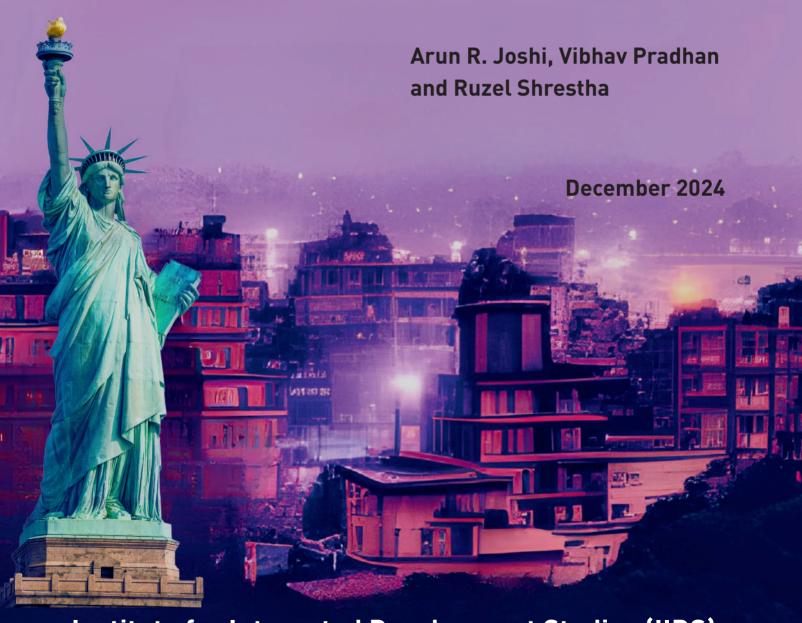
NEPALI MIGRANT DREAMS IN THE AMERICAN LANDSCAPE

AN EXPLORATION OF THE NEPALI DIASPORA IN THE UNITED STATES



Institute for Integrated Development Studies (IIDS)

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Arun R. Joshi, Vibhav Pradhan and Ruzel Shrestha



December 2024

Disclaimer

The perspectives presented in this report exclusively represent the views of the IIDS (Institute for Integrated Development Studies) based on empirical research. They may not necessarily align with the viewpoints of the study's partners.

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Abbreviations and Acronyms

ANHS America Nepal Helping Society

BGC Brain Gain Center

GoN

BFI Banking and Financial Institutions

CBS Central Bureau of Statistics
EDV Electronic Diversity Visa
FDI Foreign Direct Investment
FGD Focused Group Discussion
GCC Gulf Cooperation Council
GDP Gross Domestic Product

IIDS Institute for Integrated Development StudiesICT Information and Communications Technology

Government of Nepal

IT Information TechnologyKII Key Informant InterviewMOFA Ministry of Foreign Affairs

MBBS Bachelor of Medicine, Bachelor of Surgery

NRB Nepal Rastra Bank
NRN Non-Resident Nepali

NRNA Non-Resident Nepali Association

PSC Public Service Commission

PhD Doctor of Philosophy

SEJON Society of Economic Journalists -Nepal

TPS Temporary Protected Status
US United States of America

USAID United States Agency for International Develoment

FOREWORD

The idea for the study on Nepali Diaspora in the United States took shape in February 2022, while I was still in Kathmandu preparing to take up my assignment as Ambassador in Washington, D.C. There were a number of factors that drew my attention to this issue. First, the Nepali-American community in the US was growing at an exponential rate, and as part of the Non-Residential Nepali globally, they were developing significant influence in Nepal. This included not only the connection they had developed with the political parties, but also the broad influence they were able to exercise on economic development and social matters throughout Nepal. Second, although there were some preliminary studies done on the Nepali-American community in the US by NRN-USA and individuals, they were not comprehensive enough to serve as a guideline on how a long-term link could be developed between the resident Nepali in in the US with their country of origin.

For the most part, aside from the rough census data of the US government, it was also not clear how many Nepalis lived in the US and where they were concentrated in the fifty states of the union. There was also very little information about their educational qualifications, economic status, their professional skills and the level of their attachment to their home country. Most important of all, there was not much information on how many of them continued to remain connected with their relatives in Nepal, or if they were interested in participating in the economic development of the country, despite living thousands of miles away. And third, for the Nepal Embassy in Washington, D.C. it was important to find out how our mission could play a pivotal role in systematically developing a network among those who were willing to be closely engaged with Nepal so that they could use their resources and skills to bring about positive impact in the country.

This effort may not be a pathbreaking initiative, as many countries throughout the world have benefited significantly over centuries from the support provided by the diaspora communities in the United States to their countries of origin, but it could be a new approach for Nepali missions abroad. It would also be to the advantage of the Embassy to know how effectively Nepalis in the US could be active in lobbying with the American government to provide political and economic support to Nepal, as so many Embassies are actively doing so in the American capital. It was obvious that a study of this nature would require substantial resources.

Before leaving for my assignment, I met representatives of The Asia Foundation (TAF) in Kathmandu to understand if they would be willing to support this initiative. Having worked with TAF before, they agreed to support this study on the spot, with an understanding that we would work out the modalities as soon as I started my assignment in Washington. Within a few months, we agreed that the Institute for Integrated Development Studies (IIDS) in Kathmandu would be the best center to carry out a study of this nature. Dr. Arun Joshi, a Fellow at IIDS and someone who had worked in the World Bank for many years, agreed to coordinate the project with the support of his team at IIDS. Over the next few months, representatives from TAF, IIDS and the Nepal Embassy collaborated closely to finalise the draft proposal prepared by IIDS and, subsequently, the questionnaires to be distributed to respondents in the United States.

The report presented here has gone through several revisions, which I believe meets the requirements of the Nepal Embassy, even though it may not provide all the answers we, or the readers, may be looking for. From the very beginning, it was understood that the study was not meant to be just an academic exercise, but a policy initiative for the Government of Nepal. It is worth noting that the study on Nepali diaspora in the US is just one of several initiatives undertaken by the Embassy to strengthen connections between the Nepali diaspora and their home country. At the request of IT experts in Nepal, the Embassy established a network with Nepali professionals working in the IT sector in the United States to tap their professional expertise to ensure the rapid growth of the industry in Nepal.

Based on the interactions with these professionals, on September 2022, the Embassy submitted a comprehensive policy recommendation to the government, entitled "Developing the IT Sector in Nepal: An Ambassador's Report." Based on that report, in March 2023 the Embassy and the World Bank organised a major program at the World Bank headquarters in Washington on how the initiative can be implemented in Nepal. In the meeting, there was a consensus that it was possible through collective efforts of IT professionals in the US and Nepal and the government to bring into Nepal \$1 billion in investment and create one million jobs in the IT sector within the next seven years. Additionally, the meeting agreed that there was much work to be done in collaboration with the Nepali diaspora in

the areas of skill development, mentoring, bringing in big IT companies/their affiliates to Nepal, establishing data centers, and building a base for cybersecurity.

Many Nepali professionals working in major companies like Microsoft in the United States (for instance, Dr. Navin Khanal, or Samir Thapa) or those running their own enterprises (like Dr. Sameer Maskey of Fuse Machines, or Dr. Rudra Raj Pandey of Deerwalk Institute of Technology) were willing to work together with the Embassy in realising the expansion of the IT sector in Nepal. AmCham Nepal, an affiliate of the American Chamber of Commerce in Nepal, was also eager to be part of this endeavor. IIDS' own mentoring program in the IT sector, which also relies on the professional support of the Nepali diaspora in the US, was an offshoot of the initiative taken by the Embassy with the World Bank.

Other initiatives taken by the Embassy that relies on the support of the Nepali diaspora in the US include the creation of a database of Nepali IT professional in the US. The software for the database was created for the Embassy by Kshitij Raj Lohani, a software engineer at Apple and founder of Krinjal. The Embassy had planned to expand the database further into different categories to include, among others, Nepali economists, engineers, prominent businessmen, etc. The plan was for the government to tap on to their expertise in the future based on the experience they have developed in the United States over the years.

As the report prepared by the Embassy in Developing the IT Sector in Nepal noted, "The government of Nepal should consider the Nepali diaspora in the US a national asset and make serious effort to tap their skills and knowledge for national development." This notion will hold true for generations to come. The current report prepared by the IIDS serves as a base study on how it can be done by understanding the Nepali-American community in the US much better than we have done in the past.

Finally, I would like to extend my gratitude to The Asia Foundation, particularly its Country Representative Megan Nalbo and Governance Director Bishnu Adhikari, for their invaluable support in bringing this report to fruition. As one of Nepal's premier research institutions, IIDS deserves high praise for undertaking this challenging study. The dedication demonstrated by Dr. Arun Joshi and his team members, particularly Vibhav Pradhan and Ruzel Shrestha, in completing this study professionally is a testament to the quality of the report. I am also grateful to the Foreign Ministry and the staff of Nepal Embassy in Washington, D.C. for their unwavering support in facilitating this study.

Prof. Sridhar Khatri

Former Ambassador of Nepal to the United States of America 3rd December 2024.

Statement from Executive Director

As the Executive Director of the Institute for Integrated Development Studies (IIDS), I am honored to share my thoughts on the vital role of the Nepali diaspora in shaping our nation's future. Over the years, IIDS has remained steadfast in its commitment to celebrating the successes of our diaspora and integrating their contributions into Nepal's development journey. This is not just a professional mission for us—it is deeply personal. The diaspora represents our family, friends, and shared identity on a global stage, and IIDS is dedicated to creating meaningful connections that harness this collective power.

The launch of the "Decade of Nepali Diaspora (2081–2090 BS)" reflects our national Vision 2100' policy of turning the narrative of brain drain into one of brain gain. The Nepali diaspora, now constituting an estimated 15% of Nepal's productive population, holds immense untapped potential to drive transformative change. Over the last three years alone, more than 2.4 million Nepalis have left the country, with close to 2,400 Nepali citizens leaving the country daily in 2023 - a sobering reminder of the challenges we face in retaining our brightest minds. Yet, we see this as an opportunity. In an increasingly interconnected and digital world, our diaspora can be a bridge to innovation, investment, and influence that positions Nepal firmly on the global stage.

Central to this vision is our "Magnificent 100+" program, celebrating over 100 exceptional diaspora members whose achievements inspire us all. These individuals are not just success stories abroad; they are pillars of our national pride and a testament to what Nepalis can achieve globally. By recognising and engaging them, we aim to redefine the role of the diaspora as active contributors to Nepal's identity, progress, and prosperity. Another flagship IIDS program is the IIDS Apprenticeship Program which has engaged over three dozen diaspora students in the past three years, offering them opportunities to contribute to Nepal's development through research, policy advocacy, and program implementation. This initiative bridges diaspora youth with Nepal's priorities, encouraging their connection to their roots. As part of its broader efforts, IIDS acknowledges the expanding diaspora and is committed to reintegrating the skills and resources of the Nepali diaspora youth into national development. Through programs like these, IIDS continues to strengthen partnerships with the diaspora, accelerating progress and building a more connected and prosperous Nepal.

At IIDS, we understand that this vision cannot be achieved without deliberate effort. That is why we have prioritised creating platforms for collaboration, advocacy, and knowledge exchange. Through our research and initiatives, we have sought to build bridges by connecting the diaspora with opportunities in Nepal. Whether it is through investment in Nepal's IT sector, mentorship programs for young entrepreneurs, or policy dialogues that integrate diaspora voices, we believe that their expertise and resources can catalyse sustainable development. But this effort cannot succeed in isolation. It requires a national commitment from the Government of Nepal to craft inclusive policies that make it easier for the diaspora to contribute - whether by investing in key sectors, engaging in governance, or encouraging emerging sectors like IT.

Nepali Migrant Dreams in the American Landscape is a groundbreaking study led by Dr. Arun R. Joshi in collaboration with an exceptional team of scholars and researchers at IIDS. The study delves into the lives and aspirations of the Nepali diaspora in the US. This research establishes the first baseline data of its kind on this vital subject, offering invaluable insights and actionable recommendations. The report sheds light on key diasporarelated issues and explores their untapped potential to contribute to Nepal's development through investment and engagement.

By presenting relevant trends, data, and insights, this study serves as a crucial resource for both the Government of Nepal and the Nepali diaspora, empowering them to design policies that are pragmatic and impactful. It is imperative that we reframe the challenges posed by youth emigration into opportunities, where the diaspora emerges as a cornerstone of Nepal's progress. They are more than contributors to our development; they embody an essential aspect of our national identity. Their successes amplify our collective aspirations, and their unwavering commitment strengthens our shared future.

I extend my heartfelt gratitude to Ambassador Sridhar Khatri for his steadfast support in realising this study. My sincere thanks also go to The Asia Foundation for their financial support, without which this important research

would not have been possible.

Looking ahead, IIDS remains steadfast in its mission to amplify the voices of the diaspora and foster pathways for their meaningful involvement in Nepal's progress. The diaspora serves as a vital bridge, integrating Nepal into the global value chain ecosystem. To fully leverage this potential, I urge the Government of Nepal to adopt policies that facilitate seamless participation by addressing issues such as dual citizenship and legal status. Such measures will enable the diaspora to contribute without barriers, solidifying their role as pivotal agents of change.

With the energy and vision of the diaspora driving our efforts, I am confident we can redefine Nepal's place on the global stage and realize a brighter, more inclusive future for all.



Dr. Biswash Gauchan, Executive Director and Director, Center for Economic Policy, Institute for Integrated Development Studies

EXECUTIVE SUMMARY

This report "Nepali Migrant Dreams in the American Landscape: An Exploration of the Nepali Diaspora in the United States" delves into the multifaceted diaspora experience, investigating the intricate processes of migration, settlement, and socio-economic integration of the Nepali diaspora in the United States (US). This study seeks to elucidate the socio-economic characteristics of the Nepali diaspora, thus offering insights into their experiences, challenges, and contributions—both in the US and their homeland. The research seeks to provide an analysis of the Nepali diaspora in the US to inform policies and initiatives geared toward their holistic well-being and success.

The study employs a comprehensive approach, combining both quantitative and qualitative methodologies, and making use of data and findings from primary and secondary sources. A total of 1,175 randomised online surveys were conducted within the Nepali Diaspora community, complemented by 13 Key Informant Interviews (KII) and a Focus Group Discussion (FGD) involving 13 diverse respondents, including former ministers, ambassadors, academics, and representatives of the Non-Resident Nepali Association (NRNA). These methodological elements converge to enrich the data, providing a fuller understanding of the Nepali diaspora in the US.

The findings underscore a remarkable growth in the Nepali diaspora population in the US, reaching estimates of at least 185,000 to 215,000 individuals at present based on the 2023 estimates of the 2020 US Census. This growth, over the past 12 years, reveals that 68.3% of this diaspora arrived post-2010. The 2020 US Census corroborates this, with approximately 208,000 Nepalis living across the US, most concentrated in Texas, California, Virginia, Maryland, and New York. The predominant migration motivations include educational opportunities (58%), improved living standards, and job prospects. Career advancement (42%) and better quality of life (38%) are significant factors, alongside economic considerations such as better employment opportunities abroad (19%) and limited job prospects in Nepal (25%). Furthermore, Nepal's unpredictable political climate (26%) remains a notable driver of migration.

Remittances constitute a substantial contribution from the diaspora, with 59.6% sending money back to Nepal. Our findings suggest the total remittance from the US to Nepal in 2023 is estimated at \$1.28 billion, accounting for 11.6% of Nepal's total remittance inflow¹. The average annual remittance stands at \$8,633.04 in 2023, with those from higher-income groups (\$80,000 and above) actively sending remittances (63.6%). Additionally, based on our survey, 10% of the diaspora has made financial investments in Nepal, with a strong focus on real estate, hydroelectricity, and education sectors, indicating a sustained bond with their country of origin.

Cultural identity is integral to the Nepali diaspora's narrative, with 85.3% being born in Nepal and 83% finding ways to preserve their Nepali heritage. Language, culture, family, and food shape their identity, while caste/ethnicity and political beliefs play a lesser role. Nearly half of the respondents (49%) still maintain daily contact with Nepal-based family or friends through phone calls, followed by 31% who say they are in contact more than once a week. However more than half of them (51%) have no plans to return to Nepal, citing better opportunities and institutional services in the US, while those wishing to return do so for familial connections, post-retirement prospects, and professional opportunities.

Engagement with Nepal's development is evident through informal support systems, philanthropic contributions, and active participation in socio-political campaigns. Around 57.8% have donated to charities and organisations in Nepal, particularly in the areas of education (26.34%) and disaster relief (21.89%). The study also highlights gender disparities, with more women being unsatisfied with their income level and job satisfaction compared to men, showing a gender gap.

The estimation of remittances sent from the Nepali diaspora in the USA to Nepal is based on survey data and conservative calculations by the authors. The mean individual remittance amount is \$8,633.04, and the total Nepali diaspora population is 208,748 based on the 2023 estimates from the US Census. To ensure a cautious estimate, we used the lower margin of the population, reducing it by the margin of error (14,474), resulting in a population of 194,274. Considering the employment rate of 76.5%, the employed diaspora population is estimated at approximately 148,566 individuals. Multiplying the mean remittance amount by the employed population, the total remittance is calculated as approximately \$1.28 billion in 2023. See 2023/24 macroeconomic figures from Nepal Rastra Bank.

The report's findings and recommendations lay a foundational understanding of the Nepali diaspora's diverse experiences and potential contributions, inviting dialogue, collaboration, and informed decision-making.

Policy recommendations to the Government of Nepal include the need for policies aimed at the Non-Resident Nepalis (NRNs), including ensuring dual citizenship legislation to maintain ties and foster investments; modernising embassies' service delivery and the government services for streamlined interactions; promoting transparent, investment-friendly policies to attract diaspora wealth; institutionalising frameworks to leverage NRN expertise in critical sectors like healthcare and technology; and ensuring political inclusion through voting rights and participatory platforms to integrate NRNs into democratic processes.

Policy recommendations to the Embassy of Nepal in the United States aim to strengthen ties with the Nepali diaspora in the US. The embassy should focus on enhancing the embassy's service delivery through digitised processes, improved accessibility, and staff professionalism; facilitate economic engagement by simplifying financial transactions and promoting investment opportunities to boost diaspora contributions; strengthen community outreach through events, workshops, and collaborations to leverage diaspora expertise and deepen connections; advocate for dual citizenship and online voting systems to enhance diaspora inclusion in Nepal's political and cultural spheres; and clarify legal rights, improve transparency, and promote Nepal's broader image to garner better trust and encourage sustained diaspora involvement.

In conclusion, the Nepali diaspora in the US is a dynamic force poised to contribute significantly to Nepal's development. By capitalising on their diverse skills, knowledge, and resources, aligned policies and initiatives can encourage a mutually beneficial relationship, fuelling progress and prosperity in both the diaspora's adopted homeland and their country of origin. Through this study, a useful framework and baseline for understanding and engaging with the Nepali diaspora unfolds, paving the way for transformative partnership and shared growth.



I. Introduction

The concept of 'diaspora' is rooted in human migration, originating from the ancient Greek term $\delta \iota \alpha \sigma \pi o \rho \dot{\alpha}$ (dia speiro), meaning "scattering of seeds." This etymology reflects the historical movement of people across regions for various reasons (Anthias, 1998, as cited in Grossman, 2019). In modern times, the concept gained prominence in the 1950s, alongside decolonisation and the decline of the British Empire. It has since expanded to encompass the broader phenomena, such as the African diaspora. It is important to distinguish "diaspora" from "immigrant." The term "immigrant", which became relevant after societies started establishing define borders, refers to individuals moving to a foreign country with the intention of residence.

Diaspora studies cover diverse contexts and objectives. This study focuses on modern diasporas, defined by three main conceptual dimensions—spatial dispersion, involving international border-crossing (Kuṣçu, 2016), a strong identity tied to a real or imagined homeland, which fosters unity (Safran, 1991, and a boundary consciousness that sets diasporic communities apart from other immigrant and host populations (Bauböck & Faist, 2010). These dimensions align with three key conditions—the dispersion process, the homeland left behind, and relocation to a host country (Miconi, 2020).

For this study, the term "diaspora" refers to individuals of Nepali origin (with Nepali citizenship pre-departure) who have lived in the US for a minimum of two years. This classification excludes Nepali-speaking populations from countries like India, Bhutan, and Myanmar. While "diaspora" may broadly refer to dispersion, it can also signify forced migration or the establishment of new homes in foreign lands (Clifford, 1994). This study focuses on individuals who voluntarily left Nepal for the US, encompassing all three diasporic characteristics—dispersion, abandonment of homeland, and adaptation to a new host country—to offer insights into the discourse of Nepalis in the US.

This baseline study seeks to bridge vital knowledge gaps about the Nepali diaspora's experiences, including their population size, distribution, income, interactions with host and homeland, professional endeavors, cultural preservation, educational achievements, integration challenges, and homeland engagement. As one of the first studies of its kind, it serves as a foundation for future research and as a resource for Nepali and US policymakers and institutions interested the diaspora-targeted initiatives.

By identifying challenges faced by the diaspora—cultural preservation, resource access, and policy perceptions, among others—this study aims to help shape effective policies and support mechanisms. Additionally, it helps to strengthen the bond between the Nepali diaspora in the US and Nepal. By understanding their needs, aspirations, fears, and concerns, the Government of Nepal can design targeted initiatives to foster a closer relationship between the diaspora and their homeland. Filling these knowledge and policy gaps could contribute to a more united global Nepali community and mutually beneficial ties between the diaspora and Nepal. Beyond mere data collection, this study aims to trigger impactful actions that could bridge the gap between the Nepali diaspora and their home country.

1.1 NEPALIS IN THE US

Nepali-speaking people, including Nepali nationals, have migrated to places all over the world. While most of the migration is primarily for short-term work, Nepal's 2020 census puts 2.1 million Nepalis living abroad (CBS, 2021). Among those, 800,000 Nepalis are estimated to be living as long-term expatriates in various developed countries (Adhikari, 2022). Similarly, the latest estimates put the number of Nepali diaspora members in the US to be anywhere between 160,000 (Gebeloff et al., 2022 and New York Times, 2021), 198,000 (Pew Research, 2019)², and 200,000 (Do, 2019). The 2023 estimates from the 2020 US Census suggest that there are close to 208,000 Nepalis across the US. This report uses this figure from the 2023 US Census as a benchmark for all estimates and calculations.

The initial wave of the Nepali diaspora to the US can be traced back to the mid-20th century. In the 1940s and early 1950s, Nepalis arrived in the US as university students and as part of the initial diplomatic corps. Initially, Nepali immigrants were classified under the broad category of "Other Asians". However, in 1957, the US government officially recognised them as a distinct group (South Asia Journal, 2021). At that time, the number of Nepali immigrants granted permanent residency was relatively low, with the 1990 US census indicating only 431 individuals. The migration trend significantly spiked in the 2000s, primarily fuelled by a rise in educational pursuits among Nepali

 $^{2 \}qquad https://www.pewresearch.org/social-trends/fact-sheet/asian-americans-nepalese-in-the-u-s/social-trends/fact-sheet/asian-americans-nepalese-in-trends/fact-sheet/asian-americans-nepalese-in-trends/fact-sheet/asia$

students (Mishra, 2011). Based on the US census data, the Nepali population in the US was 9,000 in 2000, which increased considerably to 59,000 in 2010, to 198,000 in 2019, and 208,748 by 2023. It is important to note that these figures do not include Nepali-speaking people from neighbouring countries such as India, Bhutan, and Myanmar, who are categorised separately. Educational opportunities and scholarships offered by American universities attracted many Nepali youths, leading to a substantial increase in the number of Nepali students studying in the US. This educational migration gradually transformed into a permanent settlement, with many Nepali students choosing to stay and build their lives in America.

Electronic Diversity Visa (EDV) immigrant program of the US Department of State is another factor that led to growth of the Nepali diaspora in the US. EDV typically awards up to 55,000 diversity visas each year to individuals from countries with lower levels of recent immigration to the US. By inviting randomised lottery winners from eligible countries to apply for visas and permanent residency, the program promotes diversity in the US. Between 2012 and 2021, 5,302,936 principal applicants submitted applications for EDV from Nepal; this number increases to 8,621,604 Nepalis when including spouses and children. Among Asian countries, Nepal has the second highest number of yearly applicants for EDV at 688,502 applications in 2021 (US State Department, 2023). On average, around 4,098 EDV applicants are selected annually from Nepal every year, making up 7.45% of the total EDV awardees globally.

1.2 BRIEF REVIEW OF EXISTING SOCIO-ECONOMIC DATA ON NEPALIS IN THE US

Extensive review of available data sources suggests that the socio-economic situation of the Nepali diaspora in the US is below the national average for most key indicators (Gebeloff, 2022). The following data offer valuable insights into the socio-economic well-being of the Nepali community and help contextualize their experiences within the broader US society.

The 2023 US Census data shows that the per capita income for the Nepali diaspora members in the US was \$39,993, which is below the US per capita income of \$43,313 (US Census Bureau, 2023). However, the median household income of Nepalis in 2023 was \$101,641 which is above the US figures of \$80,610. For a comparison, Indian-origin US nationals have a median personal income of \$68,000 and a median household income of \$119,000, and Asians in the US have a median household of \$112,800 (Pew Research Center, 2021; US Census Bureau, 2023). Around 36% of Nepalis in the US earn \$40,000 or less, while only 6% earn \$200,000 or more (US Census Bureau, 2023). Similarly, the unemployment rate of Nepali Americans is 5% which is slightly higher than the average unemployment rate of 3.5% (Pew Research Center, 2021). The poverty rate of Nepali Americans stands at 17%, which is higher than the average of 13%. The median age of Nepalis in the US is almost 9 years younger than the US national average. The Nepali immigrants median age is 30 whereas the US median age is 39 (US Census Bureau, 2023).

The US Census data also shows that education-wise 42% of the Nepalis in the US have a high-school education or less, which is much higher than all other Asian groups (27%) and overall Americans (39%). However, the number of Nepali people having a postgraduate degree stands at 23%, which is similar to that of all Asian average (24%) and much higher compared to the all-American average (13%). Similarly, 22% of the Nepalis in the US have completed a Bachelor's degree which is similar to the all-American average (20%). The fact that Nepalis have a very high share of people in high school or less could be understood within the context of the demographic composition of the Nepali diaspora consisting of a considerable number of second-generation children of Nepalis who migrated to the US particularly in the last three decades. This is the reason why the composition of the diaspora is skewed towards younger individuals and families, including teenagers and young adults who are still in the process of completing their education. This also explains the lower median age of Nepalis as well as their lower income levels, when compared to the US average.

In the following figure, we see the estimated population of Nepali diaspora in the various metro areas in the US. This data will be compared with our own findings in the next chapter.

Dallas

New York

Washington D.C.

San Francisco

Baltimore

Boston

Atlanta

Fittsburgh

Akron, OH

Chicago

0 2000 4000 6000 8000 10000 12000 14000

Figure 1: Top 10 US metropolitan areas by Nepali population, 2019

Source: Pew Research Center, 2021

The Nepali diaspora is settled in various parts of the country, but there are areas with considerable presence of Nepalis. The Nepali diaspora is not large enough to form enclaves of the magnitude of other nationalities and ethnic groups, such as "Little India" (New York) or "China Town" (Los Angeles and San Francisco) (Sijapati 2010). However, there are certain streets and residential addresses in certain locations in the US which are mostly inhabited by Nepali people, like Jackson Heights, New York and Ridgewood, New Jersey. Such communal development in the US makes living "shielded" existence - small enclaves of Nepali communities within cities - even more prevalent, especially when people are not able to mingle with mainstream American culture due to various reasons. Figure 1 illustrates the distribution of the Nepali diaspora across major US cities according to Pew Research Center (2021). Dallas has the largest Nepali population, with 15,000 residents, followed by New York (12,000) and Washington, D.C. (10,000). San Francisco and Baltimore each have 7,000 residents, while Boston has 6,000. Cities like Atlanta, Pittsburgh, Akron (OH), and Chicago each have 5,000 Nepali residents. These figures show that Dallas, New York, and Washington, D.C. are the primary hubs for the Nepali diaspora.

1.3 OBJECTIVES OF THE STUDY

The objective of this study is to lay the foundation of basic information on the Nepali diaspora. The study findings and recommendations aim to foster discussion and dialogue around diaspora issues as well as cultivate proactive interaction among relevant stakeholders and the Nepali diaspora and expand networking opportunities. Simultaneously, it aims to uncover the potential for Nepalis in the US to contribute to and invest in Nepal's development.

This research project is structured around the following pivotal investigation strands:

- a. Mapping and Understanding: This strand explores the Nepali diaspora in the US, unpacking their socio-economic demographics, characteristics, experiences, and dynamics. The study investigates factors like personal and household income, compositional mapping, education levels, unemployment, and poverty rates, among others.
- b. Identifying Challenges and Opportunities: An integral aspect of this study involves identifying challenges faced by the Nepali diaspora in the US—barriers to socio-economic integration, access to education, healthcare, employment, and social services, bureaucratic hurdles, among others. Simultaneously, the study highlights opportunities for empowerment, cultural preservation, and advancement.
- c. Assessing Socio-Economic Impact: Evaluation of the socio-economic impact of the Nepali diaspora on Nepal is another critical aspect. This report examines the diaspora's contributions to Nepal's economy vis-à-vis knowledge transfer, investment, remittance, entrepreneurship, philanthropy, and cultural enrichment.
- **d.** Understanding Aspirations, Hopes, and Fears: Incorporating qualitative research, this study delves into the sentiments and experiences of Nepalis in the US. By critically engaging with the evolving idea of diaspora, the

- research probes the unique diaspora narrative within the Nepali community across generations. This exploration encompasses economic, political, and sociocultural dimensions.
- e. Scoping Diaspora and Developmental Activities: Leveraging Kuznetsov's framework (2013), this strand scrutinizes Nepal's position on the "ladder of diaspora contribution." It investigates the volume and types of engagement of the Nepali diaspora and identifies institutional hurdles in Nepal. This report also applies Bhattarai's "Patterns of Interrelationship in a Plural Society" diaspora framework, highlighting aspirations, hopes, and fears unique to the Nepali diaspora in America.
- f. Policy Recommendations: Drawing on evidence-based insights, this study generates policy recommendations for stakeholders engaging with the Nepali diaspora. These recommendations aim to influence policies and programs in the US and Nepal in support of the diaspora to help fortify support systems, address challenges, and promote the socio-economic well-being and integration of the Nepali community in the US.
- g. Enhancing Knowledge and Awareness: Aiming to expand the realm of diaspora studies, this study enriches awareness about the Nepali diaspora across academic, policy, and public domains. Findings of this study will be disseminated through reports, presentations, and various social media platforms to stimulate dialogue, collaboration, and well-informed decision-making.

Based on these investigation strands, the study not only establishes a comprehensive understanding of the Nepali diaspora but also paves the way for constructive engagement, impactful policies, and a strengthened bond between the diaspora and Nepal, driving mutual growth and development.



II. Research Methodology and Approach

This study was carried out between February 2023 to August 2023, with the research team operating from the Institute for Integrated Development Studies (IIDS). The research process was guided by a Steering Committee comprising management representatives from the Nepali Embassy in the US, The Asia Foundation, and IIDS. Employing a mixed-method approach, which effectively merges quantitative and qualitative methodologies, this study aims to offer a broad preliminary investigation into the experiences of the Nepali diaspora in the US.

The research was divided into two phases, each with specific objectives and methodologies:

Phase I: Mapping and Dispersion. The initial phase aimed to outline and understand the distribution of Nepali individuals across the US. To achieve this, an exhaustive literature review was conducted, drawing on diverse secondary sources such as US and Nepali census data from the past three decades, scholarly publications, longitudinal study reports, diaspora association documents, labour statistics, national reports, and migration data sources.

Phase II: Primary Data Collection. Primary data collection for Phase II entailed a combination of both quantitative and qualitative methods:

Quantitative Data Collection and Analysis: The study commenced with an online survey, strategically designed to capture a wide array of insights. Over the course of three months, an online survey was widely circulated, and a total of 1,175 individuals participated³. This survey included aspects like demographics, generational attributes, dispersion patterns, educational attainments, occupational trajectories, income profiles, assets, as well as the diasporic community's eagerness and aspirations in terms of engaging with Nepal. Sampling from the survey responses were sourced from the Nepali Embassy in the US, various US-based Nepali diaspora associations, as well as from influential figures in social networks. Data collection through these methods produces biases and limits generalizability, which are noted below. The collected data underwent careful review for eligibility and incorporation for statistical analysis.

The dataset was cleaned, organised, and transformed into a format compatible with statistical software. The statistical analysis was primarily conducted using R, Stata, SPSS, Python, and MS Excel. Cross-tabulations were performed to explore relationships between different variables, enabling the identification of patterns, trends, and associations within the data. The data helped facilitate comparisons with national averages from the US and Nepal. The quantitative analysis in this report is mostly exploratory and descriptive statistics, unveiling insights into the extent of the Nepali diaspora's integration, assimilation, segregation, and pluralism within American society.

Qualitative Data Collection and Analysis: For a more profound understanding of the opportunities and aspirations of the Nepali diaspora concerning engagement with and contributions to Nepal's development, qualitative methods were harnessed. Leveraging insights from Phase I's secondary data analysis and survey findings, the research team, in consultation with the Steering Committee, identified informants for Key Informant Interviews (KIIs) strategically to ensure representation and inclusivity.

A total of 13 Key Informant Interviews (KIIs) were carried out from April to July 2023, and 10 out of the 13 interviewees were members of the Nepali diaspora in the US, actively engaged in undertakings that relate to enhancing Nepali diaspora and their activities in the US and Nepal. These interviewees constituted a diverse range of Nepali diaspora in the US in terms of their professional background, age, gender, caste/ethnicity, visa status, and their current area of residence, among others. In addition to these, three structured in-person interviews were carried out with senior officials representing the Government of Nepal (GoN) who were experts on official matters

³ The sample size for the study was calculated for both 95% and 99% confidence levels using the formula:

 $n = \frac{\left(z^2 \cdot p \cdot (1-p)\right)}{e^2} \quad \text{where Z represents the Z-score (1.96 for 95\% confidence and 2.576 for 99\% confidence), p = 0.5} \\ \text{(assumed proportion for maximum variability), and } e = 0.05 \text{ (margin of error)}. For 95\% confidence, the initial sample size was 384, while for 99% confidence, it was 1,065. To account for the finite population size (N = 208, 748), the sample sizes were adjusted using the finite population correction:}$

n adjusted $-\frac{1}{1+\frac{(n-1)}{N}}$, resulting in final sample sizes of approximately 384 for 95% confidence and 1,059 for 99% confidence.

relating to diaspora policies. The interviews were transcribed and analysed thematically to identify recurring themes, unique perspectives, and narratives. The KIIs were conducted through virtual and in-person platforms. Interviewers underwent extensive training, equipping them with technical and ethical research practices. A pilot study was executed online to validate the research tools and instruments.

Additionally, the qualitative data also includes data from a Focus Group Discussion (FGD)⁴ that was conducted with 13 participants. This analysis aimed to uncover the underlying social and psychological dimensions of living in the US and delved into the diaspora's interest to engage with Nepal, their individual capacities, inclinations to return, preferred areas of contribution, and their overarching aspirations. Furthermore, it explored the challenges, prospects, and societal pressures encountered by the diaspora while living in the US. The culmination of this analysis yields recommendations for augmenting diaspora engagement and their contributions towards Nepal's development.

By triangulating the results obtained from statistical analysis and qualitative analysis, a comprehensive understanding of the community's characteristics, patterns, and trends was achieved. The quantitative data provided statistical evidence and generalizability, while the qualitative data added depth, context, and personal narratives, enriching the analysis, giving insights into the underlying social and psychological drivers of behaviours. Overall, this research endeavour aims to provide a multifaceted understanding of the Nepali diaspora's experiences and expectations. It hopes to contribute to the knowledge base in this area, as well as offer practical insights for enhancing diaspora participation and fostering a symbiotic relationship between the Nepali diaspora and Nepal.

LIMITATIONS OF THE STUDY

This research acknowledges and addresses limitations that have the potential to influence findings, interpretations, and the broader generalizability of outcomes. The transparent recognition of these limitations underscores the commitment to robust research and ensures a nuanced understanding of the study's scope and implications. Some of the key limitations are outlined below:

Representativeness and Generalisability: The study encountered challenges in achieving a sample that is entirely representative of the expansive Nepali diaspora in the US.

Data Limitations: Despite efforts to survey a random set of the diaspora population, a comparison with recent US census data indicates that the study may have reached a segment that is relatively more educated and affluent. The method of distributing the survey via email could have introduced biases in representation.

Self-Selection Bias: The voluntary participation nature of the online survey might have led to self-selection bias. Respondents who opted to participate could differ from those who abstained, potentially influencing the applicability of findings to the broader Nepali diaspora.

Online Survey Limitations: Conducting an online survey introduces inherent limitations, notably the exclusion of individuals without internet access, those who are less comfortable with online platforms, or those who opt not to participate for personal reasons. This could inadvertently underrepresent specific segments, particularly individuals employed in low-wage positions with limited internet access.

Language Factors: The survey's reliance on English proficiency could have hindered the accurate capture of experiences and perspectives, given varying levels of comfort with the language among the Nepali diaspora.

To counterbalance these potential biases and broaden inclusivity, interviews were conducted. These interviews, designed to capture diverse perspectives, may not have been adequately represented in the quantitative survey.

The study acknowledges the role of external factors that lie beyond the scope of the research team's control. Socio-

⁴ One Focus Group Discussion (FGD) was conducted at the beginning of the study on 31 March, 2023 with 13 diplomats, government officials, NRN association members, members of the academia and diaspora experts to gather preliminary insights from these highly experienced and relevant individuals with a keen interest on diaspora issues. The FGD provided a platform for participants to share their personal experiences and bring out issues relating to the Nepali diaspora in the US and was also helpful in receiving inputs and insights for designing the survey and KII instruments.

economic and political events in both Nepal and the US could influence the diaspora's willingness to engage with the survey and potentially impact the findings. These external dynamics have been considered in the interpretation of results and the formulation of recommendations.

Given the above-noted limitations, it is important to emphasise that the findings presented in this report provide a snapshot of the diaspora landscape. The report should be regarded as a foundational step in understanding the Nepali diaspora in the US, with the recognition that more extensive and nuanced research may be necessary to capture the full spectrum of experiences and viewpoints.

What is important to note is that as diaspora communities are themselves a conglomeration of various individual experiences, making it impossible to generalise the entirety of diaspora through a single prism. As such, this report does not aim to neatly categorize the Nepali diaspora into specific categorical stages, but to identify the nuances and contextualise them through available frameworks and literature.



III. Conceptual Frameworks

Diaspora groups are gaining increasing recognition for their economic, sociocultural, and political significance in both their countries of origin and their destinations. The study of diaspora groups has predominantly revolved around two primary perspectives: the viewpoint of the destination countries and that of the countries of origin. The subsequent sections outline conceptual frameworks and research that examine these two vantage points, which are then used to structure our analysis and conclusions.

3.1 DIASPORA IN THE HOST NATION

Countries where diaspora communities have settled are increasingly acknowledging the contributions and potential of these groups. These host nations often integrate diasporas into their broader integration and migration policies. Acknowledging the valuable skills, knowledge, and resources that diasporas bring, these countries are implementing programs and initiatives to facilitate their integration. These measures include programs focused on education, skills training, language acquisition, employment opportunities, and social integration. By leveraging the expertise of the diaspora, host countries aim to maximize the benefits of migration and promote multiculturalism.

Bhattarai (2004) identifies four interrelationship scenarios in pluralistic societies that provide a valuable framework for analysing diasporas in their host countries. The first is amalgamation, where distinct ethnic, racial, and cultural groups combine to form a new ethnic identity. The second is assimilation, in which minority groups adopt the majority culture and are eventually absorbed into it. The third is segregation, marked by spatial separation enforced by discriminatory laws based on race, class, caste, religion, or culture. The fourth is pluralism, characterised by a harmonious coexistence between the diaspora and host communities, marked by socio-political equality and freedom. These scenarios are not linear, and their manifestations vary significantly.

The diaspora's trajectory within these four scenarios hinges on diverse social, economic, and political factors. Paul Brass identifies three primary struggles influencing the diaspora in their host nations: a) internal struggles within the ethnic group for control over resources, shaping their inclusion or exclusion; b) inter-group struggles for resources, rights, and privileges; and c) struggles between the state (and dominant groups) and other ethnic communities within the country (Brass, 1991). Similarly, studies show consistent patterns across diasporic communities, demonstrating better performance on socio-economic indicators in their new countries. These indicators encompass higher educational attainment, labour force participation, and a greater share of the working-age population (Taylor, 2014). While the above framework is highly pertinent, other studies and frameworks offer insights into the experiences of the Nepali diaspora in the US, which are equally crucial to consider.

Shielded Coexistence

Instances exist where Nepali individuals have managed to lead a "shielded" life in the US without regular English interaction. Sijapati's study (2010) documents cases where individuals, despite limited English proficiency, interact primarily in Nepali with employers and celebrate Nepali festivals with fervour, creating a distinctly non-integrated experience within mainstream American society.

Assimilation

Nath's study (2009) presents examples of Nepali couples who have successfully assimilated into US society while maintaining their Nepali identity. Factors such as quality US education and well-paying jobs facilitate their assimilation, and their children embrace both their Nepali roots and American lifestyle.

Hardships

Many diaspora families face substantial hardships during their transition to life in the US. Nath's study (2009) highlights issues such as non-recognition of Nepali degrees, intense work and study demands, restrictions on spousal employment, and language barriers. This underscores that assimilation is influenced not only by individuals but also macro-level factors beyond their control. Pariyar et al.'s qualitative ethnographic study (2022) on Nepali Dalits in the San Francisco Bay Area reveals the continued existence of caste-based discrimination in various contexts, impacting conversations, housing, workplaces, social gatherings, and romantic relationships. This underscores the

need to address such inequalities.

Given these variations, the diaspora experience depends on diverse socio-economic factors including reasons for migration, location, initial conditions, and job prospects. While some manage to ascend the economic ladder, others do not.

3.2 DIASPORA IN THE COUNTRY OF ORIGIN

Countries of origin (from where migrants leave) are increasingly adopting diaspora-centric programs and policies through national-level agencies to effectively address the needs and interests of their diaspora communities. These initiatives cover a broad spectrum of areas including citizenship, economy, skills transfer, and investment. Recognising the potential of their diaspora, these nations have instituted comprehensive programs that promote dual citizenship, legal rights, skills transfer, investment facilitation, and cultural preservation. Additionally, they are tapping into the economic prowess of the diaspora by encouraging remittances, investments, and entrepreneurial endeavours. These countries establish dedicated platforms and mechanisms to encourage diaspora investments, foster business networks, and support entrepreneurship and institution-building. Efforts to preserve culture, promote language, and conserve heritage are also key, aimed at cultivating a sense of belonging, national identity, and unity.

Ketkar and Ratha (2009) emphasise that in the aftermath of financial crises, many nations have turned to diaspora bonds as a capital source to bolster their economies. Countries like India and Israel have successfully raised over \$35 billion through diaspora bonds for development financing. Ratha, Mohapatra, and Scheja (2023) highlight that migration contributes to human capital accumulation in home countries, as remittances are frequently allocated to education and healthcare, indicating a shift toward investment in a skilled workforce.

The contribution of the diaspora to their country of origin depends on the "Stage of formation," which hinges on the level of settlement in the destination country (Kuznetsov, 2013). Table 1 illustrates how the type of contribution evolves over the stages of diaspora formation. During the initial "Forming" stage, engagement with the home country largely centres around remittance sending, progressing to philanthropic activities, investments, knowledge transfer, technology sharing, and ultimately institution-building.

Stages of Level Capacities **Diaspora Formation** 5 Matured Institution building 4 Advanced Knowledge & technology transfer 3 Established Investments 2 Establishing Philanthropic activities 1 Forming Remittances

Table 1: Ladder of Diaspora Contribution

Source: Adhikari (2022)

Diaspora involvement in their home country is multifaceted, influenced by factors like the individual's aspirations, prospects for various activities, institutional and political-economic conditions in the home country, and efforts to overcome challenges (Kuznetsov, 2013). However, financial capacity alone does not determine the Nepali diaspora's engagement in developmental activities. Factors like Nepal's visa regime, property acquisition regulations, business environment, and quality of life also play a pivotal role (Adhikari, 2022). The diaspora's connection to their homeland is another significant determinant. While first-generation immigrants maintain strong ties, subsequent generations often experience a dilution of Nepali values (The Kathmandu Post, 2017), impacting their engagement in Nepal's development activities.

The activities outlined in Table 1 unfold simultaneously over time. In the "Forming" stage, the Nepali diaspora primarily directs its income to remittances. Nepal has one of the world's highest remittance-to-Gross Domestic

Product (GDP) ratios, accounting for 22.8% of GDP in 2022 (World Bank, 2023). These remittances have significantly contributed to poverty reduction in South Asia, including in Nepal (Fajnzylber & Lopez, 2007; Adams, 2006b; Anyanwu & Erhijakpor, 2010; Ajayi et al., 2009; World Bank, 2006a).

Migration, particularly through the inflow of remittances, has demonstrated positive impacts on the economies of countries of origin (Adams, 1991; Lachaud, 1999). However, labour migrants, especially, have faced significant discrimination and unjust practices from both the workforce and recruiters (Gupta et al., 2007). Governments have instituted overseas employment laws to address these issues (Carrasco et al., 2018). High migration costs, stemming from visa fees, passport expenses, and private recruitment fees, have burdened migrants. Host countries have also imposed higher security deposits, increasing migrants' costs rather than earnings.

In the "Establishing" stage, the Nepali diaspora members have engaged in philanthropic activities, particularly during crises like the 2015 earthquake and the COVID-19 pandemic. Bilateral trade between the US and Nepal totalled \$391 million in 2022, with US goods exports to Nepal valued at \$259 million and US goods imports from Nepal at \$132 million (US Department of State, 2022). Globally, Nepal received approximately \$2.17 billion in FDI by the end of the 2022/23 fiscal year, with \$63 million (2.9%) coming from the US. Additionally, Nepali diaspora members from across the globe sent in \$11 billion in remittances through official channels.

Furthermore, the Nepali diaspora has engaged in diverse activities over the past decades. Apart from individual achievements, numerous professionals, doctors, scientists, entrepreneurs, and others have excelled in their fields. The diaspora has also been instrumental in forming institutions. The Open University of Nepal, established in 2016, and the Nepali Policy Institute, founded in 2019, exemplify the diaspora's contribution to education and policy (Adhikari, 2022).

3.2.1 NRNS DEMAND FOR DUAL CITIZENSHIP IN NEPAL

The issue of citizenship and additional rights to Non-Resident Nepalis (NRNs) has been a major issue and demand of the entire NRN community. The recently amended policy acknowledges the NRNs' right to obtain citizenship and ensures their inclusion in Nepal's citizenship framework. It has provisions that enable eligible Nepali diaspora in the US and other non-South Asian countries to acquire citizenship through simplified procedures, granting them the right to continue to hold their Nepali citizenship, and have access to various rights and privileges. By addressing the challenges faced by NRNs in obtaining citizenship, the amended law recognizes the diaspora's contributions and strengthens their ties with Nepal. This proactive step toward inclusivity and recognition also demonstrates Nepal Government's commitment to engaging and empowering the Nepali diaspora, creating a sense of belonging, and facilitating their active participation in Nepal's development journey.

Since Nepal was restructured into a federal republic, NRNs have been advocating for the inclusion of dual citizenship and greater rights. Granting dual citizenship to NRNs who have taken up citizenship in their adopted countries is one way of securing their rights. The call for dual citizenship for NRNs was based on the premise that they have, at some point in their lives, held Nepali citizenship. Since NRNs are those Nepalis who have migrated out of Nepal, their claim to citizenship, in essence, is equated to Nepalis reclaiming their citizenship in Nepal once again. Allowing NRNs to retain or regain Nepali citizenship would grant them a host of rights such as full property rights on par with Nepali citizens, the ability to make investments and working in Nepal like any other Nepali, and unrestricted entry into Nepal without regulatory requirements, among many others.

Overall, there has been a sizable number of philanthropic efforts undertaken by NRNs, both individually and organizationally. First, their direct impact on Nepal's economy as they contribute to almost a quarter of Nepal's annual GDP. Secondly, they have also played an instrumental role during natural disasters, with NRNs coming together to raise funds and assist the victims. Similarly, NRNs have demonstrated their solidarity with Nepalis during social and political junctures of Nepal. They have organised protests, conducted seminars and discussions, published articles, and built internet networking to restore democracy in Nepal. Given this, granting rights to NRNs is seen as a mutually beneficial undertaking for both Nepal and NRNs.

In relation to this provision for the NRNs, the Non-Resident Nepali Association (NRNA) had been actively involved in discussions and advocacy to simplify and streamline the citizenship application process to ensure Nepali citizens

living abroad have access to voting facilities, promote investment in Nepal by providing incentives and reducing bureaucratic hurdles, and establish a dedicated agency to address the concerns of Nepali citizens working abroad (Nepali Times, 2023). NRNA had been hosting seminars on citizenship, voting rights, investment, and foreign employment, while also participating in pressure groups and discussions with experts and policy think tanks to pressure the government to authenticate the bill.

3.2.2 NON-RESIDENT NEPALI ACT, 2064 (2007) AND THE AMENDED NEPAL CITIZENSHIP ACT, 2063 (2006):

The Non-Resident Nepali Act (NRN Act) - 2007 provides a legal framework to encourage NRNs to actively contribute to Nepal's economic progress while maintaining their connections with their country of origin. This initiative was further strengthened by a landmark ruling from the Supreme Court on June 22, 2023, which endorsed the enforcement of recent amendments to the Citizenship Act, 2063 (2006), authenticated by President Ramchandra Paudel on May 31, 2023. Consequently, foreign nationals of Nepali lineage are now presented with an array of investment avenues spanning across manufacturing, services, infrastructure, and tourism sectors. Empowered by the NRN Act, NRNs can initiate enterprises, purchase stakes in existing companies, and invest in real estate ventures, all protected by the provisions of the NRN Act. Moreover, they are equally entitled to participate in public procurement and tender procedures, bringing new concepts and expertise to governmental initiatives and commercial ventures. These investment prospects serve as key catalysts for economic growth, job creation, technological strides, and the overall enhancement of Nepal's business environment.

The 2023 ratification also paved the way for an estimated 400,000 children, whose parents obtained citizenship by birth, to acquire citizenship by descent. Additionally, the new bill facilitates citizenship for foreign women married to Nepali men, allowing them to obtain citizenship upon initiating the process to renounce their existing nationality. A previously proposed and contentious seven-year waiting period for such women has been excluded from the final version of the bill. The bill also allows NRNs (except those residing within South Asia) to acquire dual citizenship without the voting right.

Furthermore, the Act guarantees property rights for NRNs residing abroad and provides a pathway for those seeking to return home after acquiring skills, knowledge, and capital. The NRN Act not only enables economic participation but also fosters interpersonal connections. Alongside these investment avenues, the Act offers NRNs the right to repatriate their investments and profits, assuring favourable returns on their ventures. Additionally, they enjoy the right to possess and inherit property, thus helping secure a tangible stake in Nepal's economic advancement. These provisions not only stimulate investment from NRNs but also instil in them a sense of ownership and attachment. Acknowledging the crucial role of remittances in Nepal's economic landscape, the Act supports NRNs by facilitating their access to financial services. This includes the ability to open bank accounts, participate in the Nepali stock market, and access loans for personal or business needs. Such provisions empower NRNs to manage their finances and contribute to the nation's economic growth through remittances and investments.

Although the revised Citizenship Act does not distinctly outline clauses and privileges pertinent to economic opportunities, it forges a link between NRNs and their homeland by conferring partial citizenship. This strategy is aimed at garnering investments, philanthropic endeavours, and assorted forms of involvement within Nepal, thereby alleviating the strain on the nation's balance of payments deficit. Concurrently, given the enduring significance of the NRN Act of 2007 as a key legal framework for engaging with the global Nepali diaspora, the recent changes to Nepal's Citizenship Bill present an opportune moment to reconsider and revise the NRN Act.

Beyond the NRN Act of 2007 and the Citizenship Act of 2063 (2006), which serve as the fundamental legal pillars governing engagement with the Nepali diaspora, several other legal statutes govern various aspects of NRNs and their challenges. These supplementary laws complement the NRN Act, focusing on specific concerns, rights, and responsibilities related to NRNs. These legislative frameworks highlight key provisions essential to supporting the welfare of NRNs. However, despite its strengths, this Act has drawn criticism for granting citizenship solely through paternal lineage, as it inadvertently excludes single mothers from citizenship process. As is presented in the findings of the report, many diaspora members also seek additional voting rights and see the current provisions as a step forward but not fully addressing the broader aspirations or encompassing the extent of reforms they envisioned.

3.2.3 GOVERNMENT OF NEPAL'S (GoN) POLICIES TOWARDS DIASPORA

The Constitution of Nepal emphasizes the strategic utilisation of knowledge, technology, skills, and capital possessed by NRNs to advance the nation's developmental goals. The establishment of the Brian Gain Center (BGC) within the Ministry of Foreign Affairs (MOFA) exemplifies the key role NRNs play in the country's development. This centre is tasked with the critical mission of recognising, connecting, promoting, mobilising, and acknowledging the invaluable contributions of the global Nepali diaspora.

In tandem with this commitment, the formulation of the Foreign Employment Policy, 2068 (2012) has steered Nepal toward a comprehensive strategy for the effective governance of foreign employment. This policy guides the nation's journey to ensure secure and accessible migration while addressing the intricacies of foreign employment. The primary aim of the policy is to cultivate a cadre of skilled, empowered, and competitive Nepali human resources aligned with the demands of the international job market. It aspires to establish an environment that guarantees the safety, orderliness, and dignity of those engaged in foreign employment.

Furthermore, this policy aspires to facilitate the channelling of resources acquired overseas for transformative investments within Nepal. In line with this objective, it stresses the utilisation of remittances from workers as a catalyst for investments in the industrial sector, community-centric development projects, and local infrastructural initiatives. These initiatives are harmonised with co-financing arrangements and investments from the GoN, thereby amplifying their impact. It is noteworthy that this policy rightfully positions the diaspora as a potent soft power for the nation. This strategic recognition underscores the considerable influence wielded by the Nepali diaspora in enhancing Nepal's global standing. Moreover, the policy's astute acknowledgment of the diaspora as a soft power underscores its role as a strategic asset in bolstering the nation's international image.

3.2.4 FOREIGN INVESTMENT AND TECHNOLOGY TRANSFER ACT, 2075 (2019)

This Act provides a strong commitment to both harnessing foreign investment and facilitating technology transfer, thereby linking the resilience, employment prospects, competitiveness, and long-term sustainability of Nepal's economy. It is important to note that the Act explicitly positions NRNs on par with other foreign investors, enabling them to engage as foreign investors in any sector, thereby driving economic growth and innovation (Clause 3). However, specific sectoral investments within the financial domain are subject to approval, with a threshold set through an official notice published in the Nepal Gazette.

Diversification in the modes of investment is a salient feature of this legislation. Investment can be directed individually or collaboratively with Nepali enterprises or individuals. The Act has provisions even to facilitate the establishment of branches of businesses currently operating overseas. Notably, the Act's Clause 13 makes it clear that there are no limitations on the upper threshold for foreign investment commitments. However, the context-sensitive mechanism prescribes two distinct committees for approvals, with investments exceeding NPR 6 billion requiring approval from the Investment Board.

Efficiency is embedded in the approval process, highlighted by Clause 15, mandating the Foreign Investment Approving Body to grant approvals within seven days of receiving applications, a testament to Nepal's intent to streamline investment procedures. Moreover, should an investment be funded from profits generated within Nepal, no additional approval process is required.

Repatriation of profits or proceeds from property sales within Nepal is also recognised by the Act, with foreign investors, including NRNs, being accorded the prerogative, depending on the fulfillment of applicable tax obligations under local tax law. This remittance can occur in the same foreign currency used for the investment or another convertible foreign currency, a flexibility that underscores Nepal's efforts to facilitate foreign investment activities.

Nevertheless, this Act does outline a few specific investment areas that are restricted for non-Nepali citizens, including NRNs. This prohibition extends to sectors such as animal husbandry, poultry farming, dairy, and several other areas. Additionally, certain sectors like travel and trekking agencies, homestay and rural tourism, and media enterprises including newspapers, radio, television, online news, and national language-based film production are not fully open for investment.

In summary, this comprehensive Act reflects Nepal's forward-looking approach to foreign investment and technology infusion, positioning NRNs as crucial stakeholders in the nation's economic growth. The nuanced provisions, streamlined approval processes, and strategic sectoral restrictions reflect Nepal's measured approach to harnessing foreign investment for sustainable and diversified development.

3.2.5 NEPAL - US BILATERAL AND TRADE RELATIONSHIP: A SNAPSHOT

Nepal and the US established their diplomatic relationship on 25 April 1945. The agreement of Commerce and Friendship established the formal relation between both countries. The US policy toward Nepal was shaped by its support for Nepal's independence and territorial integrity and developmental assistance through economic and technical assistance from the 1940s (Bhattarai, 2022). The US became Nepal's first bilateral aid donor in January 1951 and has since contributed more than a billion dollars in bilateral development assistance to the country (USAID Archives). The amount of foreign aid provided by the US in the decade of 1950s and 1960s were substantial in comparison to Nepal's GDP with significant contribution in development infrastructure and creation of human capital. Between 1956 and 1961, US contributed to approximately 59% of the total foreign aid coming to Nepal (Khadka 1997). While foreign aid in the past focused on agriculture, healthcare, education, electrification, and transportation, recent US aid has emphasised youth empowerment, environment and climate change, disaster risk reduction and humanitarian assistance, gender equality, and human rights.

Although no sitting President, Vice President, or Speaker of the House have visited Nepal, many congressional delegations and senior state department officials have visited Nepal, the most prominent being the then sitting US Secretary of State Colin Powell's visit to Nepal in 2002. The US over the decades has assisted Nepal in the areas of transportation, health, governance, inclusive democracy, sustainable and inclusive growth, and human development. The US has also provided consultation and technical services during crucial processes such as constitution and federalism-making.

US assistance to Nepal has come from bilateral aid and the United States Agency for International Development (USAID). For instance, in food security, the USAID partners with local governments and private sectors to strengthen agriculture and economic system (State Department, 2022). USAID has supported the GoN and humanitarian partners to mitigate disaster risk, strengthen natural hazard preparedness and respond against humanitarian emergencies.

In 2021/22, USAID's Bureau for Humanitarian Assistance provided \$7.3 million in risk recovery reduction and resilience (ER4) to enhance disaster preparedness capacity prioritising food security, economic recovery, risk management policy and market recovery (USAID, 2022). The State Department website notes that over the past five years, USAID and the US State Department have committed \$643 million to Nepal (State Department, 2022). This assistance will be used for reinforcing democratic systems, enhancing broad-based economic growth, and improving human capital such as health and education. Similarly, the \$500 million Millennium Challenge Corporation (MCC) Nepal Compact grant, ratified by Nepal's parliament in February 2022 is slated for projects and infrastructure development in building electric transmission lines and transportation maintenance.

The US also provided millions of doses of vaccines during the Covid-19 pandemic. Similarly, Peace Corps volunteer organisation has been working in Nepal in education and agriculture since 1962. To date, 3,967 volunteers have served in the corps, with 17 currently serving (Peace Corps 2022).

Similarly, a meeting between former Foreign Minister Narayan Prakash Saud and US Secretary of State Antony Blinken in October 2023 discussed a new \$125 million loan to a Nepali bank to provide loans to Small and Medium-sized Enterprises (State Department, 2023) The total trade between the US and Nepal stands at \$432 million, with the US being Nepal's sixth largest trading partner. The US has \$52.4 million (3.1% of total) worth of Foreign Direct Investment (FDI) in Nepal (State Department, 2022). Nepal's top exports to the US include Knotted Carpet (\$52 million), Animal food (\$20.3 million), and Felt (\$12.9 million) while the US exports goods such as vaccines, blood, antisera toxins and cultures (92.4 million), Coal Briquettes (\$22.3 million) and Soybeans (\$60.7 million). In 2021, the US exported \$280 million worth of goods to Nepal while Nepal exported \$152 million worth of goods to the US. In the past five years, Nepal's exports to the US has increased at an annual rate of 7.85% from \$104 million in 2017 to \$152 million in 2022. (OEC 2022).

Nepal and the US signed the sixth Trade and Investment Framework Agreements (TIFA) in 2023 that stresses on the issues of digital economy, intellectual property protection and investment, customs and trade facilitation, agricultural trade and market and technical barriers to trade. With Nepal's potential for IT export, the US has emphasised certain policies for inclusive economic growth. Nepal discussed Nepal Trade Preference Program (NTTP) where duty free and quota free market access were emphasised. (Office of the US Trade Representative, 2023) Similarly, a five-year \$19 million US trade and competitiveness activity was signed between the two countries in September 2022. This investment is expected to increase the competitiveness of Nepali enterprises with the possibility of high growth and investment. Likewise, in January 2024, an agreement was signed between the American Chamber of Commerce in Nepal (AmCham) and the Confederation of Nepalese Industries (CNI) to promote the trade environment between both nations. The agreement will allow two organisations to act as points of contact between US and Nepali entrepreneurs by providing investment information (The Kathmandu Post, 2024).

Besides this, the soft power of the US as a dominant cultural force through cultural, educational, and technological exchanges continue to influence the world, including Nepal. American socio-cultural sphere has been influencing Nepal since the diplomatic relationship between the two nations. From the six decades of Peace Corps volunteer service to the consumption of US-made products including Hollywood movies and television, to Apple phones and KFC restaurants, and from the hundreds of thousands of Nepali students getting higher education in US universities, to Nepal's commitment to upholding democratic norms as the guiding 2008 post-republic principle, US' influence has had significant footprint in Nepal, truly reflecting the deep and steadfast relationship Nepal and Nepalis have with the US.



IV. Key Findings

First, the demographic mapping gives a clear understanding of the diaspora's composition, offering insights into the diversity and distribution of Nepali individuals across different states and regions in the US. The demographic mapping also aids in identifying potential trends and patterns within the Nepali diaspora population. Exploring these factors provides us meaningful insights into the experiences, aspirations, level of engagement, as well as the challenges, gaps and avenues for policy reforms. Demographic mapping serves as a crucial starting point for this research project, setting the stage for a comprehensive exploration of the Nepali diaspora in the US. By providing a detailed overview of the diaspora's composition and characteristics, this chapter lays the foundation for subsequent analyses for a nuanced understanding of this vibrant community and their contributions.

Second, the findings also provide key insights into the experiences, challenges, and aspirations of the Nepali diaspora through interview and case study narratives of their stories presented. These are derived from the 13 KIIs and insights gained from FGD with 13 key experts. These qualitative insights add depth and context to the statistical data, enriching the understanding of the diaspora's experiences, challenges, and aspirations. This part seeks to provide a deeper understanding of the community's cultural preservation, identity dynamics, social networks, and political engagement. Moreover, it also highlights the unique perspectives shared by participants, their financial and social engagement with Nepal, as well as the narrative around their diaspora experience in the US.

These stories serve as a testament to the compassion and resilience of the Nepali diaspora community, highlighting their deep connection to their homeland and their unwavering commitment to supporting fellow Nepalis during times of emergency like the 2015 Nepal Earthquake and the COVID-19 pandemic.

4.1 FINDINGS FROM SURVEY, KII and FGD

Table 2: Comparison of key themes of the data of the IIDS Diaspora Study, 2023 and US Census, 2023 and other sources.

| Themes | Indicators | Nepali Diaspora Population ⁵ | Total US Figures, 2023 |
|--------------------------|-------------------------------------|--|---------------------------|
| | Median Individual Income | \$ 45,500 | \$42,200 |
| Income | Median Household Income | \$ 96,250 | \$80,610 |
| Poverty Rate | 18 and above full-time workers | 11.98% | 11.5% |
| Employment Status | Employment Rate | 66.57% | 60.3% |
| | Unemployment Rate | 3.4% | 4.3% |
| Home Ownership | Own | 49.0% | 65.2% |
| | Rented House | 51.0% | 34.8% |
| Household size | Median Household Size- Owned Units | 4.0 | 2.61 |
| | Median Household Size- Rented Units | 2.0 | 2.25 |
| Demography | Median Age | 32 | 39.2 |
| Citizenship | U. S. Citizen | 35.4% | 93.2% |

Table 2 shows the distinct socio-economic patterns between the Nepali diaspora in the US and the general US population. The Nepali diaspora demonstrates higher median incomes, both individual (\$45,500 vs. \$42,200) and household (\$96,250 vs. \$80,610), alongside a lower unemployment rate (3.4% vs. 4.3%) and a higher employment rate (66.57% vs. 60.3%), reflecting strong economic engagement. However, their poverty rate (11.98%) slightly surpasses the US average (11.5%), indicating some income disparities within the diaspora. Homeownership is notably lower (49.0% vs. 65.2%), with more members renting (51.0% vs. 34.8%) despite larger household sizes in owned units (4.0 vs. 2.61). Demographically, the Nepali diaspora is younger (median age 32 vs. 39.2), but a higher proportion are non-US citizens (64.6% vs. 7.1%). See Annex 2 for further comparative data.

⁵ IIDS Diaspora Study, 2023

4.2 DEMOGRAPHIC MAPPING: CHARACTERISTICS OF RESPONDENTS

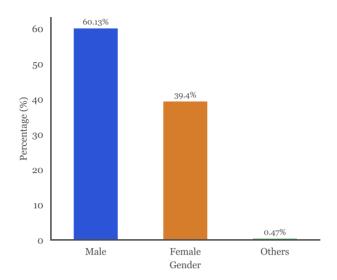


Figure 2: Gender Composition of Nepali Diaspora in the US

In the survey conducted, the following is the break-down based on gender—60.13% male, 39.40% female, and 0.47% others. Additionally, the average and median age of the surveyed sample are 35.2 and 32 respectively. The average and median age when they migrated to the US are 28 and 24 respectively. 63.4% of the respondents are married, 34.7% are single, 1.4% are divorced or separated, and 0.4% are widowed. The median household size of Nepalis in the US is 3.00. Figure 3 breaks down the population data.

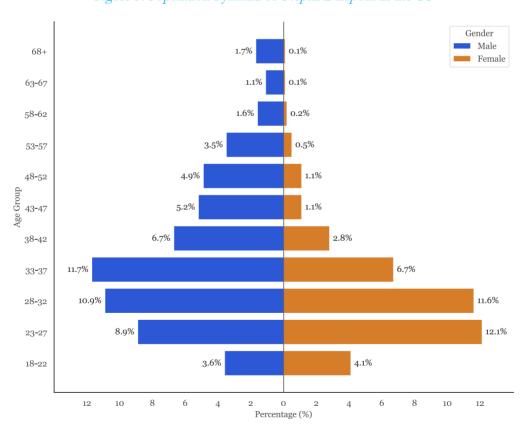


Figure 3: Population Pyramid of Nepali Diaspora in the US

It is worth noting that 37% of the diaspora population is between the ages of 20-29, followed by 35.2% whose age is between 30-39, 14.4% between 40-49 and 7.9% are between 50-59. For more details and comparison with US Census data, see Annex 2.

24.8%

24.8%

24.8%

18.9%

10.

0.1%

1970-1979

1980-1989

1990-1999

Decade

Figure 4: Diaspora Members' Year of Arrival in the US

Among our survey respondents, 49.0% of Nepalis arrived in the US between 2010 and 2019, 24.8% between 2000 and 2009, 18.9% after 2020, 4.5% between 1990 and 1999, 2.8% between 1980 and 1989, and 0.1% between 1970 and 1979.

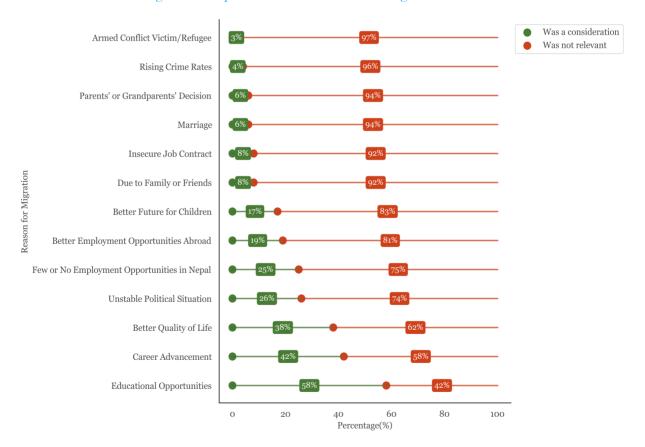


Figure 5: Diaspora Members' Reasons for Migration to the US

When asked about the reasons for migration, 58% of the respondents said "College Education/Educational Opportunities" was the primary reason. This is followed by "Career Advancement" chosen by 42%. "Better Quality of Life" was chosen by 38%, followed by "Unstable Political Situation" by 26% and "There were few or no employment opportunities in Nepal, they were better abroad" by 25%.

4.2.1 GEOGRAPHY AND HOUSING

Among our survey respondents, 86% of Nepalis living in the US are urban dwellers, while 14% are rural residents. In terms of housing types, 51.77% of respondents live in houses, 45.76% reside in apartments, and 2% live in community housing. Among all respondents, 49% are homeowners, while 51% live in rental properties. Figure 6 illustrates the top 15 cities where the surveyed diaspora members reside, and Figure 7 illustrates the top 20 states in which they reside. However, secondary data from Pew Research shows 33% own houses while 67% rent their primary dwelling.

Note that the dispersion of the Nepali diaspora among cities and states are based on our survey results.

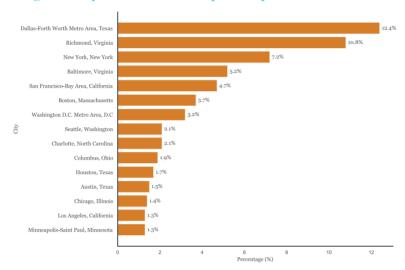


Figure 6: Top 15 Cities where Nepali Diaspora in the US Reside

Source: Pew Research Center 2021

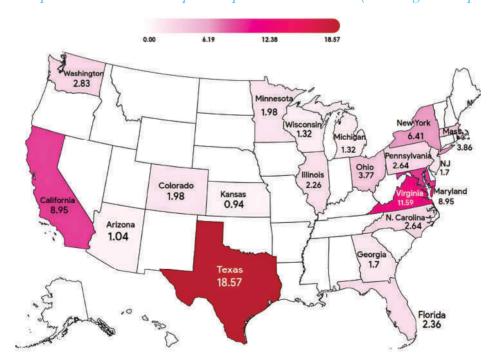


Figure 7: Top 20 US States where Nepali Diaspora in the US Reside (Percentage of Respondents)

The top 20 states where Nepali diaspora reside in order of population are—Texas (18.57%), Virginia (11.59%), California (8.95%), Maryland (8.95%), New York (6.41%), Massachusetts (3.86%), Ohio (3.77%), Washington (2.83%), North Carolina (2.64%), Pennsylvania (2.64%), Florida (2.36%), Illinois (2.26%), Minnesota (1.98%), Colorado (1.98%), New Jersey (1.7%), Georgia (1.7%), Michigan (1.32%), Wisconsin (1.32%), Arizona (1.04%), and Kansas (0.94%).

4.2.2 INDUSTRY

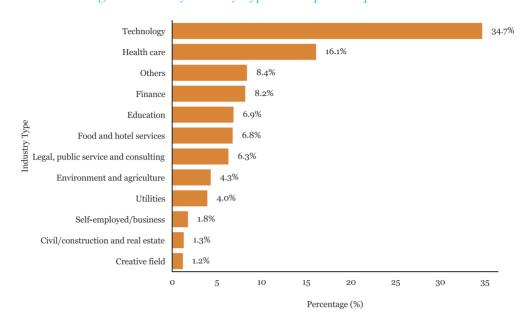


Figure 8: Primary Industry Types of Nepali Diaspora in the US

In terms of the industries represented by the survey respondents, 34.7% work in the technology sector, followed by 16.1% in healthcare. The "others" category, accounting for 8.4%, includes homemakers, unemployed individuals, and those who did not specify their industry, particularly students on student visas who have not completed their graduate degrees. Finance represents 8.2% of respondents, while education accounts for 7%. Food and hotel services make up 6.8%, Legal, public service and related consulting account for 6.3%, the environment and agriculture sector represent 4.3%, and utilities account for 4%.

Regarding classification, the technology sector encompasses roles in data engineering, software engineering, digital marketing, information services, biotechnology, and various engineering disciplines such as chemical and mechanical engineering. Civil, construction and real estate include civil engineering, steel manufacturing, real estate, and realtor services. Legal, public service and consulting cover areas such as development agencies, consultancy, NGOs (including UN organisations), government roles, the military, non-profits, social work, humanities, policymaking, and politics. The finance sector includes roles in finance, sales, marketing, economics, accounting, project management, and business consulting. The creative field comprises entertainment, media, publishing, design, fashion, and music production. Utilities include jobs in retail, logistics, transport, security, plumbing, cashier roles, and other services such as salons, delivery, and childcare.

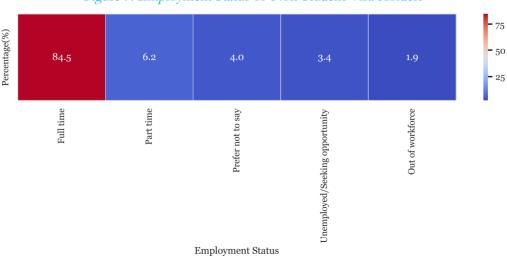


Figure 9: Employment Status of Non-Student Visa Holders

Among non-Student visa holders, 84.5% are full-time workers, 6.2% are part-time workers, 3.4% are unemployed, and 1.9% are out of the workforce. Pew Research Center data shows the unemployment rate of Nepalis in the US was 5% in 2021. Among Student visa holders (F1, J1 and M1), 51.9% are working under 20 hours per week, 36.6% are working over 20 hours, and 11.5% are unemployed.

4.2.3 EDUCATION

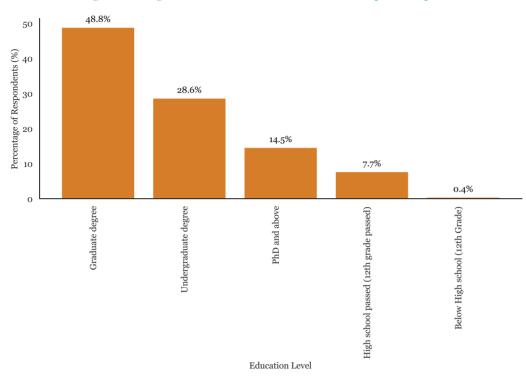


Figure 10: Highest Educational Qualification of Nepali Diaspora

14.5% of our responses have a PhD degree and above, 48.8% have a master's degree, 28.6% have a bachelor's degree, 7.7% have a high school degree, and 0.4% have an education level below high school. Additionally, 67.3% of our respondents say they completed their highest education level in the US, while 26.4% completed in Nepal, while 6.3% completed in other countries.

| Education Level | (%) of Female | (%) of Male | (%) Within Female Population | (%) Within Male Population |
|-----------------|---------------|-------------|---------------------------------|-------------------------------|
| Undergraduate | 54.52 | 45.15 | 38.99 | 21.16 |
| Graduate | 43.26 | 56.37 | 83.73 | 71.47 |
| PhD and Above | 18.42 | 80.92 | 6.70 | 19.28 |

Table 3: Gender-Specific Distribution Across Education Levels

The analysis of educational attainment reveals distinct gender trends across undergraduate, graduate, and Ph.D. levels. Among undergraduate degree holders, 54.52% are female and 45.15% are male with a higher percentage of females (38.99%) holding undergraduate degrees within their population compared to males (21.16%). At the graduate level, 56.37% of degree holders are male and 43.26% are female. However, a greater share of females (83.73%) within their population holds graduate degrees compared to males (71.47%), indicating stronger attainment among women at this level.

In contrast, Ph.D. attainment shows a significant gender disparity, with 80.92% of Ph.D. holders being male and only 18.42% female. Within their populations, 19.28% of males and just 6.70% of females hold a Ph.D., highlighting the predominance of males in advanced education. While females show higher representation and attainment rates at

undergraduate and graduate levels, the data underscores persistent disparities at the Ph.D. level.

4.2.4 MIGRATION AND VISA TYPE

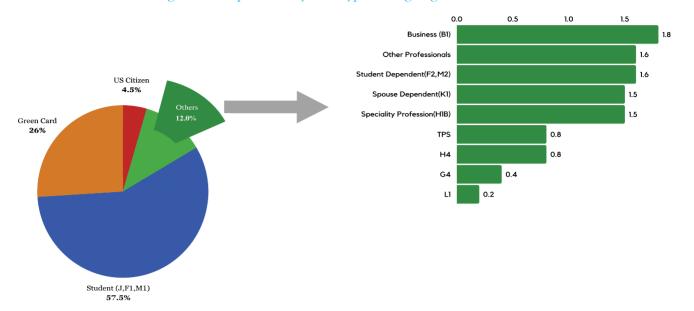


Figure 11: Respondents by Visa Type During Migration to the US

Among respondents entering the U.S. for the first time, 57.5% held a student visa (J, F1, M1), while 26% entered with a Green Card, and 4.5% were already U.S. citizens. Additionally, 1.5% entered on a spouse-dependent (K1) visa, 1.6% on a student-dependent (F2, M2) visa, and 0.8% on an H4 visa. Similarly, 0.8% entered with Temporary Protected Status (TPS), 1.5% with a Specialty Profession (H1B) visa, and 1.6% on Other professional visas.

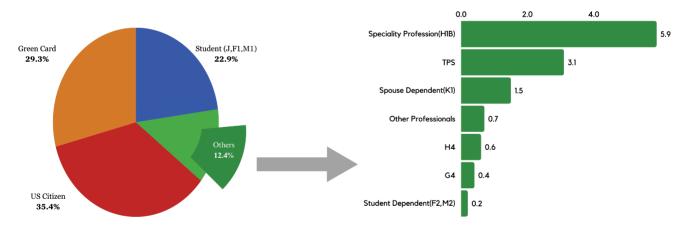
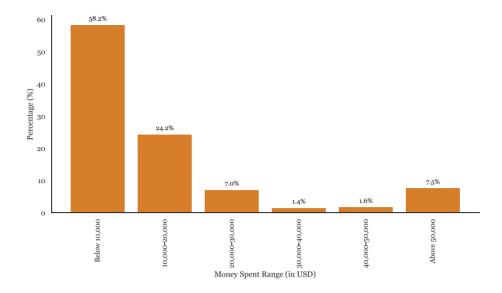


Figure 12: Current Visa Status of Nepali Diaspora in the US

Among the survey respondents, 35.4% are currently U.S. citizens, while 29.3% hold a Green Card, and 22.9% are on a student visa (J, F1, M1). Additionally, 5.9% are on a Specialty Profession (H1B) visa, 3.1% are under Temporary Protected Status (TPS), and 1.5% are on a spouse-dependent (K1) visa. Smaller proportions include 0.7% under Other Professionals, 0.6% on an H4 visa, 0.4% on a G4 visa, and 0.2% on a student-dependent (F2, M2) visa. Pew Research Center data showed that 32% of foreign-born Nepalis are US citizens.

Figure 13: Amount of Money Nepali Immigrants Spent while Moving to the US



Majority (58.2%) of respondents spend below \$10,000 while moving from Nepal to the US as shown in Figure 13. An additional 24.2% spend \$10,000-20,000; 7% spend \$20,000-\$30,000; 1.4% spend \$30,000-\$40,000; 1.6% spend \$40,000-\$50,000; and 7.5% spent above \$50,000.

4.2.5 CASTE/ETHNICITY

Table 4: Caste and Ethnicities of Nepali Diaspora in the US6

| S.N. | Caste/Ethnicity | Population Ratio (%) |
|------|--|----------------------|
| 1. | Hill Brahmin | 45.25 |
| 2. | Hill Chhetri (incl. Thakuri, Dashnami/ Sanyasi) | 20.32 |
| 3. | Hill Dalit | 0.76 |
| 4. | Newar | 16.24 |
| 5. | Hill Ethnic groups ⁷ | 6.93 |
| 6. | Terai Brahmin/Chhetri ⁸ | 8.16 |
| 7. | Terai Middle ⁹ | 1.80 |
| 8. | Terai Dalit | 0.29 |
| 9. | Terai Ethnic groups ¹⁰ | 0.48 |
| 10. | Others (incl. Muslims) | 0.77 |

Hill Brahmin constitute the majority, making up 45.25% of the population in our survey, followed by Hill Chhetri (including Thakuri and Dashnami/Sanyasi) at 20.32% and Newar at 16.24%. Furthermore, Terai Brahmin/Chhetri group make up 8.16% of our sample. Together, these four groups dominate the diaspora, accounting for 90% of the total diaspora population. In contrast, groups like Hill and Terai Dalits (0.76% and 0.29% respectively) and Terai Ethnic groups (0.48%) have minimal representation, suggesting disparities within diaspora composition. Underrepresentation of Hill Ethnic groups and religious groups like Muslim suggests further disproportionate composition of the diaspora population. This data highlights that the Nepali diaspora in the US is predominantly composed of Nepal's historically privileged and upper-caste groups, with lower representation from marginalised groups such as

The caste and ethnic clustering was conducted in alignment with the methodology utilised in the Nepal Census 2020 and further informed by the classifications established by the Nepal Federation of Indigenous Nationalities (NEFIN) and the Nepal National Dalit Commission (Nepal National Dalit Ayog)

⁷ Includes Gurung, Magar, Tamang, Sherpa, Limbu, Rai, Sunuwar, and Hill-Janajati Others.

⁸ Includes Terai Brahmin, Bhumihar, Rajput, and Kayastha.

⁹ Includes Yadav, Sonar, Koiri/Kushwaha, Hajam/Thakur, Amat, Sudhi, Kumhar, Kalwar, and Terai Others.

¹⁰ Includes Tharu, Dhanuk.

Dalits and some Hill/Terai Ethnic groups. This uneven distribution could reflect socio-economic disparities and migration patterns, warranting further exploration into access and opportunities for different caste and ethnic groups within the diaspora.

Box 1: Navigating Dual Realities: A Nepali Immigrant's Journey and Aspirations This respondent is a Nepali immigrant who moved to New York City in 2015. He works as a technician, runs a home service business, and leads a foundation bearing his name. He believes that newcomers to the US may find it challenging to secure a job and adapt to the busy American lifestyle, but that there exist many Nepali community groups that help with job searches and cultural integration. He believes that the American rules and regulations for registering a business can be challenging at first, but that it is possible to overcome if you are persistent. He hopes to return to Nepal one day and invest his hard-earned money in the country, an idea that aligns with many other immigrants in his circle. He is pleased with the Nepali government's recent policy changes that make it easier for NRNs to maintain their Nepali citizenship and invest in Nepal. He believes that these changes will encourage more Nepali immigrants to return to their homeland. He noted that the second generation would also develop a strong connection to their homeland if immigrant parents continued to teach Nepali culture.

4.3 FINANCIAL DESCRIPTION

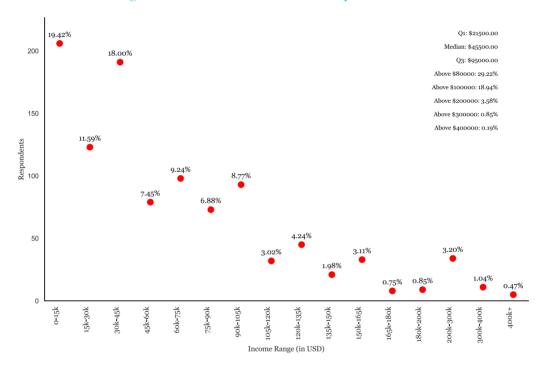


Figure 14: Income Distribution of Diaspora Members

Figure 14 shows a significant portion of respondents (19.42%) earning between \$0 and \$15,000 annually, with 11.59% in the \$15,000–30,000 range. Mid-income ranges show a gradual decline, with 7.45% in \$45,000–60,000, and 9.24% in \$60,000–75,000. Higher income brackets have fewer respondents, such as 6.88% in \$75,000–90,000, 8.77% in \$90,000–105,000, 4.24% in \$105,000-120,000, and 1.98% in \$135,000-150,000.

Looking at the big picture, only 29.22% of respondents earn more than \$80,000, and this percentage drops sharply as income increases: 18.94% earn above \$100,000, 3.58% above \$200,000, 0.85% above \$300,000, and just 0.19% earn more than \$400,000. These figures, combined with the quartile data (Q1: \$21,500, Median: \$45,500, Q3: \$95,000), illustrate that while most respondents earn within modest income ranges, only a small minority reach higher earnings levels, reflecting significant income disparity.

Figure 15: Income Distribution by Gender

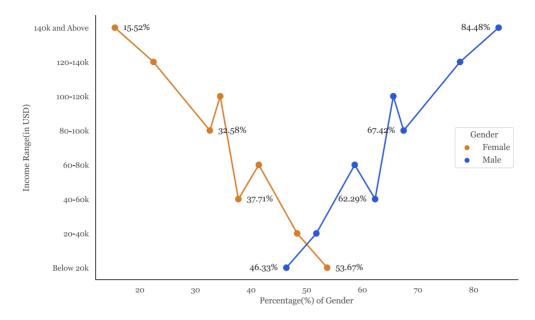


Figure 15 illustrates the percentage distribution of gender across various income ranges, starting from below \$20,000 onwards. At the lowest income range (below \$20,000), females have a higher representation, with males making up a smaller percentage. As income levels rise beyond \$40,000, the percentage of males increases significantly. Males begin to dominate from the \$40,000-\$60,000 income range, where they account for 62.29%, and this trend continues into higher brackets. In the highest income category (\$140,000 and above), males represent 84.48% of total earners, highlighting their strong presence in the upper income ranges. This pattern reflects a clear gender disparity, with females more concentrated in lower income ranges and males increasingly represented at higher income levels, emphasizing a potential gender-based income gap.

Table 5: Median Annual Income by Gender and Industry Type.

| Industry | Female Median Income (\$) | Male Median Income (\$) |
|---------------------------------------|---------------------------|-------------------------|
| Legal, public service, and consulting | 45,000 | 95,000 |
| Technology | 50,000 | 80,000 |
| Health care | 45,000 | 80,000 |
| Self-employed/business | 40,000 | 72,000 |
| Finance | 38,000 | 60,000 |
| Food and hotel services | 37,500 | 50,000 |
| Education | 38,000 | 41,500 |
| Utilities | 38,000 | 41,500 |
| Environment and agriculture | 22,000 | 41,500 |
| Creative field | 33,000 | 37,500 |
| Civil/construction and real estate | 80,000 | 68,000 |
| Others | 12,000 | 12,000 |

The table highlights gender disparities in median incomes across various industries for diaspora members. Male workers generally earn higher median incomes of \$60,000 compared to \$38,000 for female workers across all sectors. The most significant disparity is seen in "Legal, **public** service, and consulting," where males earn \$95,000, more than double the female median income of \$45,000. Similarly, in the "Technology" and "Healthcare" sectors, males earn \$80,000 compared to \$50,000 and \$45,000 for females, respectively. "Self-employed/business" shows a considerable gap, with males earning \$72,000 while females earn \$40,000. In industries such as "Finance" and "Food and hotel services," males earn \$60,000 and \$50,000, respectively, compared to \$38,000 and \$37,500 for females.

Less pronounced but still significant gaps are observed in sectors like "Education" and "Utilities," where males and females earn \$41,500 and \$38,000, respectively. Notably, in "Environment and agriculture," female median income (\$22,000) is substantially lower than male income (\$41,500). The "Creative field" also shows a gap, with males earning \$37,500 and females \$33,000.

Men consistently report higher satisfaction levels, dominating the "Somewhat Satisfied" and "Very Satisfied" categories for both income and jobs. Women, on the other hand, are more represented in the "Neutral," "Somewhat Unsatisfied," and "Very Unsatisfied" groups, indicating greater dissatisfaction or neutrality. These patterns suggest differing experiences and expectations between men and women regarding income and job satisfaction, with men tending to report greater satisfaction at higher levels.

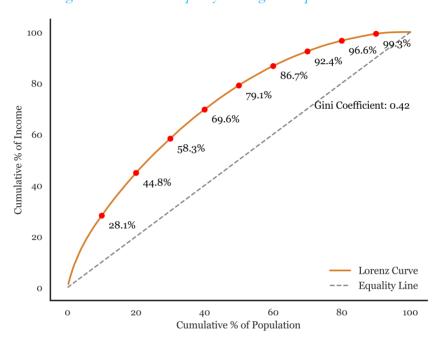


Figure 16: Income Inequality Amongst Diaspora Members

Figure 16 illustrates income inequality within the population, with the Gini coefficient calculated at 0.42, indicating a moderate level of inequality – in comparison, the Gini coefficient for Nepal and the US are 0.30 and 0.47 respectively. The Lorenz curve highlights income inequality among diaspora members. The top 10% of earners control 28.1% of the total income, while the top 20% account for 44.8%. By the time we include the top 50%, they command 79.1% of total income, leaving the bottom half with just over 20%.

The deviation of the Lorenz curve from the equality line underscores the disparity, where income is not distributed evenly across the population. This measure highlights the extent of inequality and the potential need for policy interventions to address income distribution imbalances.

Box 2: Story of Global Impact

This informant is from Lamachaur, Pokhara, immigrated to the US in 2004 when he was just 19. After finishing high school in Pokhara, he decided to pursue his education in the US. He completed his undergraduate studies in chemistry and his doctoral studies in the same subject. He spent a year as a research associate for a public health project at Harvard University before joining Ph.D. Additionally, he worked for the US Army while obtaining his doctorate.

Eight years ago, he started working at Sincecix as a business development officer. In 2021, he became the company's Managing Director. Sincecix now has two offices—one in North Carolina for Operations and the other

in Minnesota for Manufacturing. Recently, he was awarded the prestigious "Exporter of the Year Award" for 2023 by the US Government's Small Business Administration (SBA). Sciencix was also recognised for its achievements in expanding its global sales and diversifying its revenue through international trade. US President Joe Biden and Vice President Kamala Harris honoured him and his company at the White House for their contributions and highlighted the importance and resilience of small businesses like Sincecix to the US economy.

Sincecix, established in 1985, manufactures high-performance liquid chromatography and mass spectrometry components. It is used for drug testing, pollution analysis, and pesticide detection. Its products are used in research laboratories in over 100 countries, including Nepal. His success story exemplifies the contributions Nepalis are making in the US, and the high-level recognition they are receiving from the US Government.

Source: Sandesh Today, 2023.

4.3.1 INCOME AND INDUSTRY

Our survey respondents have a median annual individual income of \$45,500 and a median annual household income of \$96,250 in 2023. Pew Research Center (2019) has a median annual individual income of Nepalis of \$36,000 (for full-time, year-round workers) and a median annual household income of \$55,000. This suggests a moderate rise of income levels of Nepali in the US, in alignment with the US national increase in median annual individual and household income.

11.98% of Nepalis (18 and above) fall below US' national poverty line in our survey. US Census data from 2023 shows the number of Nepalis under the poverty line at 12%.

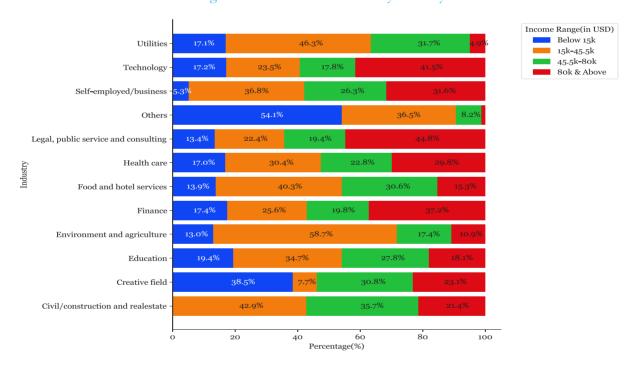


Figure 17: Income Distribution by Industry

Figure 17 illustrates the distribution of income ranges across various industries. Notably, industries like civil engineering, construction and real estate and the creative field show a high proportion of individuals earning below \$15,000, at 42.9% and 38.5% respectively, indicating lower average earnings in these sectors. On the other hand, sectors such as legal, public service, consulting and finance have significant proportions of individuals earning above \$80,000, at 44.8% and 36.8% respectively, reflecting their higher earning potential. Technology also stands out, with 41.6% earning above \$80,000, showcasing its lucrative nature.

Meanwhile, sectors such as environment and agriculture and healthcare have a more balanced distribution, with a notable portion earning in the mid-range (\$45,500-\$80,000). Interestingly, the food and hotel services sector have a

concentration in the \$15,000-\$45,500 range (40.3%), indicating lower income opportunities relative to other industries.

Table 6: Median Annual Income by Industry Type12

| Industry | Median Income (\$) |
|---------------------------------------|--------------------|
| Legal, public service, and consulting | 70,000 |
| Technology | 70,000 |
| Civil/construction and real estate | 69,000 |
| Finance | 60,000 |
| Health care | 50,000 |
| Creative field | 50,000 |
| Self-employed/business | 50,000 |
| Food and hotel services | 41,500 |
| Education | 41,500 |
| Utilities | 40,000 |
| Environment and agriculture | 27,800 |
| Others | 12,000 |

The table above provides a breakdown of median annual income of Nepali diaspora across various professions/ industries, highlighting income disparities within the workforce. The highest median incomes are seen in the "Legal, public service and consulting" and "Technology" sectors, both at \$70,000, followed closely by "Civil/construction and real estate" at \$69,000. "Finance" professionals earn a median income of \$60,000, while healthcare workers, individuals in creative fields, and those who are self-employed/business owners have a median income of \$50,000. Workers in "Food and hotel services" and "Education" earn \$41,500, slightly above "Utilities" at \$40,000. The "Environment and agriculture" industry and "Others" have the lowest median incomes at \$27,800 and \$12,000, respectively. This data illustrates the diverse economic outcomes among industries, with professional and technical sectors leading in compensation.

4.3.2 INCOME AND VISA

Income Range(in USD) Below 15k 29.8% 18.4% US Citizen 15k-45.5k 45.5k**-**80k 80k & Above 57.6% TPS (Temporary Protected Status) Student (J, F1, M1) 49.4% Current Visa Type 41.3% Specialty Profession (H1B) Other Professionals 45.5% 28.6% Green Card 50.0% G4 Dependents 14.3% 40 Percentage(%)

Figure 18: Income Distribution by Current Visa Type

The income distribution across visa categories highlights distinct patterns. Dependents overwhelmingly fall in

the lowest income category, with 85.7% earning below \$15,000, reflecting their financial reliance. G4 visa holders are concentrated in the mid-income range, with 59% earning \$15,000-\$45,500. Green Card holders and Other Professionals are more evenly distributed, with a notable presence in higher income categories (e.g., 35% and 27.3% earning \$80k and above, respectively). H1B holders stand out in higher earnings, with 46% earning \$80,000 and above, while Students (J, F1, M1) are split, with 45.7% in the lowest bracket and 49.4% in \$15,000-\$45,500. TPS holders dominate mid-income, with 57.6% in the \$45,500-\$80,000 range, while US citizens skew higher, with 41.8% earning \$80,000 and above. These patterns reflect varying economic integration and earning potential across visa types.

Table 7: Median Annual Income by Visa type

| Current Visa | Median Income (\$) |
|----------------------------------|--------------------|
| Specialty Profession (H1B) | 80,000 |
| G4 | 75,000 |
| Green Card | 65,000 |
| US Citizen | 65,000 |
| TPS (Temporary Protected Status) | 60,000 |
| Other Professionals | 40,000 |
| Spouse Dependent (K1) | 38,000 |
| Student (J, F1, M1) | 20,000 |

The table illustrates the median income levels associated with various visa or residency statuses in the US. Holders of H1B visas, classified under "Specialty Profession," have the highest median income at \$80,000, followed closely by G4 visa holders at \$75,000, who are employees of designated international organization. US Citizens and Green Card holders have similar median incomes of \$65,000, while individuals with Temporary Protected Status (TPS) earn a median of \$60,000 and Spouse Dependents (K1) earn \$38,000. Students on J, F1, or M1 visas report a median income of \$20,000. And finally Other Professionals have a median income of \$40,000.

Figure 19: Decade Moved to the US by Individual Income Level

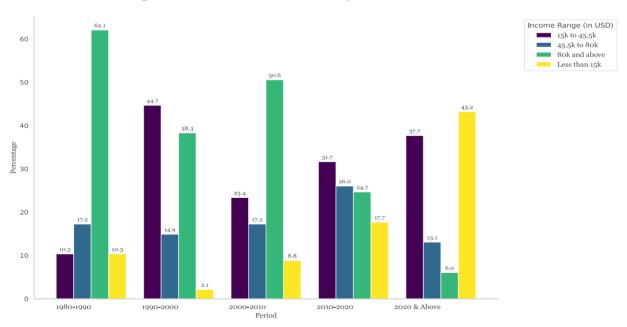


Figure 19 shows that individuals earning less than \$15,000 are predominantly recent migrants who arrived after 2020. This group, which constitutes 43.2% of the income category, likely includes university students and those just starting their professional journeys. Similarly, those who migrated between 2010 and 2020 form a significant portion of the middle-income range of \$45,500 to \$80,000, with 31.7%. This group likely consists of graduates who have secured jobs and are progressing in their careers. The highest percentage of individuals earning \$80,000 and above is from

those who migrated between 1980 and 1990, representing 62.1% of this category. These individuals have had decades to establish themselves professionally and financially, achieving higher income levels due to their extensive experience and expertise.

4.3.3 INCOME AND EDUCATION

Our survey findings align with persistent gender disparities in education, income distribution, and job satisfaction among women in the diaspora, despite their strong educational attainment. For instance, a 2023 report by the Pew Research Center revealed that women earned 82 cents for every dollar earned by men, a ratio that has remained relatively unchanged over the past two decades. Additionally, the US Bureau of Labor Statistics reported that in 2021, women working full-time earned 83.1% of men's median weekly earnings, highlighting ongoing wage gaps. These studies, among others, underscore the systemic barriers that continue to limit women's economic advancement and workplace satisfaction, mirroring the trends observed in our survey.

Box 3: Insights from Nepali Diaspora Couple

Of this husband-wife duo, the wife came to Ohio in 2005 to work as an environmental specialist after completing her PhD. She expressed that although there is a smaller Nepali community in Ohio, there is still a sense of community and family. She revealed that building trust with Americans could be challenging, due to differences in looks, culture, food, etc. but there is certainly increasing acceptance for immigrants. She is involved in the 'Association of Nepali Terai in America' which hosts events, raises money for scholarships, philanthropic efforts, and assists during crises in Nepal. She showed discontent regarding the lack of time sensitivity they face in Nepal when sending money or resources and the loopholes which make work risky and difficult for them. She suggested that it would be helpful if GoN created a registry for Nepali organisations to verify their legitimacy and supported their projects, which could motivate other organisations to do bigger and better projects.

Her husband suggested that the Nepali diaspora is at the mature stage, having a strong sense of national pride. He spoke about the need for a safe investment environment for NRNs and GoN's guidance for registration and establishment of businesses as the NRNs. He said that NRNs like them would continue to invest despite low returns and lack of incentives. This is because they take pride in being Nepali. However, they suggested that the second-generation immigrants may feel less connected and lack a sense of national pride compared to the first generation, which, he noted, can be changed by the upbringing and efforts by individual families. While revealing their plan to move between Nepal and America, he expressed concerns about Nepal's political and economic stability and its impact on their plan

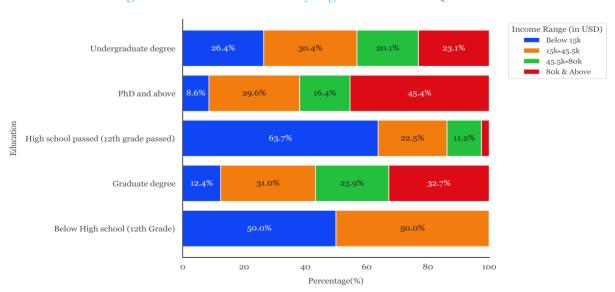


Figure 20: Income Distribution by Highest Educational Qualification

Figure 20 shows that among the respondents, income and education level are positively correlated - higher the

education, higher the income. 45.4% of PhD holders and 32.7% of graduate degree holders earn \$80,000 and above annually. Conversely, 50% of those with below high school degree and 63.7% of those with high school degree earn below \$15,000, thus falling below the poverty rate.

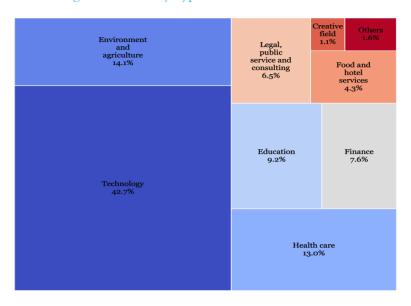


Figure 21: Industry Type for Student Visa Holders

Figure 21 illustrates the distribution of student visa holders across various industries. Technology emerges as the dominant field (42.7%), followed by environment and agriculture (14.1%), and healthcare (13%). Education (9.2%) and finance (7.6%) also attract notable representation. Smaller participation is seen in creative fields (1.1%) and other industries like utilities, self-employment, and construction (each 0.5%). These insights suggest technology and healthcare as high-priority fields, often associated with higher income and job satisfaction, while creative and niche fields reflect limited engagement, likely influenced by gender and education dynamics.

Female respondents with higher education are more likely to be employed in specific industries, like healthcare, legal, public service, consulting, and technology. Males, on the other hand, dominate the technology sector, particularly at the graduate level, while females hold a higher representation in healthcare only at the undergraduate level.

4.4 REMITTANCE

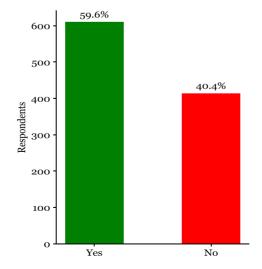


Figure 22: Proportion of Respondents Sending Remittances

As per our survey findings, the average annual remittance sent by the Nepali diaspora in the US is \$8633.04. The

median remittance amount sent is about \$5,000 per year. Based on these figures, the estimated total remittance sent from the US to Nepal in 2023 is \$1.28 billion and constitutes about 11.62% of the total remittance received by Nepal.¹¹

Overall, 59.6% of the respondents in the US say they send remittance while 40.4% do not. Nepali migrants to the US usually take their families or dependents along which is why it is less likely for members with larger households to send remittances to Nepal. Furthermore, Nepalis going to the US are generally students as well as from comparatively affluent backgrounds, which is why they send a lower number of remittances to Nepal. At the same time, many Nepalis in the US also send remittance informally through family and friends. This is also a leading cause for the lower remittance contribution from the US compared to that from the GCC states, India and Malaysia.

Our estimates of remittance flows, employment rates, and per capita contributions underscore the US as a leading source of per capita remittances for Nepal. Based on the 2021 employment-to-population ratio of 59.2% (US Census Bureau, 2021) for the Nepali diaspora in the US, the per capita remittance contribution is \$6,547.62, surpassing all other countries in the comparison. In contrast, Qatar, Saudi Arabia, and Malaysia exhibit per capita remittances of \$4,327.96, \$3,361.12, and \$2,876.09, respectively, when assuming a full employment-to-population ratio, making the U.S. remittance per migrant 1.51 times higher than Qatar, 1.95 times higher than Saudi Arabia, and 2.28 times higher than Malaysia. Similarly, UAE's value of \$3,801.19 falls significantly below the US, with the U.S. remittance being 1.72 times higher, despite the UAE's larger migrant worker population. This high per capita contribution from the US reflects the relatively higher earning potential of Nepali workers, enhanced employment opportunities, and a stronger propensity to remit funds. By contrast, countries such as Saudi Arabia and Malaysia, while contributing substantial total remittance amounts, display lower per capita figures due to larger migrant workforces and comparatively lower average incomes. Other destinations such as Korea, the UK, and Australia exhibit moderate per capita remittance contributions of \$5,538.93, \$5,681.82, and \$5,596.27, respectively. While these figures are higher than those of Qatar, Saudi Arabia, and Malaysia, they remain 1.15 times to 1.18 times lower than the US level. These findings reaffirm the US' position as the most lucrative destination for Nepali migrants, offering unmatched per capita remittance contributions.

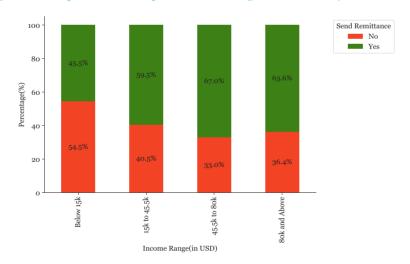


Figure 23: Proportion of Respondents Sending Remittances by Income Level

For the 59.6% who send remittance to Nepal, we did a cross-tabulation with their income level. We found that Nepalis earning \$45,500-80,000 send the highest share (67%) of remittances. Those earning \$80,000 and above have the second highest percentage share at 63.6%, followed by 59.5% by those earning \$15,000-45,500 income bracket and 45.5% of those earning below \$15,000.

11 Remittances refer to cross-border payments to family or friends and are often associated with migrant workers sending money back home to friends or relatives back in their communities of origin. It is estimated that about one in seven people worldwide are involved with remittances - substantially impacting payment behavior in, especially, Asia and Latin America. For Nepal, the top five recipient countries for remittances in 2021 included India, China, Bhutan, Pakistan, and Bangladesh. Nepal's main sources for remittances were the Saudi Arabia, Malaysia, India, Qatar, and the United States (de Best, 2023).

Table 8: Remittance Amount by Individual Income Levels

| | Annual | | | Remittance Amount | | |
|---------------------|-------------------|------------------------|------------------------|------------------------|------------------|--|
| Income Range | Below \$10,000 | \$10,000 - \$30,000 | \$30,000 - \$50,000 | \$50,000 - \$70,000 | \$70,000 & Above | |
| Below \$15,000 | 100.00% | 0.00% | | | | |
| \$15,000 - \$45,500 | 83.80% | 16.20% | 0.00% | | | |
| \$45,000 - \$80,000 | 81.70% | 15.60% | 2.80% | | | |
| \$80,000 & Above | 70.60% | 20.60% | 6.90% | 0.60% | 1.20% | |

Similarly, Figure 23 shows that an overwhelming majority of remittance received from all income levels is below \$15,000. There also is a positive correlation between higher income and higher remittance sent; of those earning \$80,000 and above, 70.6% send remittance below \$10,000, but 20.6% of them send amount \$10,000-30,000, close to 7% of them send amount \$30,000-50,000, and 1.2% of them send amount \$70,000 and above. This presents an opportunity for GoN to target higher-income earners to channel more money into Nepal through investment opportunities.

Given this, respondents viewed that there should be a change in the priority of the GoN in seeing diaspora only as a means of remittance and economic benefit. Rather, they argue that the diaspora is an essential national source who provide long-term socio-economic benefits. Remittances can affect the prospects of development through primarily two channels: through increasing the consumption of the domestic household, and through direct investment of the remitted amount. As Nepal's main financial safety net, remittance has been the single largest contributor to Nepal's economy for the last few decades. It was also suggested in some interviews that perhaps the Nepali diaspora in the US could increase their remittance contribution to Nepali economy.

Civil/construction and realestate \$21,000.0 Legal, public service and consulting \$13.186.3 Self-employed/busines Creative field \$11,666.7 Food and hotel services Finance \$9.537.3 Industry \$9,322.8 Health care \$8,595.8 Environment and agriculture vg: \$8,633.04 Education \$4,982.0 00 12500 sal Remittance Ame 20000

Figure 24: Annual Average Remittance Sent by Industry

Similarly, Figure 24 illustrates the annual remittance amounts by profession/industry for members of the diaspora, highlighting significant variation across sectors. The highest average remittances are seen in the "Civil/construction and real estate" industry, reaching \$21,000, significantly surpassing the average remittance of \$8,633.04. Other industries with above-average remittance amounts include "Self-employed/business" (\$12,000), "Creative field" (\$11,666.7), and "Legal, public service and consulting" (\$13,186.3). In contrast, sectors such as "Utilities" (\$3,970.6), "Education" (\$4,982.0), and "Others" (\$5,393.3) fall below the median remittance level. Industries like "Technology" and "Health care" contribute remittance amounts near the average at \$8,595.8 and \$9,322.8, respectively. The graph underscores the economic impact of diaspora members, with industries such as construction and business playing a leading role in financial contributions to their home countries.

Send Remittance
No
Yes

So.0%

So.0%

So.0%

So.0%

So.0%

So.0%

So.0%

So.0%

Ad.4%

Ad.4%

Ad.4%

So.0%

So.0%

So.0%

So.0%

Ad.4%

Figure 25: Remittance Senders by Current Visa Type

A look at the remittance senders by their current visa type among our respondents presents an interesting picture (see Figure 25). Green Card holders exhibit a strong remittance rate of 67.1%, while H1B visa holders follow closely at 70.5%, reflecting their professional success and familial obligations. In contrast, Student visa holders (J, F1, M1) are evenly split, with 50% sending remittances, likely due to financial constraints. US citizens have a lower remittance rate of 55.6%, indicating weaker ties to Nepal. G4 visa holders show the lowest remittance rate, with only 37.5% contributing.

Current Visa Type

Conversely, Dependents (F2, M2, K1, H4) lead with 85.7% sending remittances, reflecting strong familial ties, while Other Professionals have a perfect 100% remittance rate, highlighting their financial stability. TPS holders also exhibit a high rate of 70.96%, showing strong family connections.

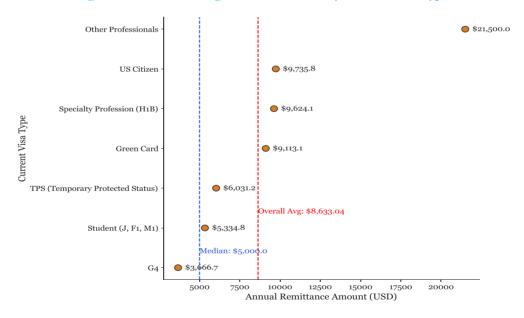


Figure 26: Annual Average Remittance Sent by Current Visa Type

Figure 26 depicts the annual remittance amounts categorised by visa type, emphasising variations in financial contributions from diaspora members. Individuals classified as "Other Professionals" have the highest average remittance amount of \$21,500, significantly exceeding the overall average of \$8,633.04. Other groups with above-average remittances include those on Specialty Profession (H1B) visas (\$9,624.1), US Citizens (\$9,735.8), and Green Card holders (\$9,113.1). Conversely, individuals on Temporary Protected Status (TPS) and student visas (J, F1, M1) remit below-average amounts, with \$6,031.2 and \$5,334.8, respectively. The lowest contribution come from individuals with G4 visa which is \$3,666.7.

Money transfer services (Western Union, MoneyGram, etc.)

Direct bank transfer

Cash - through friends or relatives/ Hundi

Debit/Credit Card

0 10 20 30 40 50 60 Percentage

Figure 27: Method for Sending Money to Nepal

Those respondents who send remittance to Nepal use more than one channel. A vast majority (58.3%) of them use formal money transfer services such as Western Union and Moneygram. This is followed by direct bank transfers (29.3%). Overall, it is evident that largely formal channels are used, with a significant proportion of respondents also utilizing informal channels.

On the other hand, there is a major fear among the Nepali diaspora about fund repatriation or sending back money to the US. Given the restrictions, this has led to an apparent increase in the use of informal channels, making it difficult for the government to track these transfers. This became evident during KII interviews, which could be summarised in this statement: "When transferring money from Nepal to the US, it is generally done through informal channels." It is generally perceived that large-scale informal transactions are also due to higher tax rates and transaction costs of sending money through formal channels even when possible. Therefore, this is an area for policy considerations for facilitating the process as well as building confidence among the Nepali diaspora to attract investment in a formal manner.

4.5 FINANCIAL INVESTMENT

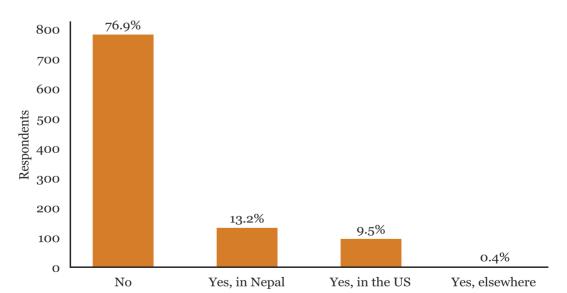


Figure 28: Proportion of Diaspora Investments

Figure 28 shows that 76.9% of the Nepali diaspora have not made investments, while 13.2% have invested in Nepal, 9.5% in the US, and 0.4% elsewhere. This highlights a significant untapped potential for investments in Nepal, suggesting the need for more attractive opportunities or reduced barriers to engage the diaspora economically.

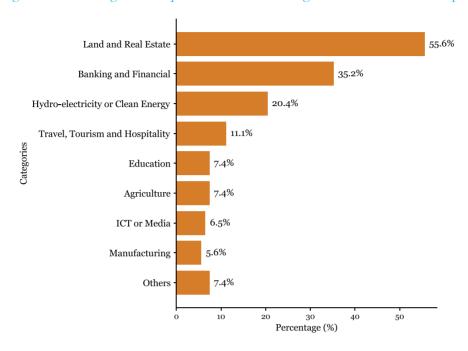


Figure 29: Percentage of Diaspora Members Investing in Various Sectors in Nepal

Of these financial investments made by the respondents, "Land and Real Estate" is the most popular avenue of financial investment for the diaspora with 55.6% respondents making it their first choice. Also, 35.2% have made financial investments in "Banking and Financial" sector, which is followed by 20.4% in "Hydroelectricity or Clean Energy", 11.1% in "Travel, Tourism and 7.4% each in "Education" and 'Agriculture". 6.5% have also made investments in ICT or Media, while 5.6% have invested in Manufacturing. Some of the key informants of this study noted the focus of investments from the diaspora usually center around Kathmandu Valley. It was further noted that if similar investments could be made outside Kathmandu Valley, it might help to also ease the strain on urban utilities and open up avenues to develop new urban centres.

The Nepali diaspora who are in the mature stage of diaspora ladder have made financial investments in hydropower, agriculture enterprises, hospitals, and real estate, either individually or through investment groups. The diaspora members, however, confirm that the investment procedure is not as simple in Nepal as it is in the US. There is a need to improve the investment climate in Nepal. Some of the respondents characterised the investment climate in Nepal "not safe" for several reasons. Many from the diaspora are willing to invest in relatively lower return avenues because of their connection towards Nepal. Furthermore, respondents also said there exists huge bureaucratic red tape in Nepal that discourages many to invest in Nepal. One respondent said, "in the US, it takes not more than 5-7 minutes to register a company, whereas it can take not only hours but days for registering a company", and "When considering investment, there appears to be a very high number of bureaucratic hurdles because people are not able to complete even basic procedures efficiently." This can discourage investment in Nepal by the Nepali diaspora.

Based on the KIIs and the FGDs, many experts believe that rather than focusing on remittance inflow from the US, equal priority instead should be given to knowledge transfer from the Nepali diaspora there. Respondents suggested that diaspora contribution from first-world countries like the US, while noteworthy, is not significant compared to the GCC countries, India and Malaysia. However, this perception is inaccurate based on data analysed and presented above if employment-to-population ratio (EPR) is accounted for.

Our KII respondents also suggested that the skills from the diaspora can be utilised to invest and contribute to advancing certain sectors like technology, tourism, education, and health. Another respondent highlighted the crucial role of diaspora in humanitarian and social emergencies, which was evident in the recent earthquake in Turkey where

Nepali diaspora associations played a key facilitating role in locating and rescuing Nepalis. The respondent further stated that such associations were helpful in reaching both legal and illegal migrants.

Table 9: Proportion of Respondents Investing in Nepal by Income Level

| Income Range | Invested in Nepal | Not invested in Nepal |
|---------------------|-------------------|-----------------------|
| Below \$15,000 | 9.00% | 91.00% |
| \$15,000 - \$45,500 | 10.00% | 90.00% |
| \$45,500 - \$80,000 | 12.70% | 87.30% |
| \$80,000 & Above | 17.70% | 82.30% |

In terms of overall investments made by the Nepali diaspora, our survey findings suggest that just like in the remittance amount, there also is positive correlation between their income level and investments made in Nepal. People belonging to low-, middle- and higher-income levels have a nominal investment rate in Nepal, ranging between 9% (for income earners below \$15,000) to 10% (for income earners between \$15,000-45,500) to 12.7% (for income earners between \$45,500-80,000) and 17.7% (for income earners above \$80,000).

Financial investment within the context of this report includes allocating financial resources such as money, capital, or assets, to support and contribute to various economic ventures, projects, or initiatives in Nepal. It includes direct investments, philanthropic or charity contributions, stock and capital market, infrastructure development, and start-up support, among others.

Box 4: Building Bridges: A Diaspora Academic's Contributions to Community and Homeland

This respondent has lived in the US for 24 years since he came for his Master's degree. He spent three years in Alabama before becoming an assistant professor at Kentucky State University where he teaches three courses and does research on climate change, agriculture, and sustainability. He sends money to his family in Nepal during festivals and has donated to schools and charities. He noted being part of the local community's advising board and helping with fundraisers during crises. He also revealed being part of independent community organizations that celebrate Nepali festivals and has opened a Nepali school for kids. He believes that investing in Nepal is a smart move since banks have high-interest rates. While American influence on the second generation is inevitable, he believes it is important for parents to help them establish a connection to their homeland. He strongly believes that Government of Nepal's effort to establish a direct connection between academics/diaspora and different ministries can create stability in Nepal.

4.6 CONNECTION TO NEPAL

In our survey, 82.8% of the respondents said they "Strongly Agree" or "Agree" to the question if they feel proud about their Nepali heritage, and 83% said they "Strongly Disagree" or "Disagree" to the question if they feel ashamed of their Nepali identity/heritage.

Moreover, 83% of the respondents also say they have not let go of any aspects of Nepali identity. Culture (for 90% of respondents), Language (for 78.7%), Family and friends (for 76.4%), Food (for 72%), and Religion (for 55%) are the top five areas where the Nepali diaspora base their identity on. Caste/Ethnicity (32.4%) and Political Belief (8.6%) are less important.

The issue of "connection to Nepal" can be diverse. It is generally perceivable that if an individual is a first-generation immigrant, their connection will be stronger than those of later generations. Moreover, the first generation might put effort in maintaining their connection in several ways, including inculcating Nepali culture in their children as they grow up. Largely, connections to Nepal are felt and expressed through emotional attachments with families, cultural heritage and a sense of identity, interest in cultural practices in terms of their language, customs and rituals, feeling of nostalgia and longing for their homeland, conflicting feelings about their dual identity, their social and economic engagements, and their elevated political and social awareness and the need for transformation in Nepal. However, over generations these emotional ties are expected to decline, as has been well expressed for the 'older diaspora' by

Gellner and Hausner (2018). Answers to the following questions in our survey are illustrative of these issues and perspectives.

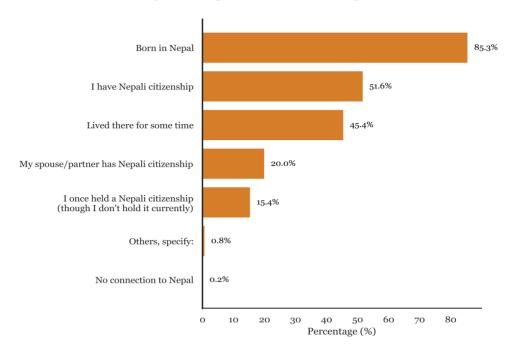
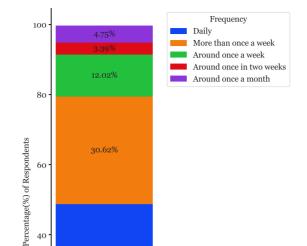


Figure 30: Type of Connection to Nepal

When asked "What are your connections to Nepal?", (see Figure 30) a vast majority of our respondents (85.3%) said they were born in Nepal, followed by 51.6% still holding Nepali citizenship. Similarly, 45.4% said they have lived in Nepal for some time, 20% have a spouse/partner who has or retains Nepali citizenship, and 15.4% once held a Nepali citizenship. 0.2% of our respondents said they have "No connection" to Nepal.

Box 5: Building Nepali Identity Through Community Programs

This respondent came to the US in 2017 to pursue his PhD in Physics and plans to return to Nepal eventually. He works as a graduate assistant in his university and secretary in the Michigan Nepalese Community where he teaches Nepali concepts to Nepali students and hosts programs to support projects. He revealed the difficulty the first-generation immigrants face in terms of social and economic status as most immigrate on EDV program as non-skilled workers. He stated that the second generation, however, does not face the same issues. Community centres in Texas, Colorado, and Virginia host Nepali programs, language and art classes, and sports events. The Nepali Association of Michigan organizes interactions with the Nepali people and teaches the new generation about Nepali culture through classes and sports events. He emphasised the importance of these interactions to establish a sense of national pride in the second-generation. He believes that help from NRN communities should be extended to the entire diaspora community rather than making it political party-centric. He suggested that the Nepali Embassy could improve its timeliness, awareness efforts, and outreach to encourage the diaspora to return to Nepal.



48.84%

20

Figure 31: Frequency of Spoken Contact with Family and Friends in Nepal

Another important dimension of the Nepali connection of the diaspora population in the US is the use of the literal connection (through telephone and other technological devices) with family and friends living in Nepal. Nearly half of the respondents (48.84%) still maintain "daily contact" with Nepal-based family or friends, followed by 30.62% who say they are in contact "more than once a week". This is followed by 12.02% who say they are in contact "around once a week", 3.4% who are in contact "around once in two weeks", and 4.75% who say they are in contact "around once a month". A small proportion (0.39%) do not maintain contact. All this is also suggestive of a mostly "new diaspora" population (most first generation) that wants to keep a strong connection with their family and friends in Nepal. The ease of using communication technology in recent decades has helped sustain these tendencies among the Nepali diasporas.

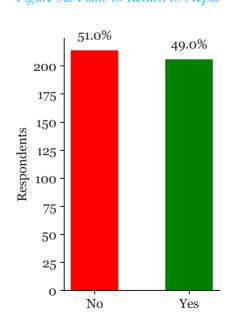


Figure 32: Plans to Return to Nepal

On their plans to "Return to Nepal' Less than half (49%) of the respondents say they plan to return and settle in Nepal, while 51% say they do not have such plans (Figure 32).

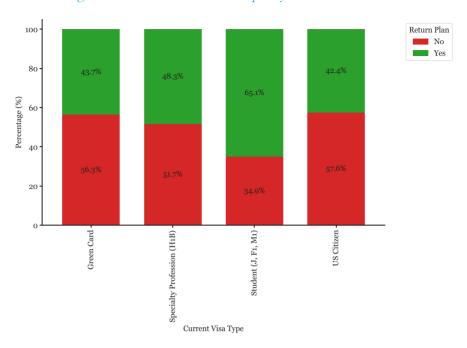


Figure 33: Plans to Return to Nepal by Current Visa Status

Green Card holders show a slight inclination toward staying, with 56.3% choosing "No" and 43.7% planning to return, likely due to their permanent residency status. H1B holders are balanced, with 51.7% opting to stay and 48.3% planning to return, reflecting their career-driven residency. US Citizens predominantly lean toward staying, with 57.6% choosing "No" and 42.4% planning to return, possibly due to their established ties in the country. Student visa holders (J, F1, M1) exhibit a stronger intent to return, with 65.1% selecting "Yes," driven by educational and career pathways. In contrast, TPS holders and Other Professionals show more significant variation: 56.2% of TPS holders intend to stay, while 87.5% of Other Professionals plan to return. G4 visa holders unanimously plan to return (100% Yes), highlighting the temporary nature of their status.

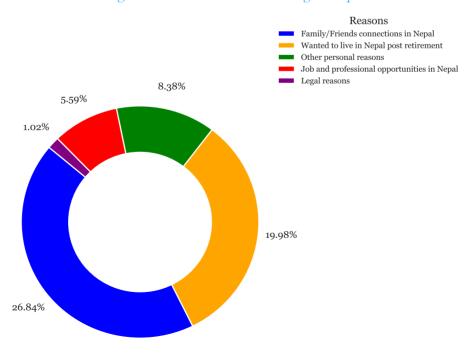


Figure 34: Motivation for Returning to Nepal

Those who plan to return to Nepal had multiple reasons. Among them, "Family/Friends connections in Nepal" is the top choice for our respondents, with 27% selecting this option. This is followed by "Wanted to live in Nepal post-retirement" with 20%. "Other Personal Reasons" is the third option chosen by 8.4% of the respondents, and "Job and Professional Opportunities in Nepal" which is the next choice for respondents, chosen by 5.6%. These reasons show the emotional attachment of the diaspora not just toward their family and personal ambitions, but also toward possible career pathways. This also shows a tendency among first-generation members to resist amalgamation or assimilation in the US.

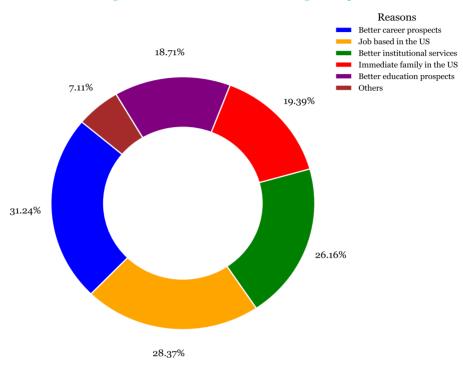


Figure 35: Reason for Not Returning to Nepal

Conversely, those who express no intention of returning to Nepal articulate a variety of compelling reasons (refer to Figure 32). The data highlights that 31.2% of respondents identify "Better Career Prospects in the US" as a predominant factor for staying back. This is closely followed by 28.4% who prioritize having a "Job based in the US" and 26% who say "Institutional Services (Healthcare, Infrastructure, Schooling, etc.) in the US" as their reason to not return. Similarly, 19.4% emphasize the presence of "Immediate Family in the US", and a close 18.7% prioritize "Better Education Prospects in the US" for both them and their children as reasons not to return. The "Other Reasons" category, constituting 7.1%, includes predominantly negative factors such as the unstable political situation in Nepal, limited employment opportunities, lack of financial incentives, and complexities of repatriation. These findings were substantiated through discussions with KII participants, thereby lending credibility to both positive and negative reasons.

An emerging challenge lies in the relatively subdued interest among the second-generation Nepali diaspora in maintaining ties with Nepal. The effort to forge connections with this demographic has emerged as a complex undertaking for many Nepalis in the US. In response, respondents have proposed a range of strategies to address this predicament. One suggested approach involves creating opportunities for second-generation Nepalis to engage in internships and employment ventures within Nepal, facilitating knowledge transfer. Both the public and private sectors in Nepal and the US could collaborate to establish such provisions. Additionally, recommendations underscore the need for the Nepali Embassy in the US to foster greater engagement. This could materialize by organizing cultural events, offering Nepali language training and orientation programs, and promoting employment prospects in Nepal. These efforts are strategically geared to bolstering engagement and connection with the second-generation diaspora, a segment critical for maintaining ties and fostering cross-cultural exchange.

Box 6: Bridging Generations: Building Connections

This informant came to the US initially as a student and has been there on and off for 20 years. He believes that the diaspora through various organisations and associations has a crucial role in providing financial, technical, and knowledge support during times of need. He noted being actively part of such four-five organisations and contributing to his homeland. He revealed that it may be challenging for first-generation immigrants to adapt to the American lifestyle due to language, accent, competition, and safety concerns. However, for second-generation immigrants, those barriers usually do not exist allowing them to easily assimilate with the culture abroad. Sometimes, the second-generation diaspora may take a different route in terms of connecting with Nepal. They may also come back after a while because they want to look for their identity and their roots. He strongly believes that the GoN could be more forthcoming in extending help and support on such matters. He suggested that GoN should start recognising the diaspora and their utility in knowledge and technology and establish favourable investment and tax legislations.

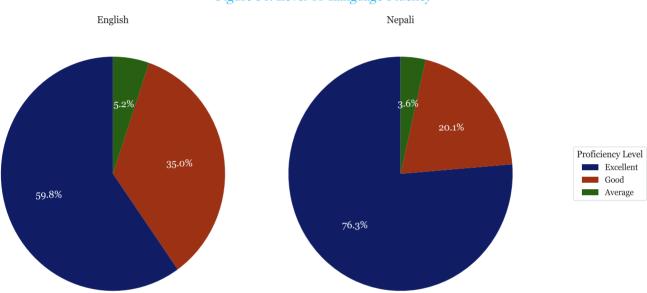


Figure 36: Level of Language Fluency

Language proficiency plays a pivotal role in shaping individuals' perspectives regarding livelihood opportunities and their affiliations with Nepal and other communities. The proficiency levels of the Nepali diaspora in English and Nepali languages, as self-assessed, are outlined in Figure 36, reflecting a substantial majority who exhibit fluency in both languages. As in Figure 36, within the survey, a noteworthy 59.7% rate their English proficiency as "Excellent", followed by 35% as "Good", 5.3% as "Average", and just 0.1% as "Below Average" or "Poor". Similarly, regarding Nepali language proficiency, an impressive 75.7% consider themselves "Excellent", 19.8% as "Good", 3.6% as "Average", and only 0.7% as "Below Average" or "Poor".

Insights from KIIs underline the strategic advantage of possessing proficiency in an additional language, significantly enhancing employment prospects and bolstering social interactions within the American context. Proficiency in Spanish is particularly prized. Notably, opportunities have increased for Nepalis in areas such as healthcare and childcare, where there's a preference for employing fellow Nepalis. The employment of compatriots is seen to provide reassurance, particularly in roles involving the care of children and adults. Moreover, the hiring of Nepali individuals to teach the language to children has gained momentum, allowing first-generation parents to nurture their Nepali heritage within their offspring.

Most of the diaspora actively participate in Nepali festivals and rituals, underscoring their steadfast commitment to cultural and religious values. Cultural exchanges among fellow Nepalis are particularly vibrant during festivals like Dashain, Tihar, Lhosar, Nepali New Year, and various socio-cultural events like weddings, *bratabandha*, and *ihi* ceremonies. These engagements serve as vital conduits through which the Nepali diaspora preserves their cultural essence and sustains a strong sense of identity.

Box 7: Building Bridges Across Borders

This informant moved to the US in 1999 after completing his MBBS in Nepal and currently works as the Regional Medical Director of a federally qualified health centre in Ohio which focuses on primary care, dental, and behavioural health services. Additionally, he teaches at Ohio State University and provides internships to Nepali MBBS graduates. He talked about his investments in Nepal's hydropower sector, agricultural enterprises, and healthcare facilities. He stated that he is not concerned about the repatriation of the profit made in Nepal and that his investments are driven by his desire to return to Nepal at some point. He is the founding president of Central Ohio Nepali Association and Association of Nepali Bhutanese in America, and he holds the position of the national advisor to the NRN. He arranged the shipment of vaccines to Nepal during the COVID outbreak, coordinating with the governor of Ohio, the Nepali Embassy in Washington, the Ministry of Health, and other stakeholders. Hence, 1.5 million doses of Johnson & Johnson vaccinations were given to Nepal. Additionally, he contributed Rs. 2.8-3.0 million through fundraising efforts for the installation of oxygen plants at the Manmohan Hospital in Pharping, Nepal. In the US, he set up an organisation called ANBA (Association of Nepali Bhutanese in America) amid COVID with the primary goal of bringing the two communities together and help each other at the time of emergency.

As a policy recommendation, he also suggests that the GoN should include economic contributions made by the Nepali-speaking Bhutanese population in terms of the remittance and investment they contribute to Nepal's economy. He noted that currently, Nepali-speaking Bhutanese population have land, property and family as well as financial investments in Nepal. He suggests that their socio-economic transactions are an untapped area that GoN could focus on to maximize diaspora contributions.

4.7 SOCIAL CONTRIBUTION BY THE DIASPORA

The Nepali diaspora in the US is found to be engaged in charitable and volunteering activities in various capacities both domestically and remotely in the US as well as in Nepal. The diaspora is involved in a wide spectrum of engagements, philanthropy, and volunteer work in Nepal (see Figure 37).

In our survey, 57.8% of the respondents responded positively (said 'Yes') about donating to charity and other organisations for various causes in Nepal. Supporting for 'Education' has been a top priority (26.34%) followed by disaster relief (22%), the health sector (14.5%), social empowerment (11.16%), women and girls' empowerment (10.17%), and others.

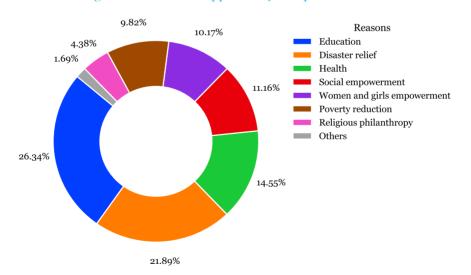


Figure 37: Charities Supported by Diaspora Members

Further exploration with the respondents made it more apparent that the Nepali diaspora in the US were involved not only in formal charity activities but also provided informal support to other Nepalis in US as presented in Figure 37. We asked respondents if they have provided support to other fellow Nepalis in the US by offering financial help,

engaging in philanthropic engagements, volunteering, etc. This question aimed to gauge the feeling of togetherness and desire for the diaspora to connect with and help fellow Nepalis away from their homeland. To this, 51.5% of the respondents said "Yes", and 48% said "No."

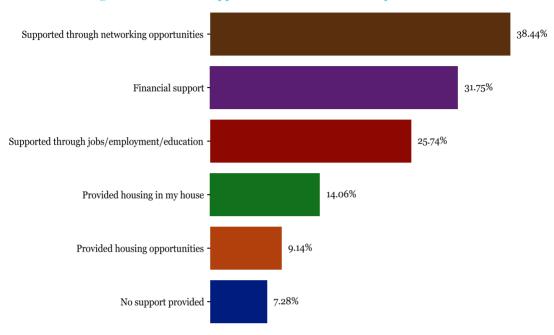


Figure 38: Informal Support Provided to other Diaspora Members

It was found that the diaspora provided various informal support to other Nepali diaspora members. Of this, support through "networking opportunities/associations" was highest at 38.44%, followed by "financial support" provided by 31.75% of the respondents. 25.74% of the respondents also provided support through "jobs/employment/education", while 14.06% provided support through "housing in my house" and 9.14% said they "provided housing opportunities" to other diaspora members. These findings were also supported by the views provided in the KII with various individuals.

Box 8: Global Impact Workshop

Since joining a university, this professor has taught a variety of undergraduate and graduate courses in sociology and gerontology. Along with providing broad and in-depth information about the course content, the professor felt that students should also be exposed to: (1) social and historical diversity of social structures and institutions; (2) cross-cultural applications and analyses; and (3) issues related to social and global changes. Therefore, in their teaching approach, they employ a multidimensional, interdisciplinary, and global perspective, drawing from "knowledge" related to different academic disciplines as well as their research and service experiences. Together, these approaches contribute to increasing students' critical thinking capabilities and the internationalisation of the discipline. To bridge the gap between classroom teaching and practical experience, a summer workshop entitled "Sociology of the Third World" was established in 1992. This workshop was designed to enable students to gain positive experiences and knowledge outside the Western classroom, as well as help them understand and appreciate the attitudes and values of people in another culture and how they shape behaviour and interaction. Thus, students are faced with the challenge of learning through new experiences and opportunities. At the end, this workshop has helped students develop a critical awareness and sensitivity that is difficult to achieve in a classroom setting.

The workshop is conducted in Nepal. Overall, the workshop has been a significant contributor to one of the most important missions of the university, i.e., liberalisation and internationalisation of the course curriculum. Over time, several students have presented papers based on their field research in Nepal at various conferences. The professor has coauthored and published an article on the Nepal workshop in a reputed sociological journal, and this article has become a theoretical roadmap for educators who want to establish similar workshops in other countries. This workshop has been offered every summer since 1992 and has involved approximately 600 students as well as 10 faculty members as participants. However, for the last 10 years, this workshop has been housed in the Department of Kinesiology, and the name of the workshop has also been changed to "Life in Altitude."

The unintended consequences of this workshop are fascinating. Since 1992, this workshop has produced an average of 25 American students each year who became great followers, and consequently, unofficial ambassadors of Nepal for the US. Some of the students, while in Nepal, unofficially adopted Nepali children belonging to their Sherpa guide, porter, etc., and provided financial support. Hence, over a period, hundreds of Nepali children have been educated through the financial contributions of the university's students. Many students who have become successful professionals have maintained contact with their Nepali friends whom they met while in Nepal. In fact, some of them sponsored the sons and daughters of their Nepali friends to pursue higher education in the US. Most interestingly, in 2006, one group of past students got together, raised enough money, and established an orphanage in the city of Pokhara called "Sam's House," which at present houses 45 children.

4.8 SATISFACTION LEVEL OF NEPALI DIASPORA IN THE US

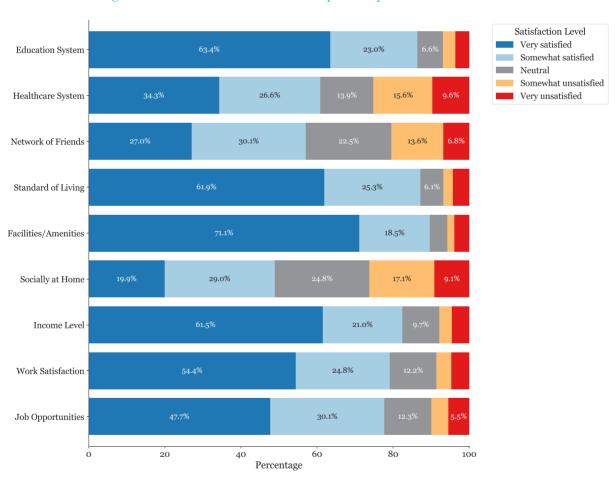


Figure 39: Satisfaction Levels of the Nepali Diaspora in Different Sectors

The satisfaction levels among the Nepali diaspora in the US, akin to any diaspora community, exhibit considerable variability based on individual circumstances such as migration motivations, socio-economic status, cultural heritage, educational attainments, access to healthcare, employment avenues, and assimilation within American society. Acknowledging the multifaceted nature of experiences and viewpoints within the Nepali diaspora in the US is crucial.

Within the framework of this survey, earnest efforts were made to gauge their levels of contentment, as depicted in Figure 39.

This figure underscores a prevalent trend where a significant majority of respondents indicate satisfaction levels ranging from "very satisfied" to "somewhat satisfied", which could be collectively referred to as the "satisfied block", with cumulative percentage surpassing 50% across most parameters. This trend is consistent across various aspects, barring one parameter: "Socially, how much do you feel at home?" wherein 49% expressed satisfaction. Similarly, the aspect displaying a notable dissatisfaction rate is the "Reliability of the Network of Friends", with nearly 45% of respondents expressing dissatisfaction. Furthermore, a significant point of contention among the diaspora pertains to the "Healthcare System" in the US, as 40% of respondents indicate neutrality to dissatisfaction.

Conversely, optimism prevails in relation to "Job Opportunities", with 78% of respondents falling within the "satisfied block" (comprising 48% "very satisfied" and 30% "somewhat satisfied"). A parallel trend is observed concerning "Work" and "Income Level", both receiving 79% of respondents' satisfaction. Impressively, 82% express satisfaction with their "Income Level", while a noteworthy 90% affirm satisfaction with "Facilities/Amenities available" and the "Standard of Living".

These critical parameters underwent comprehensive discussions with KII participants, who also echoed similar sentiments. Their insights converge with the survey findings, collectively asserting that a significant portion of respondents find substantial satisfaction across vital dimensions of their lives as members of the Nepali diaspora in the US.

Our survey also focused on finding the differences of opinion among men and women members of the Nepali diaspora regarding their satisfaction with the level of income and job opportunities as presented in Figure 39. In reference to Figure 39, it is evident that in the "unsatisfied block" (i.e. sum of "Very unsatisfied", "Somewhat unsatisfied" and "Neutral"), the proportion of women is higher whereas in the "satisfied block" the proportion of men is higher. This is perhaps suggestive of pressures and discrimination faced by women.

Box 9: Bridging Roots and Aspirations

This respondent came to the US with his family through the Diversity Visa lottery 17 years ago. He noted that there exist several cases where Nepali diaspora stay as Green Card holders in the US, including his family members, which may be due to the desire to retain some connection/identity with Nepal. He shared he has invested in market shares and additional properties besides his normal job and that many Nepali diaspora engage in investment activities. He believes that Nepali income and other social indicators may be lower than other Asian-American communities as a vast number of Nepali immigrants are still the first generation and hence, the diaspora is at a very an early stage. He shared that the older generation of Nepalis in the US are still focused on community work like they did back home. The younger generation, however, is not as involved when it comes to the Nepali community. He noted that in Nepal, NRN primarily focuses on property rights and continuation of citizenship. While in America, the focus is on recognition and supporting the Nepali community. He shared that the NRN community is very enthusiastic in investments, donations, and philanthropic engagements but may be demotivated due to bureaucratic hurdles like inefficient management and lengthy processes. Additionally, he believes that the diaspora could be encouraged to return to Nepal if legislation on job security and positive work environment in education, healthcare etc. are introduced in Nepal.

4.9 FAITH AND SKEPTICISM WITH CORE INSTITUTIONS OF THE US SYSTEM

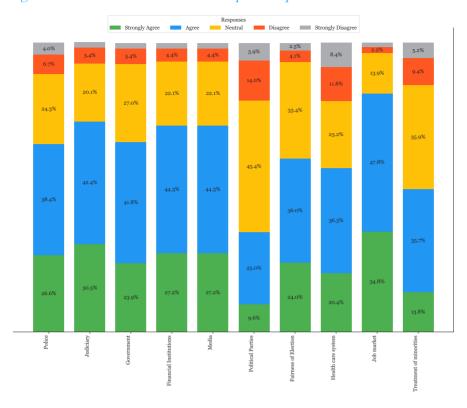


Figure 40: Satisfaction Levels of the Nepali Diaspora in Different US Facilities

The survey sought to evaluate respondents' perceptions and levels of trust in key US institutions. Participants were asked to score their belief and confidence in institutions such as the police, judiciary, government, financial institutions, media, political parties, fairness of elections, healthcare system, job market, and the treatment of minorities. The analysis aimed to understand not only the degree of trust but also the sentiment behind these scores, exploring whether respondents view these institutions as functioning effectively and fairly or if they harbour scepticism regarding their integrity and performance. This dual approach of quantitative scoring and qualitative sentiment provided a nuanced picture of public faith—or lack thereof—in the pillars of the US system.

Findings show that majority of respondents are 'Satisfied' or "Strongly Satisfied' with the US' police (65%), judiciary (73%), government (66%), financial institutions (71.5%), media (71.5), job market (83%). Respondents are however neutral about political parties (45.4%), fairness of election (33.4%) and treatment of minorities (36%). Similarly, a significant percentage of respondents are either "Dissatisfied" or "Strongly Dissatisfied" with the US political parties (20%), healthcare system (20%), treatment of minorities (15%).

The survey also tasked the participants with categorizing their confidence levels in core US institutions, a classification we cross-referenced with their duration of residence in the US. What this showed was that that as respondents spend more years in the US, their confidence tends to generally amplify across all dimensions of the US system scrutinised in the survey. This includes their faith in the job market, fairness of elections, financial institutions, the US government, healthcare system, judiciary, media, police, political parties, and the treatment of minorities. Notably, confidence in the fairness of elections, the government, and the police demonstrate robust positive trends, with faith in the healthcare system exhibiting the most robust upward trajectory. It is worth highlighting that irrespective of their length of stay in the US, trust in the judiciary, financial institutions, fairness of elections, and the government remains consistently high.

However, it is important to note that this trajectory of confidence is not uniform across all dimensions. While confidence in the institutions reflects a strong positive correlation with the duration spent in the US, trust in media, treatment of minorities, and political parties reveal weaker positive trends. Although confidence in these aspects of the US system also appears to increase over time, the trendlines are less distinct.

KIIs shed light on the transformative nature of confidence among the Nepali diaspora in the US over time. Longevity of stay contributes to increased familiarity with American systems, procedures, and norms, leading to a deeper understanding and confidence. This maturation is interwoven with greater integration into US society, yielding richer and more positive experiences, coupled with an increased sense of stability and security.

KIIs also illuminated the intricate factors influencing confidence evolution. Short-term migrants often grapple with initial uncertainty, cultural adaptation, and unfamiliarity with local systems. However, as they acclimate, firsthand experiences shape their perceptions. Exposure plays a significant role by enabling individuals to engage with diverse viewpoints, access varied information sources, and develop a comprehensive understanding of US institutions. This augmented exposure fosters a sense of familiarity, ultimately contributing to the amplified confidence observed. It was stressed, however, that factors beyond mere exposure influence aspects like media perception, treatment of minorities, and political parties, entailing complex socio-political dynamics.

4.10 POLICY PRIORITIES FOR GOVERNMENT OF NEPAL

Figure 41: Beliefs in the Relevancy of Policies for the Benefit of the Respondent, their Family, or their Employer.

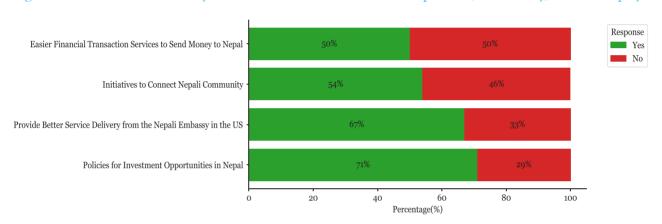


Figure 41 highlights the proportion of respondents who support various policy recommendations for the Government of Nepal. Policies for investment opportunities in Nepal received the highest level of approval, with 71% of respondents endorsing this initiative, reflecting the diaspora's strong interest in contributing to Nepal's economic growth. Similarly, better service delivery from the Nepali Embassy in the US was supported by 67% of respondents, indicating a significant demand for improved consular services. Initiatives to connect the Nepali community were backed by 54% of respondents, showing moderate support for efforts to foster stronger community bonds. Lastly, easier financial transaction services to send money to Nepal received 50% support, highlighting an evenly split opinion, possibly due to existing challenges or satisfaction with current systems.

Figure 42: Beliefs in the Priority of Potential Policies the Government of Nepal could Implement for NRNs in the US.

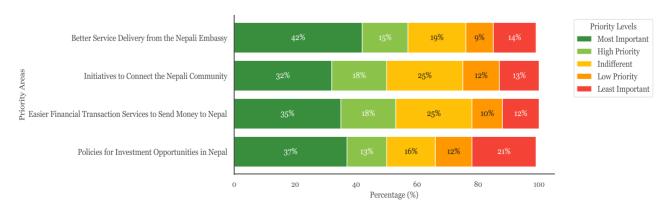


Figure 42 highlights the diaspora's perspective on the priority of potential policies the Government of Nepal could

implement for NRNs in the US. Among the options, better service delivery from the Nepali Embassy stands out as the most important, with 42% marking it as the highest priority and an additional 15% considering it a high priority. This indicates a clear need for enhanced efficiency and accessibility in embassy operations. Policies for investment opportunities in Nepal also received strong support, with 37% ranking it as the most important and 13% as a high priority, underscoring the diaspora's interest in contributing to Nepal's economic development. Similarly, easier financial transaction services to send money to Nepal were considered a key focus, with 35% marking it most important and 18% as high priority, reflecting the importance of seamless remittance systems. While initiatives to connect the Nepali community were less emphasised, 32% still ranked them as the most important, and 18% as high priority, suggesting a secondary but significant interest in fostering community ties.

The findings underscore the requirement for the GoN to institute investment-friendly policies targeting the diaspora. Sectors like infrastructure, renewable energy, tourism, technology, academia, and education stand out as significant areas with ample opportunities for contribution by those considering returning to Nepal. However, respondents also flag systemic challenges, including political instability, bureaucratic obstacles, and perceived investment risks, as deterrents to engagement. Conversations with respondents highlight concerns such as bureaucratic hurdles and scepticism about the Nepal Government's intentions, particularly among second-generation NRNs.

The issue of sound policies for the Nepali diaspora presents a paradox. While the GoN extends support, it also simultaneously enforces restrictive measures, such as requiring producing citizenship of three generations for financial, property, or legal matters, which discourage engagement—particularly among second-generation NRNs. Meanwhile, the lack of enticing opportunities in Nepal, spanning job opportunities, education, infrastructure, and healthcare, complicates the return of second-generation Nepalis. This underscores the need for the GoN to create incentives and pathways for of academically inclined individuals eager to contribute to Nepal's development.

The issue of dual citizenship is a key concern for the Nepali diaspora, prompting diaspora associations to lobby for amendments. The perspective from US-based diaspora associations emphasizes the need for equitable participation and engagement rather than viewing the diaspora solely as an economic unit. Welcoming policies are crucial as the diaspora seeks a more inviting atmosphere.

Recent amendments to the Nepal Citizenship Act, 2006 hold significance, though respondents are aware that these changes do not equate to a guarantee of heightened investment or socio-political transformation in Nepal. They view GoN's continued fulfilment of NRNs' demands as pivotal. Government officials stress that diaspora issues hold priority while also upholding Nepal's integrity and sovereignty. Initiatives like the Brain Gain Center (BGC) aim to tap the diaspora's skills and expertise.

The findings underscore the importance of creating a comprehensive map of the Nepali diaspora in the US. Such a mapping can identify avenues for cooperation, collaboration, and investment. Utilizing the resources of influential Nepalis can catalyse collaborations in academia, talent acquisition, professional events, and knowledge sharing. This approach can facilitate expertise transfer, fostering socio-economic investment in Nepal.

The issue of NRN associations experiencing politicisation has led to differences that hamper collaboration. While efforts to minimize this divide are crucial, the diverse nature of the diaspora presents a challenge in reconciling individual aspirations under a unified umbrella. Balancing individual rights, incorporating US state laws, and considering sensitivities are vital in this mapping endeavour.

Box 10: Advancing Nepali Healthcare

After finishing medical school, he moved to the US for further studies and training. He shared how challenging the medical field is due to many requirements and exams in the US. He now works in gastroenterology and does philanthropic activities, mainly supporting organisations like Maiti Nepal. He spoke about how many Nepalis in the US invest in the stock market and real estate, and own gas stations. He emphasised the importance of education to gain economic mobility abroad. He revealed being the founding president of the Texas Nepalese Medical Association and Himalayan Health Clinic, which provides free healthcare focusing the Nepali community once in a month, continuing medical education (CME), and helping incoming graduate doctors from Nepal. Through these organisations, he shared extending help through health camps and fundraising to distribute clothes and medical goods during the 2015 earthquakes in Nepal. Furthermore, his team was mobilised in heavily affected areas and organised eight health camps in various locations.

They focused on education, sending ventilators, oxygen concentrators, masks, and other equipment during COVID. His organisation also sent resources and medicines during dengue outbreaks and raised funds to support during emergencies. He believes that more people would be inclined to return to Nepal if GoN is able to identify individuals through a social network and offer them positions of responsibility in various fields including medical, computer, agriculture, and banking. He noted that Nepalis are reluctant to invest in Nepal due perhaps to the ambiguous legal provisions that discourage investment. The same applies to the citizenship policy which further demotivates the second generation from developing a sense of belonging toward Nepal.



V. Analysis and Discussion

Using Kuznetsov's "Ladders of Diaspora" and Bhattarai's "Patterns of Interrelationship" frameworks, the following analysis presents the findings of this study. The Nepali diaspora in the US is a dynamic, heterogenous, and evolving community with distinct stages of development. From the initial "Forming" stage to the pinnacle "Matured" stage, the Nepali diaspora has demonstrated resilience, cultural preservation, and a commitment to making a positive impact both in their adopted homeland and in Nepal. But there are also stories of hardships, adaptation difficulties, and the desire for many to return to their homeland. The findings highlight the diaspora's journey from small, close-knit communities to influential and established contributors to the US society while maintaining strong ties with their Nepali heritage. These diverse experiences are analysed through this framework which provides valuable and comprehensive approach to particularly understand the diaspora's level of integration, contributions, and potential to give back to Nepal based on their stage in the ladder.

What is important to note is that the Nepali diaspora in the US and their realisation of one of the five stages is totally contingent on their individual experiences. As outlined in our findings, the Nepali diaspora experience rests on the individual and family unit.

Forming: At this stage, the Nepali diaspora in the US is characterised by relatively recently migrated people either as students or through EDV processes. It is primarily marked by these people establishing small, close-knit communities which mainly include first-generation immigrants who have recently arrived in the US. Respondents at this stage are in the process of adapting to the American way of life while preserving their Nepali cultural identity. This is evident in the responses collected through the survey and in views collected through KIIs and FGDs. Responses suggest their initial challenges related to language, employment, and cultural integration. But the KIIs furnished information that senior batches of students, senior generations, or those who had been living in the US earlier had provided support of various kinds. These support in cash and kind include temporary shelter, finding jobs, introducing other members of Nepali diaspora, as well as providing financial support to them. As they are at the stage of settling, on the one hand they do have a strong emotional attachment to their just-left homeland. But on the other hand, they are also struggling in one way or another. Under such circumstances, this range of diaspora also demonstrated their potential to give back to Nepal mainly through remittances sent to support family members and communities back home.

The reason for the Nepali diaspora comprising of mostly early "forming" stage/lower rung development activities can have a few possible explanations. Firstly, as mentioned earlier in the paper, the volume of Nepali people emigrating to the US increased mostly since the 2000s, therefore they have not had a lot of time to move up the economic ladder. Secondly, there are several socio-economic factors that contribute to their current stage. First, Nepalis who enter the US through the EDV program have been generally seen as people who tend to prioritise low skill work. FGD and KII outcomes suggest that these first-generation immigrants generally tend to have lower economic and educational background. One respondent said, "a lot of people have come under the DV program, and they mostly come as non-skilled people...Nepali people also tend to work on a small-scale, for example, in hotels or beauty parlours. People who come to America tend to work straight away, possibly missing out on education possibilities, thus their average salary is comparatively lower." There also exists preferential treatment against minority groups with regards to job opportunities because of which there could be difficulties for the Nepali diaspora. A view that emerged during the KII was along the following lines, "There is obviously going to be a bias toward hiring American workers. And due to the status of possibly not being an American and such, there also seems to be an income disparity. Language is another barrier for the Nepali diaspora."

The fact that Nepal is still largely at this stage of diaspora formation is verified from the fact that a higher share of diaspora is mostly engaged in early stage i.e. sending remittances (59%), and a lower share of people is engaged in financial investments (9%-15%) and even a lower percentage in philanthropy and institutional building activities.

Establishing: As the diaspora group grows increasingly settled in the destination country and begins to gain more social, technological, and economic power, they can progress toward providing other forms of support to their countries of origin, including philanthropic activities. Along with better settlement of the diaspora, the potential of their native country benefiting also grows beyond sending only remittances to family back home to supporting charities and organising donation activities, especially during times of need. In this stage, motivated by social and

philanthropic reasons, the diaspora collectively send help to local leaders, organisations, and local governments, and contribute to development projects, and engage in advocacy campaigns to raise awareness about issues affecting their homeland. These activities help strengthen ties between the diaspora and their homeland while contributing to the development of the country of origin. Findings of the study through the survey as well as KII suggest that the first-generation immigrants who are getting better settled, mostly in about a decade or so, have been increasingly making their contributions to philanthropic activities such as in supporting in the aftermath of the earthquake in 2015 and during the COVID-19 pandemic, together with the fellow diaspora who are established, advanced and mature ones.

As the Nepali diaspora in the US enters the establishing phase, their philanthropic activities play a significant role in strengthening the ties between the diaspora and Nepal. Their willingness to invest, not only financially but also in terms of time and effort, showcases a deep sense of commitment to contributing to the betterment of Nepal, which emerges as a strong sense of link and duty that the diaspora groups perceive toward Nepal. The establishing diaspora's philanthropic initiatives align with the core values of social responsibility, cultural preservation, and a desire to positively impact their country of origin. Their actions exemplify the evolving relationship between the diaspora and Nepal, moving beyond mere remittances to becoming an active agent of change and development, ultimately shaping the narrative of the Nepali diaspora's role in transnational philanthropy and engagement.

Diaspora members shared personal narratives detailing their journey from being newcomers to becoming more established in the US. They expressed a sense of gratitude for the opportunities and success they have achieved in their host country, and how these experiences have sparked a desire to give back to their homeland. The interviewees also emphasised that their more settled social integration in the US has provided them with the platform, financial ability, and social connections to initiate and contribute to philanthropic efforts back home. They also highlighted the importance of creating a positive impact in Nepal and a sense of unity and fulfilment they derive from actively participating in humanitarian activities that benefit fellow Nepalis. Discussions also centred on collective experiences and shared aspirations among the diaspora members. Participants deliberated on the most effective ways diaspora members could pool resources and collaborate for philanthropic projects in Nepal. They also explored the potential for creating community-led initiatives to address specific socio-economic challenges in the home country.

Additionally, the FGDs provided insights into the importance of diaspora associations like the NRNA and various local associations in fostering partnerships with local organisations and government entities in Nepal to ensure sustainability and long-term impact of their philanthropic activities. The narratives shared in these qualitative interactions paint a comprehensive picture of the establishing diaspora's dynamism, showcasing their growing sense of responsibility toward Nepal and the steps they are taking to actively contribute to the country's development. These insights further enrich the understanding of how the Nepali diaspora in the US embodies the establishing stage of the diaspora evolution, and how their philanthropic efforts play a pivotal role in forging stronger bonds between the Nepali diaspora and Nepal.

Established: The general understanding about this stage is such that once the diaspora becomes established in their destination country, they begin investing more in their native country, enabling them to make more long-term, institutional positive contributions back home. Investment activities may include FDI and investment in new institutions in the country of origin, such as research institutes and universities. Moreover, diaspora members become entrepreneurs and engage in international trade between their host country and the country of origin, leveraging their business networks and cultural understanding to facilitate cross-border economic activities. This stage is also characterised by an increased number of second and third-generation immigrants who have achieved a significant degree of social and cultural integration in the host country as they typically attain a good deal of stability in the destination country, with established careers, educational achievements, and communities or networks to connect with people from similar cultural backgrounds.

From the findings, as discussed before in terms of patterns of investments in Nepal and their gradual increase in the confidence level in the core institutions in the US systems can be suggestive of the transition toward a more established ladder. This is also partly apparent from those KII respondents as they have been already investing together with other friends and relatives in Nepal in several sectors, such as hydropower, agriculture, services and tourism. Over time, the diaspora tends to establish strong business networks and connections in both the host and

home countries. The fact that the Nepali diaspora have been investing together with friends and relatives in Nepal indicates the development of robust business networks among the Nepali diaspora in the US. These networks play a crucial role in facilitating further investments and collaborations. At the same time, social cohesion, and a sense of community among diaspora members shows that the Nepali diaspora are part of the "established" stage of diaspora formation. This cohesion is likely to continue as they maintain their cultural ties and emotional connections with their homeland.

However, it still remains an area of investigation in the future in terms of the timeframe it would require for the first-generation immigrants, who feel connected to Nepal, to reach this stage. Likewise, it is still uncertain whether the second, third or later-generation diaspora would have a similar level of zeal to invest back in their ancestral land after they have been absorbed in the US. This question lingers because KII respondents are uncertain about their children's emotional attachment to Nepal in the long run. They may become tourists, or only some may recognize economic potential—though this remains uncertain.

Advanced: Following Kuznetsov, this stage of diaspora is marked by their activities pertaining to the transfer of knowledge and technology from the country of destination to the homeland or ancestral land. Diasporas establish professional and academic collaborations between institutions in their host country and home country, facilitating social, cultural, technological, and economic transactions between the two. It is important to note that in more advanced stages of diaspora integration, activities from previous stages, including remittances and philanthropic activities, do not cease; instead, they are built on and supplemented. Once diasporas have reached an advanced stage of integration, members are highly integrated into their host country's society, typically adopting the dominant culture and primarily identifying themselves as part of the host society while maintaining aspects of their native culture. Diaspora members often achieve higher levels of success in their professional careers, holding prominent and leadership positions in various fields, have a global outlook, and actively engage in international matters. Moreover, diaspora social networks grow more diverse and extensive, and interethnic marriages may become more common.

It is evident from the study findings that some initiatives of professional and academic collaborations are happening between the diaspora community and Nepali institutions. However, these only few examples pointing toward the advanced stage, although from a historical perspective, it has still largely been attained by the first-generation diaspora. These though have established precedence, there remains an area of examination in the future if this could continue during the time of later generations of the Nepali diaspora in the US to hold the pattern true.

Similarly, the active involvement of the Nepali diaspora in the US in organising cultural and public events such as the yearly *Indra Jatra* festival and communal *bratabandha* ceremonies, among others, as well as hosting educational programs and exchange initiatives that promote mutual understanding and appreciation between Nepal and the US, suggests an advanced degree of socio-economic integration within the US society.

Matured: The last stage of the "Ladders of Diaspora" framework is distinguished by institution-building, in which diaspora members support promotion of professional fields and establish medical, engineering, academic, nonprofit and for-profit institutions. Diaspora members achieve a highly global outlook and integration into the host society. They may be highly mobile and have connections to multiple countries as they grow more comfortable navigating various cultural contexts easily. In this stage, diasporas may hold more leadership positions and significantly contribute both to their host and native countries. The diasporas are an established and influential part of the host society, often holding positions of power and actively participating in various sectors.

The Nepali diaspora has spread across multiple stages of diaspora development—from the forming to the matured stages. Members of the Nepali diaspora were also found working on institution development in Nepal in addition to remittance-sending and individual financial investments to support Nepal's development aspirations. These institutions range from academic and policy research organisations, private start-ups and businesses, charity-based organisations, and technical- professional services, among others.

Similarly, there are some Nepali diaspora members who have become quite successful entrepreneurs and business owners. They have established thriving businesses in diverse industries and expanded their ventures internationally. Some of these individuals have even leveraged their resources and expertise to support business ventures and

startups in Nepal, contributing to Nepal's economic growth and job creation. Other members of the Nepali diaspora have earned senior influential positions in academia, research, medicine, engineering, law, or other fields. These accomplished professionals often engage in knowledge-sharing and academic collaborations with institutions in Nepal, advancing academic development and innovation.

Furthermore, another feature of the matured stage is the beginning of diaspora members taking up leadership roles in the government, politics, and administration of the host country.

Patterns of Interrelationship

Using Bhattarai's "Patterns of interrelationship" framework, the following analysis analyses the findings of this study. While the Nepali diaspora in the US is a dynamic, heterogenous, and evolving community with distinct stages of development, it can be seen in an array of their interrelations with the host society. Not to be forgotten though is the dominant culture of US is historically recent, especially in relation to the pre-historical settlements of Native Americans. As per modern history, the US is primarily a country of immigrants, and therefore, it naturally is very diverse which lends ground for a range of interrelationships among the diverse communities.

Amalgamation: By definition, amalgamation is "the process in which contact between ethnic, racial, and cultural groups lead to the formation of a new cultural and ethnic group." Bhattarai (2004) illustrates that the Newars of Kathmandu Valley are one possible example of an amalgamated community although he does not mention the time horizon. The process of amalgamation is long, and it is extremely difficult to estimate in terms of duration. Therefore, understanding the amalgamation situation of the Nepali diaspora in the US, which has a shorter history of only about six-seven decades, is basically out of the scope of the current study. Nevertheless, inter-marriages among the diverse groups of people with the Nepali diaspora, which itself is already quite heterogenous, may in the long run lead toward amalgamation. But as of now, the Nepali diaspora is still heterogenous in terms of their marital relations with non-Nepali Americans or others, which is why amalgamation of the diaspora has not been achieved. Undertaking a longitudinal study spanning several generations is an area that some sociologists might consider pursuing, leaving the legacy for its continued exploration.

Assimilation: As it is defined, assimilation is "the process of interaction between different groups in which the minority groups adopt the values and patterns of behaviour of the majority and are ultimately absorbed by the majority group." Bhattarai (2004) has considered the Hinduised ethnic groups of Nepal, such as Magar, could be an example. The Nepali diaspora in the US may take the case as Nepali speaking groups of people, be it Indo-Aryan or Tibeto-Burman or other categories, getting absorbed into the larger and diverse society as 'Americans'.

Unlike amalgamation, assimilation is apparently realizable within the period of a single generation, even though potential barriers and difficulties may need to be overcome. While initially moving to the US, Nepalis do face several difficulties. One of the KII respondents said, "Many of us who came did not have a good English education, so the language barrier always remains. You may write well, but speaking and presenting is something you can feel conscious of." This statement is particularly important, given that most of the Nepalis emigrate to the US under a student visa. Additionally, a lot of Nepalis also migrate through the EDV, and a significant number of them tend to be low-skilled and are obligated to take up jobs that are unsafe. This was highlighted by one of the KII respondents, "It can be very difficult for first-generation migrants who come with a diversity visa as they must take frontline jobs. Although it has its benefits, America is also a very unsafe country due to violence, guns, etc. So, it is very hard for people who come with a very low range of skills. They can't even think of integrating, they're just struggling to make a living."

Most Nepalis living in the US say they are economically better off compared to being in Nepal. Despite the initial hardships, our findings suggest that most of the diaspora living in the US considerably prefer living in the US because of various economic reasons. Among the respondents, 92% are mostly satisfied with their work opportunities and income compared to Nepal. Moreover, around 82% also said they are quite content with their overall standard of living compared to Nepal. Furthermore, the study findings suggest that the Nepali diaspora in the US has increasingly developed confidence in the US institutions, which points to assimilation in the medium to long run.

Segregation: As it is defined, segregation is "the spatial separation of race, cultural and ethnic group by discriminatory means." Bhattarai (2004) noted that it can be enforced by laws, and he provided examples of segregation such as

the system of apartheid in South Africa and the caste system before 1962 in Nepal. However, it is to be noted that the history of the Nepali diaspora is not very long, and as such the emigration began long after the US ratified its Constitution in 1789, which enshrined individual liberties and freedom. This philosophy enshrined in the US Constitution is a very comprehensive and a so pervasive idea that, as believed, it encourages immigrants to excel in their life through numerous avenues whereby the sense of abiding by the law is inculcated and at the same time the feeling of being an American is promoted among individuals. Therefore, segregation from the US system does not seem to apply to the Nepali diaspora. However, some instances of seclusion, as has been highlighted earlier through presence of "shielded existence", of some fellow Nepali diaspora has happened as they may choose to not be in contact with people from other communities for their own personal interests and reasons who would be generally a small minority.

Pluralism: As it is defined, pluralism is "a condition or a notion in which multiple ethnic and cultural units co-exist in a dynamic relation to one another, enjoying more or less equal rights and opportunities." Bhattarai (2004) considers Canadian, Australian and Swedish societies could be some examples of pluralism. Under the current globalised context, legal provisions of the US and the changing perspectives of individuals globally, this may represent the fundamental pattern of interrelationship that the Nepali diaspora in the US will experience over the long term. This pattern apparently provides a platform allowing a range of options of maintaining differences based on their inherent heterogeneity in a respectful manner as well as forming alliances and collaboration for like-minded philanthropic, social and developmental activities. In other words, on the one hand, it is important to recognize the differences in line with the philosophy of "individual liberties and freedom of conscience" and maintain respectful distances, and on the other, come together for meaningful philanthropic and developmental activities. Such perspectives are based on findings of the study from the heterogenous respondents who have been maintaining their own "circles" as per their interests in simply supporting their family and friends back home in Nepal and in the US to providing their leadership and support to wider areas of philanthropic to socio-political and economic nature. KIIs revealed that, as an example, some diaspora members are less interested to be engaged in NRNA activities as they have many other things to do of their priority while others are very actively engaged even making influences in their country of origin from afar.



VI. Policy Recommendations

Considering the evolving dynamics of diaspora engagement and experiences, as well as the substantial contributions made by the Nepali diaspora in the US, the following policy recommendations are presented for both governments and private institutions in both the US and Nepal. We asked our respondents their policy recommendations to be provided both to the Government of Nepal and the Nepali Embassy in the US.

These recommendations aim to support and engage the diaspora in more comprehensive and effective ways, aimed at promoting mutually beneficial relationship between the diaspora community and Nepal:

Table 10: Recommendations for the Nepali Embassy in the United States

| Policies | Percentage (%) |
|--|----------------|
| Policies for investment opportunities in Nepal | 29.12 |
| Provide better service delivery from the Nepali Embassy in the US | 27.48 |
| Initiatives to connect Nepali community | 21.88 |
| Easier financial transaction services to send money to Nepal | 20.57 |
| Community Engagement and Support (Education, health, research and development sectors) | 0.45 |
| Dual citizenship | 0.25 |
| Political and Voting rights | 0.16 |
| Others | 0.08 |

Our survey data shows the priorities of diaspora members in the US regarding the recommendations for the Nepali Embassy's actions. The highest percentage (29.12%) of respondents emphasised the need for policies that create investment opportunities in Nepal and highlight economic engagement as a key concern. Improving service delivery from the Nepali Embassy follows closely at 27.48%, indicating a significant demand for better efficiency and accessibility in consular services. Initiatives to connect the Nepali community within the US (21.88%) and easier financial transaction services to send money to Nepal (20.57%) were also prioritised, reflecting a desire for stronger community ties and streamlined remittance processes that allow the diaspora members to remain connected to the Nepali community in Nepal. Other areas, such as community engagement in education, health, and research (0.45%), dual citizenship (0.25%), and political and voting rights (0.16%) are less immediate concerns that need to be addressed by the Nepali Embassy in the United States.

Table 11: Recommendations for the Government of Nepal

| Policies | Percentage (%) |
|--|----------------|
| Political and Voting Rights | 10.61 |
| Community Engagement and Support (Education, Health, Research and Development) | 19.70 |
| Finance, Investment, Commerce and Wealth | 20.45 |
| Dual Citizenship | 23.48 |
| Service Delivery | 25.76 |

Similarly, when asked about their recommendations to the Government of Nepal, the highest proportion of respondents (25.76%) emphasised the need for improved service delivery, including enhanced efficiency and accessibility in government services. Dual citizenship emerged as a significant concern, with 23.48% prioritizing this issue, reflecting the diaspora's interest in maintaining formal ties with Nepal. Finance, investment, commerce, and wealth (20.45%) also garnered substantial attention, underscoring the diaspora's interest in contributing to and benefiting from Nepal's economic development. Community engagement in education, health, and research (19.70%) was also highlighted, demonstrating the importance of leveraging diaspora expertise and support for nation-building efforts. Political and voting rights (10.61%) received the least focus but remains a notable area of concern.

1. Strengthening Support for Settling Down and Well-being

Expanded Support Services: To ensure a seamless transition for recently settled Nepali diaspora in the US, it is imperative to provide comprehensive support beyond physical relocation. Studies show that immigrants often face challenges related to mental and physical health as they adapt to a new environment. Therefore, public institutions, including the Nepali embassy, should establish a network of support services spanning mental health care, counselling, and access to medical facilities and insurance. This will not only address immediate health concerns but also contribute to the overall well-being of diaspora members. For example, the embassy can help coordinate by establishing a hotline that provides information on various support systems available across the country to address the issues faced by the Nepali diaspora (including Nepali organisations and associations). However, human and financial resources currently available at the embassy needs to be reviewed carefully and further adjustments need to be made to allow the embassy to take on these additional services. GoN needs to initiate such a review. In addition to mental and physical health care, provide information and resources to assist diaspora families in navigating insurance systems, housing options, and social services, helping them settle into their new lives.

Cultural and Community Orientation Programs: In addition to health-related support, the establishment of cultural orientation programs can bridge the gap between the diaspora's heritage and their new lives in the US. These programs should extend beyond language lessons to include workshops on navigating cultural nuances, understanding local customs, and maintaining connections with relatives back in Nepal. By assisting diaspora families in adapting to their new environment while preserving their cultural identity, these programs can encourage a sense of belonging and ease the integration process. Furthermore, various professional associations within the Nepali diaspora offer opportunities for mutual benefit through the exchange of services and the organisation of support services and campaigns. Such events help strengthen their bonds and create avenues for reciprocal assistance.

Furthermore, the creation of community centres, specifically tailored to the Nepali diaspora, can play a pivotal role in building social bonds and addressing challenges. These centres can serve as hubs for social gatherings, cultural events, and educational workshops. By facilitating interaction among diaspora members and providing a supportive environment, these centres can help combat feelings of isolation and promote a strong sense of community.

2. Empowering Educational and Professional Growth and Brain Gain

Strengthen the quality and credibility of Nepal's higher education institutions: Nepal needs to build and retain its workforce; to do that, we need to strengthen the quality of higher education institutions. The restructuring of recruitment processes for officials and academia within Nepal's universities is an urgent action to be taken. Political party members within the university's apex body have been identified as primary agents contributing to the stagnation and decline of educational standards within Nepali universities. Initiatives such as academic internships, student exchange programs with universities in the US where members of the Nepali diaspora are engaged, and the possibility of lateral entry for diaspora professionals could potentially enhance the quality of education in Nepali universities. Doing this will meet the demand of Nepal's own requirements. as the country progresses toward middle-income status. Second, it could also enhance the negotiation ability of Nepalis going abroad in terms of their earnings, thus boosting remittance.

Our findings suggest large outflow of students to the US and with it a large flight of resources out of Nepal. For Nepal to be viable, we need a certain number of professionals in Nepal, especially given our aspiration to become a middle-income country. What is the right balance between the number of migrants we are sending and the number we need to meet Nepal's growing needs? Detailed studies on human resources requirements for various sectors are urgently needed. There is no alternative to improve the quality of existing institutions. Focusing on the skills-oriented education that aligns with demands of job market will help to reduce number of Nepali students going abroad.

GoN can help to build institutional capacity and facilitate collaboration between the Nepali diaspora and the workforce demand of the country of origin wherein the skills and resources are transferred. For instance, skilled professionals, specialists, teachers and other relevant manpower can be targeted. Institutions that provide Technical and Vocational Education and Training (TVET) and focus on Science, Technology, Engineering and Mathematics (STEM) along with focus on English language must also be promoted and their roles enhanced to produce skilled manpower

enough for Nepal's workforce. Further research to better understand the optimal balance between those leaving and those who opt to stay behind is urgently needed.

While language learning programs are often targeted at younger individuals, it is essential to recognize that adults and professionals within the diaspora can also benefit significantly. Language proficiency not only strengthens connections with relatives in Nepal but also opens doors to opportunities for cultural exchange and business collaboration. Therefore, the expansion of language learning programs to include adults, professionals, and even seniors can facilitate deeper engagement between diaspora members and their homeland.

Internships and Exchange Programs offer a unique platform for young Nepali-Americans to contribute to Nepal's development while gaining valuable experiences. Collaborations between universities in the US and Nepal can facilitate structured internships, research opportunities, and cultural immersion experiences. By engaging the younger generation in meaningful projects that align with Nepal's growth priorities, such as sustainable agriculture, renewable energy, and social entrepreneurship, these programs can instil a sense of responsibility and pride in their heritage.

Expand language learning opportunities to include adults and professionals, enabling them to better communicate with relatives in Nepal and engage in cultural exchanges.

Establish **partnerships between US and Nepali universities** for internship and exchange programs that allow students and professionals to contribute to Nepal's development while gaining valuable experiences.

3. Maximising Diaspora Engagement for Nepal's Development:

To incentivize diaspora investment, GoN should **streamline business registration processes and minimize bureaucratic hurdles**. Implementing an online registration system and providing dedicated services for NRN entrepreneurs can create a more favourable business environment, encouraging increased investments and economic collaborations.

Recognising the potential of technology and innovation, Nepal can establish tech hubs that leverage the expertise of the diaspora in fields like IT. Nepal has the opportunity to harness the untapped potential of the Nepali diaspora engaged in the IT sector in the US. Individuals who own IT enterprises or are employed in multinational companies can facilitate connections among IT professionals in Nepal, thereby fostering growth in the country's IT sector. Through the promotion of partnerships and collaborations between Nepali IT professionals abroad and those working in Nepal, the country can leverage benefits from the exchange of knowledge, skill enhancement, and enhanced investments in the sector. Such types of collaboration have the potential to generate increased job opportunities, drive technological advancements, and contribute to the overall development of Nepal's IT industry.

As 34.7% of our respondents currently work in Technology and Information Services and 6.5% said they have made financial investments in the ICT sector, a boost in diaspora involvement in this sector is a key avenue of further engagement. For this, it is essential that Nepal's digital infrastructure be developed further. Nepal's IT service export industry services account for an annual \$515 million worth of exports and 5.5% of the foreign exchange reserves, which underlines the huge potential of remote work in contributing to Nepal's GDP (IIDS, 2023). As suggested in our findings, IT can be useful in various fields, for example in medicine, medical teleconsultations with diaspora members can be an innovative mechanism that not only allows Nepalis with greater scope of medical services but also provides avenues for Nepali doctors in the US to contribute to Nepal. The skills and capacity development work can be carried out remotely where the diaspora have shown interest and willingness to contribute back to Nepal.

These hubs can serve as incubators for start-ups, fostering collaboration between local entrepreneurs and diaspora professionals. By providing access to mentorship, resources, and networking opportunities, these hubs can drive innovation and accelerate economic growth.

Moreover, infrastructure development projects offer a strategic avenue to capitalize on the diaspora's expertise in areas like engineering and urban planning. By involving diaspora members in the planning and execution of infrastructure initiatives, Nepal can tap into their global knowledge and best practices, ensuring the implementation of sustainable and effective projects.

Diaspora Investment Initiatives: Create a dedicated investment facilitation agency to assist diaspora entrepreneurs in navigating regulatory processes, accessing capital, and implementing their business ideas effectively in Nepal.

IT, Tech and Innovation Hubs: Establish IT, technology and innovation hubs in Nepal that leverage the expertise of tech-savvy diaspora members, fostering collaborations between local startups and international professionals.

Infrastructure Development Initiatives: Launch targeted infrastructure development projects that tap into the diaspora's expertise in engineering, architecture, and urban planning, contributing to Nepal's sustainable growth.

The Embassy of Nepal, in collaboration with the World Bank and IIDS, has already been driving developments in these areas with the development of IT database of professionals, and through initiating a mentoring program and helping to re-envision the IT sector's growth in Nepal.

4. Creating Knowledge Exchange Platforms

In today's digital age, online platforms can facilitate knowledge-sharing between diaspora professionals and local counterparts. These platforms can host virtual mentorship programs, webinars, and collaborative projects, allowing diaspora members to share their expertise and insights with Nepali professionals. This exchange of knowledge can contribute to capacity building and enhance local human capital.

Collaborative research initiatives between Nepali universities and institutions abroad can drive innovation and address pressing societal challenges. By establishing joint research projects in areas such as climate change, public health, and sustainable development, Nepal can tap into the diaspora's academic and research expertise to find practical solutions for domestic issues.

Digital Knowledge-Sharing Platforms: Develop online platforms where diaspora professionals can virtually mentor and collaborate with local counterparts, sharing best practices, insights, and innovations for various sectors.

Academic and Research Collaborations: Establish joint research initiatives between Nepali universities and institutions abroad, encouraging the diaspora's involvement in critical research areas such as sustainable development, climate change, and public health.

5. Strengthening Political Engagement and Representation

Allowing diaspora members to be part of Nepal's electoral process is a theme that was highlighted by our respondents who suggested that the GoN should implement policies enabling oversees or absentee voting. Given this, implementing mechanisms for overseas voting can enhance political participation of the diaspora and strengthen their connection to Nepal. Respondents also suggested that by enabling eligible diaspora members to vote in Nepali elections from abroad, Nepal can uphold democratic principles and ensure that the voices of its overseas citizens are heard in the nation's governance.

Nepal's political landscape can benefit from diaspora advisory representation in the parliament. This can be achieved by assigning roles for diaspora representatives. By incorporating diverse perspectives and experiences from abroad, Nepal's policy decisions can become more comprehensive and inclusive. In countries such as France, Ireland and Greece, the diaspora can vote. It is notable, however, that the procedure may vary in countries. Almost all European countries offer some form of external voting, with many allowing citizens to vote from abroad in various types of elections. Furthermore, many European Union countries offer voting rights to citizens residing outside their countries for European parliamentary elections. On top of that, according to data compiled by the Institute for Democracy and Electoral Assistance in 2020, as many as 124 out of 216 countries and territories worldwide allow external voting for legislative elections. External voting is facilitated through five distinct methods globally, including personal voting at diplomatic missions or designated locations, postal voting, voting by proxy, e-voting, and voting by fax. Among these voting methods, most countries apply the established approach of personal voting at polling stations, established specifically for external voting located at diplomatic missions or designated sites in respective countries.

Overseas Voting Mechanism: The provision of providing voting rights to diaspora members, including NRNs is a contested issue that would require further dialogue and discussions among relevant entities in and outside of Nepal. A collaborative process that involves both relevant authorities inside Nepal and diaspora groups outside Nepal to discuss and agree on way forward is needed to help establish fair, secure and accessible mechanisms for eligible Nepali diaspora members to participate in national elections, allowing them to exercise their democratic rights from abroad.

6. Enhancing Cultural and Touristic Linkages

Cultural events and festivals serve as powerful platforms for the Nepali diaspora in the US to reconnect with their heritage while also promoting Nepal's rich cultural tapestry. Organising regular cultural events, such as Nepali music and dance performances, art exhibitions, and culinary festivals, not only showcases Nepal's diverse traditions but also attracts a broader audience, fostering cross-cultural understanding.

To strengthen the ties between the diaspora and Nepal, heritage **tourism initiatives** can be instrumental. By designing immersive travel packages that allow diaspora members to explore their ancestral roots and experience Nepal's cultural landmarks firsthand, a strong emotional connection can be cultivated. Moreover, these initiatives can contribute to local economies, generating revenue through increased tourism.

Cultural Events and Festivals: Organize regular cultural events, festivals, and exhibitions in the US to showcase Nepal's rich heritage, promote tourism, and encourage diaspora engagement. Further research on how the funding and coordination of these events are best carried out (through study of other diaspora groups) is needed. While the embassy can help facilitate the large flagship events, most of these programs are best carried out by local diaspora organisations in various cities in partnership with local Nepali groups and government departments.

Heritage Tourism Initiatives: Develop heritage tourism packages that offer unique experiences, allowing the diaspora to explore their ancestral roots and connect with their homeland's history.

7. Strengthening Remittances and Investment Channels

Investment promotion roadshows provide a unique opportunity to engage the diaspora directly and showcase Nepal's investment potential. These events can feature presentations on promising sectors, success stories of diaspora entrepreneurs who have invested in Nepal, and interactive sessions where potential investors can have their questions addressed. By fostering direct interaction between diaspora members and government officials, these roadshows can catalyse increased investment inflows.

The establishment of diaspora investment funds can channel financial contributions from the diaspora toward impactful projects in Nepal. These funds can target sectors such as education, healthcare, and renewable energy. By offering a structured mechanism for diaspora members to collectively invest in initiatives aligned with Nepal's development goals, these funds can drive positive change while providing a sense of ownership and connection.

Investment Promotion Roadshows: Conduct investment promotion roadshows in major diaspora hubs, highlighting investment opportunities in Nepal and providing a platform for direct engagement between potential investors and government officials.

Diaspora Investment Funds: Establish investment funds that pool contributions from the diaspora to finance impactful projects in sectors such as education, healthcare, and infrastructure.

The roadshows need to be organised and structured in ways that are concrete, result-oriented and they must be designed to help deliver real impact and results. It must include all the right stakeholders, including influential diaspora members. There exist complexities in establishing investment promotion roadshows and diaspora investment funds. It must have clear objectives and mandate that envisions a transparent entity which would help create and build credibility among diaspora members wishing to contribute. The Embassy of Nepal in the US is already contributing in this regard for the development of the IT sector. To harness the expertise of the Nepali diaspora working in the IT sector and to help expand the IT sector and its role in the Nepali economy, the embassy has already initiated an extensive dialogue process with the support of the World Bank and IIDS and engaged senior IT experts both in the US and Nepal. Such a process could be replicated in other priority sectors.

Considering the example of diaspora bonds, they are issued by state as well as non-state actors such as private companies to raise financing from diasporas overseas. These bonds are useful in the developing world where long-term growth and employment opportunities are impacted by the shortage of capital. Such bonds assist countries in crises by diversifying funding sources by borrowing from expatriates. To keep the Jewish diaspora engaged, the government of Israel has issued diaspora bonds, offering "patriotic" discounts on borrowing costs since 1951. Similarly, Indian authorities issued diaspora bonds during the balance of payments crisis in 1991, with India Development Bonds (IDBs) raising \$1.6 billion then. In another instance, after the imposition of sanctions in 1998 following the nuclear explosion, the diasporas came to the rescue. It is assumed that home bias toward their ancestral land also compels them to purchase such bonds. India and Israel have raised more than \$35 billion from their diaspora community (World Bank 2022).

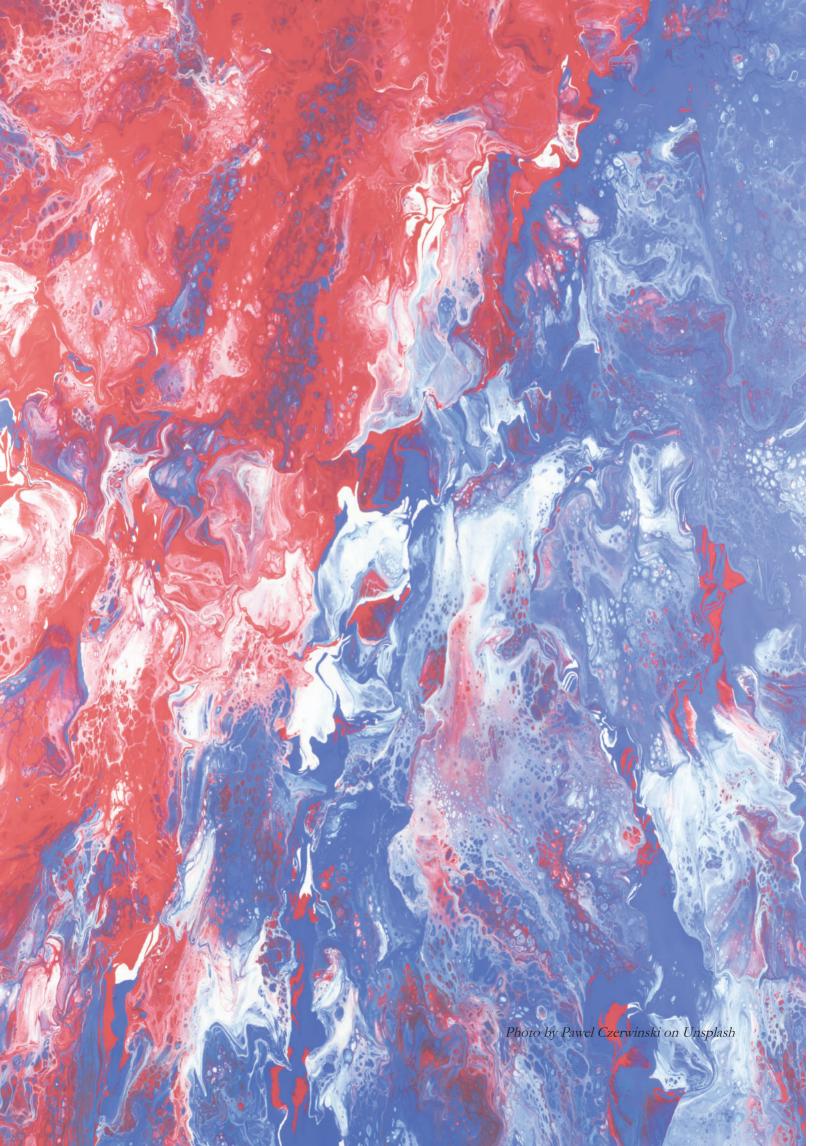
8. Establishing a Diaspora Resource Center at the Nepali Embassy in the US

A comprehensive **diaspora resource centre** can serve as a central hub for information, resources, and connections for the Nepali diaspora. This online platform can provide a wealth of information, ranging from investment opportunities and legal guidelines to cultural events and news updates from Nepal. By offering a one-stop destination for diaspora engagement, this resource centre can empower the community with the knowledge and tools needed to contribute effectively to Nepal's development.

Furthermore, a physical diaspora resource centre established within the Nepali embassy can serve as a physical space for networking, collaboration, and information-sharing. This centre can host workshops, seminars, and cultural events, providing a vibrant space for diaspora members to connect with each other and engage with Nepal's diplomatic mission. By offering a tangible point of contact, the resource centre can bridge the gap between the diaspora's aspirations and Nepal's development priorities.

Diaspora Resource Hub: Set up a comprehensive online and physical resource centre that provides information on investment opportunities, legal processes, cultural events, and news from Nepal, facilitating diaspora engagement and involvement. However, a careful review of other similar Centers of other countries is needed and adequate human and financial resources required is allocated to ensure that such a centre of fully functional. Funding sources could include both the Government of Nepal as well as private sector contributors from within the US The Embassy of Nepal in the US could play the role of the convener in catalysing the development of such a Center, which could operate under its oversight.

These policy recommendations emphasize a comprehensive and collaborative approach to engage the Nepali diaspora and harness their potential for the benefit of both Nepal and its overseas community. By fostering a stronger partnership, Nepal can tap into the diaspora's diverse skills, knowledge, and resources, ultimately contributing to sustainable development, cultural exchange, and shared prosperity. Given the large scope of diaspora-related issues and their connection with various aspects of Nepal's socio-economic well-being in the context of rapidly changing global social and economic landscape, there is a need for more studies on the Nepali diaspora spread across the world. This could be facilitated by the GoN and Nepal's diplomatic missions and could also be avenues for partnerships between the government and non-government entities like universities, academia, and private sector stakeholders.



VII. Conclusion

The departure of a significant number of Nepalis to developed nations often comes with the expectation of eventual return; yet this return remains elusive for many skilled individuals. Nepal's substantial human capital deficit and its cascading impact across multiple sectors of the economy are underlined by a stark reality—almost 3,000 Nepalis depart the nation daily (Republica, 2022). This crisis is evident in plummeting student enrolments in Nepali universities and a surge in the number of Nepalis seeking opportunities abroad. The Nepal government has taken steps, though with limitations in design and execution, to address the 'brain drain' phenomenon and harness the expertise, knowledge, and resources of the Nepali diaspora. The Nepali Constitution emphasizes the importance of tapping into NRNs for national development, yet progress through initiatives like the BGC initiative remains limited. Bridging the gap between policy intent and impact necessitates enhanced communication strategies and targeted efforts by the government.

This study further reveals a notable finding: more than 41% of the Nepali diaspora in the US do not engage in remittance sending. Notably, the US contribution to Nepal's total remittance (10.3% in 2022) falls behind countries in the GCC, India, and Malaysia, ranking the US as the fifth-largest remittance contributor to Nepal (Republica, 2022). Encouragingly, there has been an upward trend in remittance contributions from the US over the past three years, presenting an opportune moment for intensified diaspora engagement. Nepal's migration policies should, therefore, realign its outlook towards high-income countries like the US, as this could yield not just higher remittances but also replace Nepali migrants demographic outlook, from low-skilled and low-educated to higher-earning, higher-educated. This could have a significant long-run impact for Nepal in terms of utilising its current demographic dividend and retain more youth to stay back, while those going abroad, especially in high-income countries like the US, can earn equal or more income than the current scenario¹².

Moreover, the study unveils the diversified economic strata within the Nepali diaspora, spanning high-income professionals, investors, venture capitalists, business owners, and more, each investing across pivotal sectors in Nepal. These investments encompass a wide spectrum, including real estate, hydropower, healthcare, agriculture, IT, education, knowledge transfer, think tanks, consultative groups, and policy reform. Furthermore, the diaspora's philanthropic endeavours extend through diverse avenues, such as charitable organisations, religious institutions, corporate entities, foundations, and alumni associations. Following the devastating 2015 earthquake, the Nepali diaspora in the US demonstrated significant solidarity, often traveling directly to Nepal or channelling aid through volunteer programs to assist vulnerable communities. The diaspora's contributions also manifest in diverse forms, including medical, business-related, pilgrimage, and education tourism, as well as internships and volunteerism, all contributing to valuable foreign currency inflows.

The diaspora's role extends beyond financial realms, encompassing multifaceted socio-economic contributions that drive transformation in their country of origin. Beyond remittances and financial investments, diaspora members occupy pivotal positions in advancing their homeland's strategic and diplomatic objectives. Their global dispersion empowers them as agents of change, with influential positions, network leverage, and expertise contributing to peace, security, and development.

This study, delving into the Nepali diaspora's demographic and socioeconomic dimensions in the US, aims to authentically amplify the collective diaspora voice. Interestingly, a substantial segment of the diaspora has advanced beyond mere remittance-sending roles, attaining multifaceted developmental dimensions. A poignant example is a diaspora member, a doctor, orchestrating the delivery of a million vaccine doses to Nepal during the COVID-19 crisis through collaborative efforts. Simultaneously, another significant portion of the diaspora is in its nascent phase, primarily comprising individuals who migrated to the US within the past decade. Their narratives resonate with tales of perseverance amid initial challenges and adaptation to a new environment.

Significantly, Nepal's national vision intersects compellingly with the potential of the Nepali diaspora. By crafting policies attuned to diaspora priorities, Nepal can stimulate investments in critical sectors, such as infrastructure, health, education, and technology. These investments hold the promise of revitalising latent diaspora potential and ushering in an era of 'brain gain' or 'brain circulation' for the nation's development.

12 Derived from ttps://sapkotac.blogspot.com/2022/12/nepals-top-remittance-source-countries.html

Additionally, this study provides insight into the aspirations, hopes, and fears of the Nepali diaspora in the US, shaped by diverse immigrant trajectories. Individuals who formally entered the US, often via student visas or the EDV program, exhibit a spectrum of aspirations anchored in educational and career advancement, financial stability, cultural exchange, and integration. These aspirations drive many to pursue higher education and enhanced career prospects, fuelling the desire for personal and familial growth. Bolstered by improved education, the diaspora embarks on a journey toward financial security, often establishing businesses and securing well-paying jobs. At the same time, they seek to balance their cultural heritage with integration, fostering mutual understanding between their Nepali community and American society.

Hope permeates this narrative, transcending entry routes. Across the diaspora, a common dream emerges—a better quality of life for themselves and their progeny. Education for their children becomes a unifying theme, promising opportunities and a brighter future. Parallelly, access to healthcare, infrastructural advantages, and economic prospects enrich their hopes, aiming to secure their families' well-being and future.

Yet, the tapestry of hopes is interwoven with fears. Initial apprehensions, innate to migration, revolve around immigration-related hurdles—visa complications, deportation concerns, and delays in residency or citizenship. Evolving immigration policies and political uncertainties amplify these fears. For the first-generation youth, the pursuit of an H1-B work visa can evoke anxiety, potentially impacting their trajectory. While such immigration-related fears wane for those obtaining citizenship or residency, they persist for others navigating the labyrinth of legal requirements. The balance between cultural heritage and assimilation poses another challenge, as the diaspora endeavours to preserve its identity amidst integration. Striving for equilibrium prompts initiatives like cultural programs and language classes.

The undercurrent of discrimination and xenophobia, pervasive across immigrant communities, adds a layer of anxiety. This apprehension extends beyond interactions with other diaspora groups, echoing historical class and castebased discrimination within Nepal. Seeking acceptance and inclusive treatment, the diaspora yearns for a welcoming environment, free from prejudice.

Additionally, the study reveals a seldom-discussed issue—significant mental health challenges faced during settling down with families. This is compounded by the relative lack of mental health support services within diaspora communities, which is especially noteworthy given the alarming number of suicides in certain communities.

In conclusion, Nepal's aspirations converge compellingly with the dynamism of its diaspora, both in the US and globally. Tailoring policies and initiatives to resonate with diaspora priorities can act as a pivotal lever, channelling investments into critical sectors and countering the effects of brain drain. This study encapsulates not just the aspirations, contributions, and challenges, but also the resilience and dynamism that define the Nepali diaspora—a beacon of optimism for a thriving Nepal.

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IX. Annexes

ANNEX 1: Nepali American Associations in the US

| 1 | Alabama Nepalese Association (ALNA) |
|----|---|
| 2 | Nepalese Association of Georgia (NAG), Atlanta, Georgia |
| 3 | Nepalese Community in Jackson, Mississippi |
| 4 | Alabama Nepalese Association |
| 5 | Albany New York Nepalese Society |
| 6 | America Nepal Friendship Society |
| 7 | America Nepal Helping Society (ANHS) |
| 8 | America Nepal Medical Foundation (ANMF) |
| 9 | America Nepal Society (ANS) |
| 10 | America Nepal Women Association (ANWA) |
| 11 | America Nepali Society |
| 12 | American Nepalis Society (ANS) |
| 13 | American Society of Nepalese Engineers (ASNEngr) |
| 14 | American Society of Nepalese Engineers |
| 15 | America-Nepal Society of California |
| 16 | Arkansas Nepalese Society |
| 17 | Arkansas Nepali Society |
| 18 | Association for Dalit Women's Advancement of Nepal (ADWAN) |
| 19 | Association of Nepalese Agricultural Professional of America (NAPA) |
| 20 | Association of Nepalese Agricultural Professionals of America |
| 21 | Association of Nepalese in America (ANA) |
| 22 | Association of Nepalese in Midwest America (ANMA) |
| 23 | Association of Nepalese Mathematicians in America |
| 24 | Association of Nepali Physicists in America |
| 25 | Association of Nepali Teraian in America |
| 26 | Association of Nepalis in Minnesota |
| 27 | Association of Nepalis in the Americas (ANA), California |
| 28 | Baltimore Association of Nepalese America (BANA) |
| 29 | Blood Donors of America (BDA) |
| 30 | Central Ohio Nepali Association (CONA) |
| 31 | Chicago Nepali Pariwar |
| 32 | Chicagoland Nepali Friendship Society |
| 33 | Colorado Nepal Alliance |
| 34 | DC Nepal Organization |
| 35 | Empower Nepal Foundation (ENF) |
| 55 | Empower repair ountration (Ervi) |

| 37 | Federation of Indigenous People in America |
|----|---|
| 38 | Federation of Indigenous People of Nepal Associations (FIPNA) |
| 39 | Florida Association of Nepali Societies, FANS |
| 40 | Florida Nepal Association, FNA |
| 41 | Friends of Nepal in New Jersey (FONNJ) |
| 42 | Ghyalsumdo Sewa Sanstha USA |
| 43 | Global Boston Nepali Community |
| 44 | Global Nepali Professional Network (GNPN) |
| 45 | Greater Boston Nepali Community (GBNC) |
| 46 | Greater Charlotte Nepalese Association (GCNA) |
| 47 | Gurung (Tamu) Society USA |
| 48 | Hami Nepali USA |
| 49 | Hyolmo Society of America |
| 50 | INLS Florida Chapter Florida |
| 51 | INLS-MD |
| 52 | International Development Institute (IDI) |
| 53 | International Myagdi Overseas Nepali Association |
| 54 | International Nepalese Arts Society (INAS) |
| 55 | International Nepalese Literary Society -Florida Chapter (INLS-FL Chapter) |
| 56 | International Nepalese Literary Society -North Carolina Chapter (INLS-NC Chapter) |
| 57 | International Nepali Literacy Society |
| 58 | International Nepali Literature Society (INLS) |
| 59 | International Network for Nepalese Journalist Association (INNJA) |
| 60 | Kansas City Nepalese Society |
| 61 | Karmapa Service Society USA |
| 62 | Kirat Community Organization of America |
| 63 | Kirat Rai Society of America (KRSA) |
| 64 | Lion Club Baltimore Nepalese |
| 65 | Magar Association USA |
| 66 | Manang Samajh, USA |
| 67 | Maryland Chapter, NRNA NCC, USA |
| 68 | Mission Rebuild Nepal (MRN) |
| 69 | Mississippi State University Nepalese Student Association |
| 70 | Nashville Nepalese Association |
| 71 | Nebraska Nepalese Society |
| 72 | NeeKoo Foundation |
| 73 | Nepa Pasa Pucha Amerikaye |
| 74 | Nepal America Flim Society |

| 75 | Nepal America Journalists Association (NEAJA) |
|-----|--|
| 76 | Nepal Association for Global Cooperation NAGC |
| 77 | Nepal Center of North Carolina (NCNC) |
| 78 | Nepal Center of North Carolina (NCNC), North Carolina |
| 79 | Nepal Education and Cultural Center |
| 80 | Nepal Engineer Association, USA |
| 81 | Nepal Matters for America, Washington DC |
| 82 | Nepal Pathsala of Virginia |
| 83 | Nepal Rising |
| 84 | Nepal Seattle Society (NSS) |
| 85 | Nepal Seattle Society |
| 86 | Nepalese American Chamber of Commerce (Dallas-TX) |
| 87 | Nepalese American Chamber of Commerce |
| 88 | Nepalese American Journalist Association (NEJA) |
| 89 | Nepalese American Nurse Association |
| 90 | Nepalese Association in Southeast America (NASeA) |
| 91 | Nepalese Association in Georgia |
| 92 | Nepalese Association in North Alabama (NANA) |
| 93 | Nepalese Association in Southeast America (NASeA) |
| 94 | Nepalese Association of Connecticut |
| 95 | Nepalese Association of Florida (NAF), Florida |
| 96 | Nepalese Association of Georgia (NAG) |
| 97 | Nepalese Association of Georgia |
| 98 | Nepalese Association of Houston |
| 99 | Nepalese Association of Michigan (NeAM) |
| 100 | Nepalese Association of Northeast Alabama |
| 101 | Nepalese Lions Club |
| 102 | Nepalese Society of Texas (NST) |
| 103 | Nepalese Society Texas |
| 104 | Nepalese Student Association @University of South Florida NeSA |
| 105 | Nepali Academics in America |
| 106 | Nepali American Community Center (NACC) |
| 107 | Nepali American Friendship Association (NAFA) |
| 108 | Nepali American Organization of Ohio |
| 109 | Nepali Association of Northern California (NANC) |
| 110 | Nepali Association of Oregon |
| 111 | Nepali Community Center Orlando Florida |
| 112 | Nepali Culture Center (NCC), Atlanta, GA |

| 113 | Nepali Jana Samparka Samitee |
|-----|--|
| 114 | Nepali Jana Samparka Samiti, Maryland Chapter |
| 115 | Nepali Student Association (FAU) |
| 116 | Nepali Women's Global Network- California Chapter |
| 117 | Nepali Women's Global Network |
| 118 | Nepali Community Center (NCCO), Orlando |
| 119 | Nepalis and Friends Association |
| 120 | Nepalis Womens Global Network (NWGN) |
| 121 | Newa Guthi New York |
| 122 | Newa Organization of America (NOA-FL Chapter) |
| 123 | Newah Organization America (NOA) |
| 124 | Newah Organization of America |
| 125 | NOA Florida |
| 126 | NOA Seattle |
| 127 | Non-Resident Nepali Association, ICC |
| 128 | Non-Resident Nepali Association, NCC USA |
| 129 | Non-Resident Nepalis Association (NRNA) |
| 130 | NRN ICC (International Coordination Council) / RPP |
| 131 | NRNA ICC |
| 132 | NRNA NCC, USA |
| 133 | NRNA |
| 134 | NRNA-NCC USA – FL Chapter |
| 135 | NRNA-NCC USA – GA Chapter |
| 136 | NRNA-NCC USA – NC Chapter |
| 137 | Overseas Nepalese Forum (ONF) |
| 138 | PA Nepalese Guthi |
| 139 | Palpali Sangam USA |
| 140 | Rocky Mountain Friends of Nepal (RMFN) |
| 141 | Rocky Mountains and Friends of Nepal, Colorado |
| 142 | Sampreshan |
| 143 | Sathi Baltimore |
| 144 | Sherpa Association in America |
| 145 | Shri Pashupatinath Foundation |
| 146 | Social Association of Professional Nepali in America |
| 147 | Society of American Nepalese Nurses (SANN) |
| 148 | Society of Nepalese American IT Engineers (ISNAE) |
| 149 | Society of Nepalese in America |
| 150 | Society of Nepalese in Hawaii (SNEHA) |

| 151 | South Carolina Association of Nepalese (SCAN) |
|-----|--|
| 152 | Tamang Society Greater Washington |
| 153 | Tamang Society of North America |
| 154 | Tamu Dhee Virginia |
| 155 | The Association of Nepalese in Midwest America (ANMA) |
| 156 | The Great Nepali Diaspora |
| 157 | Triad Nepalese Community Center (TNCC) |
| 158 | Triad Nepalese Community Center (TNCC), North Carolina |
| 159 | United Buddhist Tamang Society of GA, US |
| 160 | United Nepalese Association (UNA) |
| 161 | United Sherpa Association (USA) |
| 162 | United Sherpa Association |
| 163 | US Chapter of ICAN |
| 164 | US-NEPAL Help Network (UNHN) |
| 165 | Virginia Chapter, NRNA NCC, USA |
| 166 | Walung Community of North America |

ANNEX 2: Comparative Data

| Themes | Indicators | IIDS Diaspora Study, 2024 | US Census 2023 | US Census, 2020 | PEW 2019 |
|----------------------|--|------------------------------------|--|-----------------|-------------|
| 1. Econom | 1. Economic Indicators | | | | |
| | Median Individual Income | * \$45,500 M 60000 F 38000 | M \$65,323 F \$51,931 | | |
| Income | Median Household Income | *\$ 105500 | \$76,714 | \$63,922 | |
| | Household Income Above \$200,000 | *17.80% | | 6% | |
| | Household Income Below \$40000 | *16.70% | | 36% | |
| | Household Living in Poverty | | | | 17% |
| Employment Status | Employment Rate | 64.89% | 76.5% (link <u>United</u> States Census Bureau | | 67% |
| | Unemployment Rate | 4.07% | 3.4% | | 4% |
| | | | | | |
| House Owner- | Owned Units | 51.77% | 55.9% | 35% | 33% |
| ship | Rented Units | 45.76% | 44.1% | | 67% |
| | | | | | |
| Remittance in | Send | 59.1% | | | |
| Nepal | Do Not Send | 40.9% | | | |
| | | | | | |
| Financial Invest- | Yes | 11.4% | | | |
| ment in Nepal | No | 88.6% | | | |
| | | | | | |
| 2. Education | on Indicators | | | | |
| | PhD and above | 14.5% | - | | - |
| | Graduate Degree | 48.6% | 27.1% | | 13% |
| | Undergraduate Degree | 28.8% | 24.2% | 46% | 49% |
| | High School (12 th Grade) Passed or less | 8.1% | 14.0% | | 43% |
| 3. Demogra | aphic Indicators | | | | |

| Median Household Size | 3.0 | 3.27 | |
|--------------------------|--------|--------|-----|
| Median Age | 35 | 32.5 | 30 |
| Foreign Born | 95.9% | 75.48% | 83% |
| US Citizen – Naturalized | 35.4% | 37.42% | |
| Married | 63.4% | 65.5% | 59% |
| Single/Never Married | 34.7% | 28.6% | 30% |
| Divorced | 1.22% | 2.9% | 11% |
| Widowed | 0.38% | 2.1% | |
| Separated | 0.188% | 0.9% | |

| 4. Top 10 US Metropolitan Nepalis Live | IIDS Diaspora Study, 2024 | PEW 2019 |
|--|------------------------------------|----------------------|
| | Dallas-Fort Worth Metro Area | Dallas 15,000 |
| | Richmond, Virginia | New York12,000 |
| | New York, New York | Washington DC 10,000 |
| | Baltimore, Virginia | San Francisco 7,000 |
| | San Francisco-Bay Area, California | Baltimore 7,000 |
| | Boston, Massachusetts | Boston 6,000 |
| | Washington D.C. Metro Area, D.C. | Atlanta 5,000 |
| | Seattle, Washington | Pittsburg 5,000 |
| | Charlotte, North Carolina | Akron 5,000 |
| | Columbus, Ohio | Chicago 5,000 |

IIDS Nepali Diaspora in the US Survey Data

| 5. Top 10 US State Nepalis Live | | | |
|---------------------------------|---------------|---------|--|
| | Texas | 16.95 % | |
| | Virginia | 14.18% | |
| | California | 11.09% | |
| | Maryland | 8.17% | |
| | New York | 5.55% | |
| | Massachusetts | 3.54% | |
| | Ohio | 3.39% | |

| Washington | 2.62% |
|----------------|-------|
| North Carolina | 2.32% |
| Pennsylvania | 2% |

| Themes | Indicators | Diaspora Study, 2024 | US Census 2023 |
|------------|------------|-------------------------|----------------|
| Gender | Male | 60.13% | 52.5% |
| | Female | 30.4% | 47.5% |
| | Other | 0.47% | |
| Median Age | | 35 | 32.5% |

| Visa Status During Entry | Document Type | Percentage |
|--------------------------|---------------|------------|
| | Student Visa | 57.5 |
| | Green Card | 26 |
| | US Citizen | 4.5 |
| | Others | 12 |
| Current Visa Status | Document Type | |
| | US Citizen | 35.4 |
| | Green Card | 29.3 |
| | Student Visa | 22.9 |
| | Others | 12.4 |

| Visa Status During Entry | | | | |
|--------------------------|------------|-------|--|--|
| | Student | 53.62 | | |
| | Green Card | 25.42 | | |
| | US Citizen | 4.93 | | |
| | Others | 16.03 | | |
| Current Visa Status | | | | |
| | US Citizen | 38.37 | | |
| | Green Card | 28.51 | | |
| | Student | 19.72 | | |
| | H1B | 4.01 | | |

| | TPS | 3.24 | |
|--------------------------------|------------------------------|------------------------------|--------------------|
| | Others | 6.15 | |
| | | | |
| Top Ten Ethnicity/ Caste | | IIDS Diaspora Study, 2024 | Nepal Census, 2021 |
| | Brahmin-Hill | 43.8 | 11.29% |
| | Chhetri | 17.7 | 16.45 |
| | Newar | 16.4 | 4.6 |
| | Brahmin-Terai | 7.8 | 0.75 |
| | Thakuri | 1.6 | 1.7 |
| | Magar | 1.2 | 6.9 |
| | Gurung | 2.1 | 1.86 |
| | Sanyasi | 0.76 | 0.68 |
| | Tamang | 1.1 | 5.62 |
| | Sherpa | 0.8 | 0.45 |
| | Others | 6.74 | |
| Top Five Reason to leave Nepal | Educational Opportunities | 52.08% | |
| | Career Advancement | 38.06 | |
| | Quality Life | 31.9 | |
| | Political Situation | 21.73 | |
| | Fewer Employment Opportunity | 21.57 | |

About the Authors

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