: EVOLUTION, STRENGTHS, AND PERSISTENT GAPS

The literature on gendered remittance impacts in South Asia reflects substantial methodological pluralism. Over time, the field has evolved from descriptive regression analyses toward increasingly sophisticated causal inference strategies and mixed-methods designs. This methodological diversification mirrors the complexity of remittances as simultaneously economic, social, and relational phenomena.

Rather than clustering neatly into quantitative versus qualitative camps, the literature reveals three broad methodological trajectories: (1) large-scale econometric analysis of household surveys, (2) qualitative and ethnographic investigations of

lived experience, and (3) integrative mixed-methods approaches that attempt to bridge structural and relational explanations.

4.1 Quantitative Approaches: From Correlation to Causal Inference

4.1.1 Survey-Based Econometrics

Most quantitative studies rely on nationally representative household surveys, including the Kerala Migration Survey [21], National Sample Survey rounds in India [11], [27], Pakistan Social and Living Standard Measurement Survey [26], and nationally representative Sri Lankan datasets [15], [16]. These datasets provide statistical generalizability and enable cross-regional comparison.

Early studies primarily employed OLS, Tobit, logit, and probit regressions to estimate associations between remittances and outcomes such as labor participation, education, expenditure patterns, and decision-making authority [12], [13], [17], [27]. While controlling for observable covariates, these models are limited by endogeneity concerns—particularly selection into migration and remittance receipt.

4.1.2 Addressing Endogeneity

More recent scholarship demonstrates increasing attention to causal identification:

- Propensity Score Matching (PSM) constructs counterfactual households to reduce observable selection bias [16], [26]. Instrumental Variables (IV) approaches attempt to isolate exogenous variation in remittance receipt [11].
- Natural experiments, such as the exogenous change in British Army recruitment criteria in Nepal, provide stronger causal leverage by exploiting policy shocks [25].
- Panel regression models with fixed and random effects allow control for time-invariant heterogeneity in cross-country analysis [28].

These advances significantly improve internal validity. However, even sophisticated econometric approaches face limitations:

- Valid instruments are difficult to identify and defend.
- PSM addresses observable but not unobservable selection.
- Natural experiments are context-specific and difficult to replicate.
- Panel data analyses operate at macro levels, often obscuring intra-household dynamics [28].

Thus, while causal credibility has improved, the translation of econometric identification into nuanced understanding of gender relations remains incomplete.

4.1.3 Household Bargaining and Expenditure Modelling

Some studies explicitly integrate economic theory into empirical design. The Sri Lanka estate-sector study employed fractional logit models within an Engel curve framework, using household head gender as a proxy for bargaining power [15]. Such approaches move beyond income effects to analyze allocation mechanisms, aligning empirical estimation with intra-household bargaining models.

Yet quantitative proxies for bargaining power (e.g., household headship) may oversimplify complex relational dynamics.

4.2 Qualitative Approaches: Agency, Meaning, and Power

Qualitative research addresses dimensions that survey data struggle to capture: negotiation, stigma, moral economies, and the lived experience of empowerment.

4.2.1 In-Depth Interviews and Case Studies

Studies employing interviews and case-based designs illuminate how remittances reshape authority, mobility, and emotional labour within families [19], [21]. These approaches reveal how women interpret empowerment, resist constraints, or internalize patriarchal norms—insights often invisible in regression coefficients.

Cross-generational qualitative work on Indian migrants in Australia traced evolving remittance norms across five decades and 203 individuals from 112 families [14]. This longitudinal qualitative lens demonstrated that gendered money norms are historically contingent and socially negotiated [14], [23], [24].

Ethnographic components in some studies further contextualize remittances within broader kinship and cultural systems [6].

However, qualitative designs often rely on purposive or snowball sampling, limiting generalizability. They provide depth but not population-level inference.

4.3 Mixed-Methods Designs: Toward Triangulation

An important methodological shift in recent literature is the adoption of mixed-methods frameworks.

Sequential designs use surveys to identify patterns and interviews to explore mechanisms [10], [21]. Concurrent designs collect qualitative and quantitative data simultaneously, enabling triangulation [18], [22].

These designs are particularly well-suited to studying empowerment, which operates across measurable outcomes (education, labour force participation) and subjective domains (confidence, mobility, stigma).

Mixed-methods approaches represent the field's strongest attempt to bridge structural and relational analysis. However, integration is often additive rather than fully theoretical; quantitative and qualitative strands sometimes remain parallel rather than deeply synthesized.

4.4 Theoretical Anchoring and Analytical Frameworks

The literature draws on diverse theoretical traditions:

- Household bargaining models inform allocation and expenditure analysis [15].
- Kabeer's empowerment framework (resources, agency, achievements) structures multidimensional measurement [18], [22].
- Sen's capability approach frames remittances as expanding substantive freedoms [18].
- Sociology of money highlights symbolic and relational dimensions of remittances [14], [23], [24].
- Transnational family theory situates remittances within cross-border obligations and care arrangements [14], [23].

While theoretically rich, the field lacks a unified integrative model. Many empirical studies adopt frameworks instrumentally rather than testing theoretical mechanisms directly.

4.5 Persistent Measurement and Identification Challenges

Despite methodological advances, several challenges remain:

a. Measuring Empowerment

- Empowerment is operationalized inconsistently:
- Composite indices [12], [13]
- Domain-specific autonomy measures [21]
- Self-reported agency indicators [18]
- Qualitative narratives [19]

This heterogeneity limits comparability across studies and complicates meta-synthesis.

b. Measuring Remittances

- Remittances are variously measured as:
- Binary receipt
- Total amount
- Expenditure share
- Frequency
- Regularity
- Control

As shown in Kerala, timing and predictability may matter more than amount [21]. Yet few studies systematically incorporate multidimensional remittance measures.

c. Household Structure

Classifying nuclear versus joint households is analytically useful but often static. In reality, authority relations within joint households are dynamic and hierarchical [18], [19].

d. Causal Inference

Only a limited number of studies achieve strong causal identification through natural experiments or robust quasi-experimental methods [16], [25], [26]. Most findings remain associational.

e. Lack of Longitudinal and Intergenerational Data

Few studies follow households over time to observe whether empowerment gains persist, reverse, or diffuse across generations.

4.6 Overall Assessment

The field has matured considerably, moving from descriptive correlations to increasingly sophisticated econometric and mixed-methods approaches [11], [16], [25], [26]. Qualitative scholarship has deepened understanding of agency, negotiation, and stigma [14], [19], [21].

Yet three structural gaps remain:

- Limited longitudinal evidence
 - Inconsistent empowerment measurement
 - Partial integration between causal econometrics and relational gender theory
- Future research would benefit from:
- Panel household data tracking intra-household dynamics over time
 - Standardized yet context-sensitive empowerment indices
 - Replication of quasi-experimental designs across settings

- Fully integrated mixed-methods frameworks where theory, measurement, and causal design are aligned

5. Geographic Distribution of Research: Spatial Concentration and Knowledge Gaps

The geographic distribution of scholarship on gendered remittance impacts in South Asia is highly uneven, reflecting both migration intensity and asymmetries in data availability, research infrastructure, and academic attention. Rather than representing the full diversity of migration experiences across the region, the existing literature is concentrated in a limited number of “high-visibility migration corridors.” This spatial clustering shapes not only empirical findings but also the conceptual understanding of how remittances influence gender relations.

5.1 India: Regional Concentration within a Dominant Case

India occupies a central position in the literature due to its large diaspora and extensive migration networks. However, research within India is itself geographically concentrated, producing a partial representation of gendered remittance dynamics.

5.1.1 Kerala: The Canonical Migration Case

Kerala constitutes the most extensively studied Indian context, largely due to its long history of Gulf migration, high literacy rates, and relatively progressive social indicators. Studies drawing on the Kerala Migration Survey examine healthcare autonomy, household bargaining, and development outcomes associated with remittances [21], [30].

While Kerala provides rich empirical evidence, its distinctive socio-demographic characteristics limit generalizability. High human development levels and established migration institutions may amplify empowerment outcomes relative to other Indian regions.

5.1.2 Punjab: Transnational Migration and Family Restructuring

Punjab particularly the Doaba region, forms a second major research cluster, reflecting sustained migration to Canada, the United Kingdom, Australia, and the Middle East [3], [5], [6], [19]. Scholarship here focuses on left-behind women’s agency, irregular migration patterns, and transnational family negotiations [19].

Punjab-based studies emphasize how remittances interact with entrenched patriarchal kinship structures, highlighting both empowerment opportunities and persistent constraints.

5.1.3 Emerging Regional Expansion

Recent research broadens the geographic scope beyond traditional migration hubs:

- Sundarbans (West Bengal): Climate-induced male out-migration has been linked to shifts in women’s labor participation and social roles [10].
- Bihar: Limited work examines labour migration and remittance effects on household welfare and gender outcomes [27].
- North–South comparisons: Some studies contrast migration regimes across Indian regions, revealing variation in remittance use and gender impacts [23], [27].

5.1.4 Persistent Gaps within India

Despite India’s prominence, major areas remain underrepresented:

- Northeastern states
- Central and tribal regions
- Urban migration systems
- Internal migration corridors

The dominance of international migration studies obscures the gendered implications of India’s vast internal migration economy.

5.2 Bangladesh: Gender-Centered Household Analysis

Bangladesh represents one of the most gender-explicit bodies of research in the region. Studies primarily focus on households of expatriate workers and examine how remittance receipt and control affect women’s autonomy and decision-making power [12], [13].

Research is heavily rural in orientation, exploring poverty reduction, empowerment processes, and household allocation patterns [17], [18], [24]. Bangladeshi scholarship frequently adopts explicit theoretical frameworks such as Kabeer’s empowerment model, contributing substantially to conceptual debates on agency and resources.

However, urban migration contexts and return migration dynamics remain comparatively understudied.

5.3 Sri Lanka: Methodological Innovation and Allocation Analysis

Sri Lankan studies stand out for methodological sophistication and attention to intra-household allocation mechanisms.

Research in the estate (plantation) sector employs advanced econometric techniques to analyse expenditure shares and bargaining dynamics [15]. Nationally representative analyses further distinguish between internal and international remittances, demonstrating that gendered impacts vary significantly by migration type [16].

This analytical distinction represents an important contribution, as most South Asian research treats remittances as a homogeneous phenomenon.

5.4 Nepal: Causal Evidence and Gender Spillovers

Nepalese scholarship provides some of the strongest causal evidence in the literature. A natural experiment exploiting changes in British Army recruitment criteria demonstrates unintended gender spillovers, where improved male migration prospects reduced female siblings' educational attainment [25].

Research on female labour migration in Pokhara further documents how migration can generate economic and cultural capital while simultaneously exposing women to stigma and reintegration challenges [22].

Nepal thus contributes critical evidence that remittances may reinforce intra-household gender inequality under certain conditions.

5.5 Pakistan: Education-Focused Evidence

Research from Pakistan remains comparatively limited but analytically focused. Studies using PSLM survey data primarily examine educational gender disparities, showing that remittances can reduce schooling gaps, particularly in urban areas [26].

The narrow thematic concentration suggests opportunities for broader investigation into labour participation, social empowerment, and household bargaining dynamics.

5.6 Regional and Cross-Country Perspectives

A smaller body of work adopts regional or comparative approaches across South Asia. Panel analyses using multi-country datasets examine relationships between migration, remittances, and human and gender development indices over time [28].

These studies provide macro-level insights but often lack the household-level granularity necessary to capture gendered processes, highlighting a persistent micro–macro divide in the literature.

5.7 Diaspora Destinations as Analytical Spaces

Geographic variation is also evident in destination-focused research.

- Australia: Studies examine evolving gender norms and negotiation of remittance obligations within diaspora families [14], [24].
- Gulf Cooperation Council (GCC) countries: Research focuses on migration systems linking Kerala, Bangladesh, and Nepal to Gulf labour markets [21], [22].
- United Kingdom and North America: Scholarship explores long-standing Punjabi migration networks and transnational kinship relations [6], [20].

Destination contexts shape remittance norms, yet comparative analysis across destinations remains limited.

5.8 Major Geographic Blind Spots

Despite extensive research in selected regions, several areas remain largely absent:

- Afghanistan
- Bhutan
- Maldives
- Northeastern India
- Major South Asian metropolitan centres
- Internal migration corridors
- Emerging migration destinations in East Asia and Africa

These gaps suggest that current knowledge disproportionately reflects established migration systems rather than emerging mobility patterns.

5.9 Analytical Implications of Geographic Concentration

The spatial clustering of research has important implications for theory-building:

- Context Bias: Findings derived from Kerala or Punjab risk being generalized to contexts with very different gender regimes.
- Migration-Type Bias: International migration dominates analysis, overshadowing internal migration despite its larger scale.
- Data Availability Effects: Regions with strong survey infrastructures receive disproportionate scholarly attention.
- Normative Bias: Areas with relatively progressive gender indicators may overstate empowerment outcomes associated with remittances.

Consequently, geographic distribution is not merely descriptive, it actively shapes the dominant narrative of remittances as empowering.

5.10 Synthesis

The literature exhibits pronounced geographic concentration in Kerala, Punjab, Bangladesh, and Sri Lanka, with Nepal and Pakistan receiving moderate attention [3], [6], [10], [12], [13], [15], [16], [18], [19], [21], [24], [25], [27], [30]. Large portions of South Asia remain empirically underexplored.

Future research should prioritize:

- Comparative multi-country designs
- Understudied regions and internal migration systems
- Urban migration contexts
- Emerging diaspora destinations

Expanding geographic coverage is essential for developing a more generalizable understanding of how remittances reshape gender relations across diverse institutional and cultural settings.

6. Trends in the Field: Intellectual, Methodological, and Thematic Transformations

Over the past two decades, scholarship on the gendered impacts of Indian diaspora remittances in South Asia has undergone substantial transformation. The field has expanded in volume, diversified methodologically, and deepened theoretically. More importantly, it has shifted from viewing remittances as neutral financial transfers to understanding them as socially embedded flows that restructure gendered power relations across borders.

Three interrelated transformations characterize this evolution: (1) conceptual reorientation toward gendered agency, (2) methodological advancement toward causal and mixed-methods rigor, and (3) thematic broadening from economic outcomes to multidimensional empowerment and transnational dynamics.

6.1 Temporal Expansion and Conceptual Reorientation

6.1.1 From Peripheral Variable to Central Analytical Lens

Early work in the mid-2000s positioned remittances primarily within macroeconomic or household welfare frameworks. Gender, when considered, often appeared as a control variable rather than a structuring principle. Foundational theoretical interventions, however, began challenging this approach by conceptualizing remittances as socially meaningful transfers embedded in kinship and moral economies [23].

During the 2010s, empirical scholarship expanded rapidly across India, Bangladesh, Sri Lanka, and Nepal. Studies increasingly documented household-level impacts, especially in education, consumption, and poverty reduction [16], [17], [25], [27]. Gender began to emerge more explicitly, particularly in analyses of decision-making authority and expenditure allocation.

The late 2010s and early 2020s mark a decisive shift. Gender is no longer peripheral but central to research design. Studies from Kerala, Punjab, Bangladesh, Nepal, Pakistan, and climate-affected regions such as the Sundarbans explicitly foreground women's agency, bargaining power, and intra-household negotiation processes [10], [12], [18], [19], [21], [26]. This transition reflects broader intellectual shifts within development economics and feminist political economy, where empowerment is treated not as an outcome but as a relational and processual phenomenon.

6.2 Methodological Evolution: From Association to Identification

A second defining trend is methodological sophistication.

6.2.1 Early Phase: Descriptive and Associational

Initial empirical work relied heavily on cross-sectional surveys and regression-based analysis. While these studies identified correlations between remittance receipt and improved welfare indicators, they faced limitations in establishing causality due to selection bias and endogeneity.

6.2.2 Advanced Causal Strategies

Over time, scholars adopted stronger identification techniques:

- Propensity Score Matching to construct counterfactuals [16], [26]
- Instrumental Variable approaches to address endogeneity [11]
- Natural experiments exploiting policy changes [25]
- Panel data models controlling for unobserved heterogeneity [28]

These strategies moved the field beyond correlation toward more credible causal inference, particularly regarding educational and empowerment outcomes.

6.2.3 Mixed-Methods Integration

Concurrently, there has been growing recognition that quantitative rigor alone cannot capture the relational and symbolic dimensions of remittances. Recent studies combine econometric analysis with in-depth interviews, ethnographic observation, and case studies [18], [19], [21], [22].

This integration strengthens explanatory depth by linking statistical patterns to lived experiences especially in understanding how remittance control, regularity, and intra-household bargaining mediate empowerment effects.

6.2.4 Measurement Refinement

Measurement strategies have also evolved. Earlier reliance on single indicators has given way to multidimensional empowerment indices, domain-specific autonomy measures, and attention to remittance characteristics such as frequency, control, and predictability [12], [13], [21].

However, measurement heterogeneity remains a barrier to cross-study comparability.

6.3 Thematic Diversification and Nuancing

Thematic trajectories reveal a movement from optimism to complexity.

6.3.1 From Aggregate Welfare to Intra-Household Dynamics

The field initially treated households as unified entities. Recent research interrogates internal hierarchies, highlighting differential impacts by gender, age, marital status, and position within extended families [12], [15], [18], [25].

This shift reflects incorporation of household bargaining theory and feminist critiques of the unitary household model.

6.3.2 From Economic Outcomes to Multidimensional Empowerment

Earlier studies emphasized income, consumption, and poverty reduction. Contemporary scholarship conceptualizes empowerment across economic, social, political, psychological, and health-related domains [18], [19], [21], [22].

The adoption of Kabeer's resources–agency–achievements framework and Sen's capability approach marks deeper theoretical engagement with development ethics and freedom.

6.3.3 From Positive Narratives to Conditional Effects

Optimistic narratives portraying remittances as uniformly empowering have been tempered by evidence of:

- Increased unpaid workloads for left-behind women [10]
- Economic control and coercion [20]
- Negative educational spillovers for girls [25]
- This emerging realism underscores that remittance impacts are conditional upon household structure, migration type, and gender norms.
- From Static to Dynamic Perspectives
- Recent scholarship pays greater attention to temporality:
- Remittance regularity versus volatility [21]
- Life-course dynamics [19]
- Generational shifts in transnational obligations [14]
- Long-term development effects [16]

This dynamic turn recognizes remittances as evolving processes rather than one-time income shocks.

6.3.4 From Female Recipients to Female Migrants

A major reorientation involves recognizing women not only as recipients but also as migrants and remitters. Research on female migration in Nepal and among Indian diaspora communities highlights shifting gender norms and renegotiated familial authority [14], [22], [24].

This shift complicates binary narratives of empowerment by revealing how migration itself transforms gender identities.

6.3.5 From National to Transnational Analysis

Finally, the field increasingly situates households within transnational family systems. Studies draw on sociological theories of money and transnational kinship to analyse how moral obligations, care responsibilities, and symbolic meanings circulate alongside financial flows [14], [23], [24].

This expansion beyond methodological nationalism enriches understanding of how gendered power operates across borders.

6.4 Synthesis: Maturation of a Research Field

Collectively, these trends demonstrate the maturation of scholarship on gendered remittance impacts in South Asia. The field has evolved:

- Conceptually, from gender as background variable to central analytical framework
 - Methodologically, from descriptive correlations to mixed-methods and causal inference
 - Thematically, from narrow economic effects to multidimensional, dynamic, and conditional empowerment outcomes
- Recent research reflects stronger integration of feminist theory, household economics, and transnational sociology. Yet challenges remain, particularly in standardizing empowerment measures, expanding geographic coverage, and conducting longitudinal research.

The trajectory suggests a field moving toward greater theoretical coherence and empirical rigor, positioning gendered remittance studies as a core subfield within migration and development scholarship.

7. RESEARCH GAPS AND FUTURE DIRECTIONS: TOWARD A NEXT-GENERATION RESEARCH AGENDA

Despite notable conceptual and methodological advances, the literature on gendered impacts of Indian diaspora remittances in South Asia remains uneven and incomplete. The field has matured, but its empirical base is still geographically concentrated, methodologically fragmented, and theoretically under-integrated in key areas. Addressing these lacunae is essential not only for scholarly completeness but also for informing gender-sensitive migration and development policy. Five interrelated research frontiers emerge from the synthesis.

7.1 Temporal and Life-Course Blind Spots

One of the most persistent limitations is the dominance of cross-sectional research. Most studies capture remittance effects at a single moment, thereby obscuring dynamic processes of change.

7.1.1 Empowerment Trajectories Across Migration Cycles

Little is known about how women's agency evolves over time, from pre-migration anticipation, through active remittance receipt, to return migration or permanent settlement abroad. Empowerment may be cumulative, temporary, or reversible. Without longitudinal designs, it remains unclear whether gains in decision-making autonomy persist or diminish once migration ceases.

7.1.2 Life-Course and Generational Dynamics

The few studies incorporating age-group variation suggest that remittance effects differ across stages of marriage, motherhood, and aging. However, systematic life-course analysis is rare. Similarly, generational transmission remains understudied: do empowerment gains for mothers translate into expanded opportunities for daughters? Or do traditional norms reassert themselves in the next generation?

7.1.3 Return Migration and Reintegration

Return migration represents a critical but neglected phase. Whether women retain bargaining power after migrants return or whether patriarchal hierarchies are restored, remains empirically unresolved.

Future Direction: Longitudinal panel data, cohort studies, and retrospective life-history interviews are essential to understand empowerment as a process rather than an outcome.

7.2 Intersectionality and Stratified Gender Regimes

Most studies examine gender in relative isolation. Yet gender in South Asia operates through deeply stratified social systems.

Caste, Class, and Gender

Despite caste's structural centrality, few studies explore how caste intersects with remittance flows to shape women's bargaining positions. Do remittances mitigate caste disadvantage, or reinforce existing hierarchies through selective migration opportunities?

Similarly, class heterogeneity remains under-theorized. Migration opportunities are often class-stratified, potentially reproducing inequalities even while improving individual household welfare.

Religion, Ethnicity, Age, and Disability

Religious identity, ethnic marginalization, disability status, and old age significantly structure access to mobility and resources. Yet these axes are rarely integrated into analytical models of remittance impacts.

Future Direction: Intersectional frameworks drawing from feminist political economy and stratification theory should be incorporated into both quantitative and qualitative designs. Multilevel modelling and disaggregated sampling can help uncover layered inequalities.

7.3 Geographic and Migration-System Gaps

The spatial concentration of existing research particularly in Kerala, Punjab, Bangladesh, and Sri Lanka limits generalizability.

Underrepresented Countries and Regions

Afghanistan, Bhutan, and Maldives remain virtually absent from systematic analysis. Within India, northeastern states, central tribal regions, and urban migration corridors are underexplored.

Internal Migration

International migration dominates scholarly attention, despite the scale of internal migration in South Asia. Internal remittance systems may operate under different gender norms and institutional conditions.

Emerging Destinations

New migration corridors to East Asia, Africa, and non-GCC Middle Eastern destinations are expanding, yet their gender implications remain largely unknown.

Future Direction: Comparative cross-country and cross-corridor research designs are needed to disentangle contextual from universal mechanisms.

7.4 Methodological and Measurement Challenges

The field has made strides in causal identification, yet methodological fragmentation persists.

Causal Inference

While some studies employ Propensity Score Matching, Instrumental Variables, and natural experiments, most rely on observational data. Randomized interventions, policy discontinuities, and quasi-experimental designs remain underutilized.

Standardization of Empowerment Measures

Empowerment is measured inconsistently across studies, limiting comparability. Composite indices, domain-specific measures, and qualitative indicators coexist without harmonization.

Depth versus Breadth

Quantitative sophistication has grown, but in-depth ethnographic work remains limited relative to survey-based analysis. Detailed examination of negotiation strategies, conflict resolution, and emotional labour is needed to complement econometric models.

Future Direction: Development of validated, culturally grounded empowerment scales and integration of mixed-methods designs will enhance comparability and explanatory depth.

7.5 Thematic Frontiers and Emerging Concerns

Several substantive areas remain insufficiently explored.

Economic Abuse and Control

Emerging evidence suggests that remittances may be used as instruments of coercion or economic abuse. Systematic investigation into prevalence, mechanisms, and safeguards is urgently required.

Mental Health and Psychological Well-Being

Financial security may reduce stress, yet increased responsibilities and social isolation may intensify psychological burdens. Mental health outcomes are largely absent from current datasets.

Political Empowerment

Most research centres on economic and household autonomy. Little is known about how remittances affect women's political participation, leadership roles, or civic engagement.

Technology and Digital Finance

The rise of digital remittance platforms and mobile money has potential to transform women's control over funds. Yet empirical evaluation of these technological shifts is limited.

Environmental and Climate Linkages

With climate-induced migration increasing, research should examine how environmental vulnerability interacts with remittance flows to reshape gender roles.

Intergenerational and Child Outcomes

Beyond education metrics, the broader social and psychological impacts on daughters in remittance-receiving households remain underexplored.

7.6 From Research to Policy: Bridging the Implementation Gap

Policy-relevant research remains comparatively thin.

- Few rigorous evaluations assess interventions designed to increase women's control over remittances.
- Financial inclusion programs are rarely evaluated through a gendered remittance lens.
- Legal frameworks governing inheritance, property, and family law are seldom linked empirically to remittance outcomes.
- Diaspora engagement strategies rarely incorporate gender equality objectives.

Future Direction: Policy experimentation, impact evaluation, and collaboration with financial institutions and diaspora organizations can translate academic insights into actionable reforms.

7.7 Toward a Next-Generation Research Agenda

The future of this field lies in moving:

- From cross-sectional snapshots to longitudinal trajectories
- From single-axis gender analysis to intersectional stratification frameworks
- From geographically concentrated cases to comparative regional designs
- From heterogeneous measurement to standardized, validated empowerment metrics
- From descriptive findings to intervention-based and policy-relevant research

Advancing this agenda will require interdisciplinary collaboration across economics, sociology, gender studies, demography, and development policy. It will also demand stronger data infrastructures and long-term funding commitments.

Only through such expansion can scholarship fully capture the complex, conditional, and evolving ways in which diaspora remittances reshape gender relations in South Asia—empowering some women, constraining others, and transforming families in ways that remain only partially understood.

8. Implications for Policy and Practice: Translating Evidence into Gender-Responsive Migration Governance

The synthesis of evidence across South Asia demonstrates that remittances are not inherently empowering; their gendered effects depend on who controls them, how regularly they flow, and the institutional and normative environments in which they are embedded. Consequently, policy responses must move beyond increasing remittance volumes toward reshaping the conditions under which remittances are received, managed, and institutionalized.

Four interconnected policy pillars emerge: (1) strengthening women's financial control and inclusion, (2) embedding gender sensitivity in migration governance, (3) addressing structural inequalities within households and legal systems, and (4) enhancing regional coordination and data systems.

8.1 Strengthening Women's Financial Control and Inclusion

Direct Receipt and Financial Autonomy

Evidence consistently indicates that when women directly receive and control remittances, household expenditure patterns are more likely to prioritize health, education, and long-term welfare. Policies should therefore incentivize direct transfers into accounts owned or co-owned by women.

Financial institutions and remittance service providers can:

- Simplify account opening procedures for women
- Offer low-balance savings products tailored to remittance cycles
- Provide joint-account structures that protect women's withdrawal rights
- Expand agent networks in rural and semi-urban areas

Reducing Transaction Costs and Enhancing Accessibility

High transaction costs disproportionately burden low-income migrant households. Promoting competition among remittance providers and supporting regulated digital transfer platforms can increase disposable household income. However, digital expansion must address:

- Gender gaps in mobile phone ownership
- Digital literacy barriers
- Cybersecurity and fraud protection

Without attention to digital gender divides, technological innovation may inadvertently reproduce exclusion.

Financial Literacy and Investment Capacity

Financial literacy initiatives targeting women in remittance-receiving households can strengthen their ability to convert transfers into assets. Programs should move beyond budgeting to include:

- Negotiation skills within households
- Awareness of credit and micro-investment products
- Risk management and savings diversification

Such interventions are particularly important where remittance regularity is uncertain.

8.2 Embedding Gender Sensitivity in Migration Governance

Gender-Responsive Migration Policies

Migration policies must recognize women as both migrants and economic actors rather than as passive dependents. This includes:

- Ensuring equal access to legal migration channels

- Protecting migrant workers from exploitation
 - Recognizing remittances as part of broader care and labour regimes
- Policies should avoid reinforcing stereotypes that confine women to family-based migration categories.

Pre-Departure and Reintegration Support

Pre-departure orientation programs should incorporate modules on financial planning, equitable remittance management, and gender rights. Importantly, such programs should also engage left-behind family members to foster shared expectations regarding remittance use.

Similarly, reintegration policies for return migrants should consider how shifts in household authority during migration are renegotiated upon return.

Support for Left-Behind Families

Women in migrant-sending households often experience increased workloads and social isolation. Social protection mechanisms could include:

- Childcare and eldercare support
- Access to community networks and cooperatives
- Legal aid for property or inheritance disputes
- Counselling and mental health services

These supports are especially relevant in contexts of climate-induced or distress migration.

8.3 Addressing Structural Gender Inequalities

Legal and Property Rights Reform

Remittances frequently finance land, housing, and business investments. Without secure property rights, women may not benefit equitably from these assets. Legal reforms should:

- Strengthen enforcement of women's inheritance rights
- Guarantee joint land titling in remittance-funded property
- Recognize economic abuse within domestic violence legislation

Family law reform is critical to ensuring that remittance flows do not consolidate male control over long-term assets.

Preventing Educational Gender Substitution

Evidence of intra-household substitution where sons' education is prioritized over daughters' in migration contexts suggests the need for targeted interventions. Conditional cash transfers, scholarships for girls in migrant households, and monitoring of school retention can mitigate gender gaps.

Challenging Patriarchal Norms

Financial empowerment alone does not automatically transform gender norms. Community-based programs engaging men, elders, and local leaders can facilitate dialogue on shared decision-making and women's autonomy. Such interventions must be culturally sensitive and locally grounded.

8.4 Enhancing Data, Monitoring, and Regional Cooperation

Gender-Disaggregated Remittance Data

National statistical systems should collect and publish gender-disaggregated data on:

- Who sends remittances
- Who receives them
- Who controls their use

Such data are essential for evidence-based policymaking and accountability.

Monitoring Multidimensional Empowerment

Development programs should track empowerment outcomes beyond income metrics, including decision-making authority, mobility, access to healthcare, and time use. Incorporating multidimensional indicators into national surveys would improve comparability across contexts.

Regional and Bilateral Frameworks

Given the transnational nature of migration, regional coordination is crucial. Bilateral labor agreements between sending and receiving countries should include:

- Gender equality clauses
- Protections against exploitation
- Provisions supporting safe and affordable remittance transfers

Regional platforms can facilitate knowledge exchange on best practices in gender-sensitive migration governance.

8.5 Implementation Principles

Effective policy translation requires attention to implementation realities.

- Context Sensitivity: Policies must adapt to diverse migration systems and gender regimes across South Asia.
- Participatory Design: Women from remittance-receiving households should be directly involved in program design and evaluation.
- Multi-Stakeholder Engagement: Governments, financial institutions, civil society organizations, diaspora associations, and community leaders must collaborate.
- Long-Term Commitment: Transforming gender relations requires sustained engagement rather than short-term project cycles.

8.6 Strategic Priorities

Based on the evidence, high-impact priorities include:

- Promoting women's direct control over remittance accounts
- Reducing remittance transaction costs while addressing digital gender gaps
- Protecting women's property and inheritance rights
- Preventing educational substitution effects
- Recognizing and addressing remittance-related economic abuse
- Institutionalizing gender-disaggregated remittance monitoring

Concluding Perspective

Remittances constitute one of the largest and most stable financial flows into South Asia. Yet their transformative potential for gender equality depends not merely on volume but on governance, control, and institutional context. Policies that integrate financial inclusion, migration governance, legal reform, and social norm transformation can shift remittances from private coping mechanisms toward instruments of inclusive development.

In doing so, policymakers must recognize a central insight emerging from this review: remittances do not automatically empower women but under enabling conditions, they can become powerful catalysts for reconfiguring gendered power relations across households, communities, and transnational spaces.

9. CONCLUSION

This comprehensive literature review has synthesized evidence from 30 peer-reviewed studies examining the gendered impacts of remittances from the Indian diaspora and broader South Asian migration contexts. The findings reveal a complex and context-dependent picture that challenges simplistic narratives of remittances as either uniformly empowering or inherently disempowering for women.

Key Conclusions

Remittances have heterogeneous and conditional effects on women's empowerment across South Asia. When women directly receive and control remittances, particularly when transfers are regular and predictable, they experience:

- Greater autonomy in healthcare decisions
 - Increased participation in household decision-making
 - Improved access to education and health services
- Female control of remittances is consistently associated with more developmental expenditure patterns, including stronger investment in children's education, health, and long-term security. However, these benefits are unevenly distributed and mediated by structural and social factors:
- Household Structure: Women in nuclear households experience significantly greater empowerment gains than those in joint family systems, where patriarchal authority structures remain stronger.
 - Remittance Regularity: Timing and predictability matter as much as amount; stable flows enhance bargaining power more effectively than irregular transfers.
 - Gender of Remitter and Household Head: Who sends and who controls funds shapes allocation decisions and intra-household power dynamics.

Crucially, remittances can also generate negative or unintended consequences:

- Evidence from Nepal demonstrates educational spillovers in which improved male migration prospects reduced female siblings' schooling through intra-household substitution.
- Climate-related and distress migration may increase women's workloads without proportional empowerment gains.
- In contexts where patriarchal norms remain entrenched, remittances can become instruments of economic abuse, particularly when women lack independent financial control.

Thus, remittances function neither as automatic liberators nor as inevitable reinforcers of patriarchy. Their effects depend on context, agency, and institutional mediation.

Methodological Contributions

The literature has advanced significantly in methodological rigor. Earlier descriptive analyses have been complemented by:

- Propensity score matching
 - Instrumental variable strategies
 - Natural experiments
 - Panel data approaches
- These designs strengthen causal inference regarding remittances and empowerment outcomes. Mixed-methods research, combining econometric analysis with qualitative inquiry has enriched understanding of mechanisms, lived experiences, and negotiation processes within transnational households. Theoretically, the field integrates:
- Household bargaining models
 - Multidimensional empowerment frameworks
 - Sociological theories of money and transnational family life
- This interdisciplinary synthesis strengthens both explanatory power and policy relevance.

Geographic and Thematic Patterns

Research remains geographically concentrated in:

- Kerala and Punjab (India)
- Bangladesh
- Sri Lanka
- Significant gaps persist in Afghanistan, Bhutan, Maldives, northeastern India, and internal migration corridors.

Thematically, the field has evolved from:

“Aggregate macroeconomic impact assessments” to *“Multidimensional, gender-sensitive analyses of empowerment and intra-household dynamics”*

There has also been a shift from static snapshots toward dynamic and process-oriented perspectives.

Research Priorities

Critical gaps remain and warrant sustained attention:

- Longitudinal studies tracking empowerment trajectories across migration cycles.
- Intersectional analyses examining how caste, class, ethnicity, and gender interact.
- Greater focus on economic abuse, mental health, and psychosocial well-being.
- Expansion to understudied geographic regions.
- Rigorous evaluation of policy interventions designed to enhance empowerment outcomes.

Addressing these gaps requires interdisciplinary collaboration, methodological innovation, and long-term research investment.

Policy Imperatives

The evidence highlights several policy priorities:

- Promote women’s direct receipt and control of remittances through gender-responsive financial services.
- Reduce remittance transaction costs and improve accessibility.
- Encourage regular and predictable transfer mechanisms.
- Support left-behind families through social protection, legal aid, and women’s networks.
- Prevent negative educational spillovers via conditional programs and targeted scholarships for girls.
- Address economic abuse through awareness campaigns, legal reform, and support services.
- Challenge patriarchal norms through sustained community engagement.

Effective implementation requires context sensitivity, participatory design involving women from remittance-receiving households, multi-stakeholder collaboration, and long-term commitment.

Broader Significance

This review contributes to wider debates on migration and development, gender and empowerment, and household economics. It demonstrates that financial flows alone do not determine outcomes. Rather, social relations, power structures, and institutional contexts mediate how monetary resources translate into capabilities and freedoms.

The findings reject both overly optimistic assumptions that remittances automatically empower women and pessimistic views that they inevitably reinforce inequality. Instead, they reveal contested and negotiated processes shaped by agency, norms, and policy environments.

Final Reflection

Remittances from the Indian diaspora and broader South Asian migration represent vast financial flows with profound implications for millions of women. Maximizing their empowerment potential while mitigating risks requires embracing complexity and context-specificity.

It requires:

- Actively promoting women's financial control
- Preventing negative spillovers
- Addressing economic abuse
- Challenging entrenched patriarchal norms
- Investing in long-term, gender-transformative policies

Most fundamentally, it requires centering women's voices, experiences, and priorities in both research and policymaking. Women in remittance-receiving households are not passive beneficiaries of transnational financial flows. They are active agents negotiating power, responsibility, and opportunity within complex family and institutional landscapes. Only by recognizing and supporting this agency can remittances contribute meaningfully to sustainable and equitable development across South Asia.

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