

Working Paper

Crossing Borders:
**Remittances, Gender
and Development**

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INTRODUCTION

In the current phase of globalization, international migration motivated by economic reasons is a phenomenon that affects increasing numbers of people, households and communities worldwide. In order to maintain contact with their families and communities of origins, migrants expand their relationships across geographical, political, economic, and cultural boundaries, creating transnational families and communities. Within these social fields of interaction there is a constant flow of resources and discourses that question and transform traditional ideas of identity and belonging.

Remittances –money earned by migrants working abroad that is sent back home– constitute the monetary, as well as the most visible aspect of this constant circulation between migrants and their countries of origin. In the last decade, remittances have emerged as the second largest source of external funding for developing countries and their volume continues to grow. This flow of money has caught the attention of governments and financial and development institutions, who have begun to identify and implement initiatives aimed at maximizing the impact of remittances for poverty reduction and local development.

Remittances currently constitute the second largest source of external funding for developing countries.

Women are an increasing part of migratory movements. As active participants in these movements, they contribute to the maintenance of their households and to the development of their communities of origin through the sending of remittances. However, gender inequalities differentiate the migratory experience for men and women. The decision to migrate, the networks utilized or the individual migrant's insertion into the labour markets of the destination country, to mention only a few factors, are all affected by gender differences. In this regard, the money remitted, the frequency of remittances, the channels used

or the impact of remittances on the development of the country of origin are equally impacted by gender.

Despite the growing number of women migrants and the importance of remittances for the material wellbeing of many families in developing countries, very few studies analyze the relationship between gender and remittances. This dearth is particularly disconcerting in view of the evidence that shows that integrating a gender perspective into international development policies and programmes increases their effectiveness and sustainability. A critical review of the flows and impacts of remittances from a gender perspective is crucial for the design and successful implementation of programmes intended to harness the development potential of remittances.

This paper is INSTRAW's contribution to the current debate on the link between remittances and development. Its purpose is to present key elements for the development of a preliminary framework that will strengthen the understanding of the interrelationships between migration, gender, remittances and development and also serve as an entry point for future research and project proposals. This framework aims to establish the basis for formulating a more adequate response to questions such as: how does the growing feminization of migration affect remittance flows?, how can remittances contribute to the achievement of gender equality?, and how can we mobilize remittances to achieve sustainable development that includes women? To this end, the paper reviews the main elements that are in play and that cannot be overlooked in a gender analysis of the sending, use and impact of remittances.

Gender is not an arbitrary choice. As a social construction that organizes relations between men and women, gender is central to the migratory experience, differentiating the experiences of settlement in the destination countries, and

the relationships that migrants maintain with their countries of origin. In order to explore these differential relationships, this document is organized in five sections. The first section describes the feminization of migration within the context of globalization. The second reviews the relevant literature on remittances, while in the third section, the relationship between gender and remittances is explored and a theoretical framework for a gendered analysis of remittances is established. The fourth section explores experiences in the use of remittances for promoting development and the impact of remittances on poverty reduction and gender equality. The final section concludes with some recommendations for future research.

Gender is central to the migratory experience, differentiating the experiences of settlement in the destination countries, and the relationships that migrants maintain with their countries of origin.

INTERNATIONAL MIGRATION IN A GENDERED GLOBAL CONTEXT

Between 1990 and 2000, the number of international migrants increased by 14%. In 2002, some 175 million people lived outside their country of origin,¹ and this figure is projected to reach 230 million by 2050 (UNFPA, 2004). Neither economic recession nor increasingly strict border controls in the recipient countries seem to be able to reverse the constantly increasing trend toward international migration.

¹ This figure represents approximately 3% of the world population.

² For example, according to the Philippines Overseas Employment Administration, Filipina women received 73% of the work contracts officially recorded abroad during 2003.

One of the most relevant characteristics of the migratory phenomenon has been the rapidly rising participation of women. According to the United Nations Development Programme (UNDP), in most destination countries the number of women migrants has grown at a faster rate than that of their male counterparts,

Table 1. Percentage of female migrants among the total number of international migrants, by area, 1960-2000

Major area	1960	1970	1980	1990	2000
World	46.6	47.2	47.4	47.9	48.8
More developed regions	47.9	48.2	49.4	50.8	50.9
Less developed regions	45.7	46.3	45.5	44.7	45.7
Europe	48.5	48.0	48.5	51.7	52.4
Northern America	49.8	51.1	52.6	51.0	51.0
Oceania	44.4	46.5	47.9	49.1	50.5
Northern Africa	49.5	47.7	45.	44.9	42.8
Sub-Saharan Africa	40.6	42.1	43.8	46.0	47.2
Southern Asia	46.3	46.9	45.9	44.4	44.4
Eastern and Southeastern Asia	46.1	47.6	47.0	47.0	50.1
Western Asia	45.2	46.6	47.2	47.9	48.3
Caribbean	45.3	46.1	46.5	47.7	48.9
Latin America	44.7	46.9	48.4	50.2	50.5

Source: Zlotnik, Hania (2003) *The Global Dimensions of Female Migration*.

steadily increased; reaching 48% in 1990 and 48.9% in 2000.

such that women currently represent almost half of the total international migrant population and in some countries they account for up to 70% or 80% of the total.² This notable female presence is not a new development. As shown in Table 1, in 1960, women represented 47% of the total number of people living outside their countries of origin. This percentage has

What is new however is the economic role assumed by migrant women during the migration process. Women are increasingly migrating on their own as main economic providers and heads of households while fewer are migrating as “dependents” of their husbands.

Despite the scope and characteristics of the feminization of migration, the incorporation of gender in the analysis of migration is relatively recent. Until now, most of the literature on migration has focused on the patriarchal conceptualization of the family as a cohesive unit where the man is the provider and the woman is the wife or daughter, or in other words the “dependent” (Jiménez, 1998). Thus both the presence of autonomous women migrants

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and the economic and social contributions to their destination societies of those women that migrated with their husbands, were kept hidden (Lutz, 1997).

This invisibility of women migrants has resulted from:

- 1) a deficit in information gathering since statistics were not disaggregated by sex (Zlotnik, 2003);
- 2) the predominance of androcentric viewpoints in the social sciences leading to women’s being ignored, even among movements where they represent the majority of migrants.

The steady and constant increase in the number of women that migrate autonomously can only be understood within the context of the current phase of global capitalist development, and when gender is established as a cross-cutting variable throughout the process. Behind the feminization of international migration is a complex network of political, social and economic experiences taking place globally and affecting both the societies of origin and destination.

On the one hand, the impact of globalization on developing countries has meant the economic marginalization of peripheral areas, the impoverishment of already vulnerable groups and the expansion of alternate circuits of survival (Sassen, 2003). On the other hand, current demographic trends in wealthier countries mean ageing populations, women's incorporation into labour markets and the deregulation of certain economic sectors. A main feature of this development of global capitalism is a new international division of labour, where class, gender and ethnic differences operate with more force than ever.

The absence of a gendered analysis of the remittances phenomenon is related to, on the one hand, the scant importance that has thus far been given to the

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feminization of migration and, on the other hand, the fact that only recently have theoretical models of migration begun to consider the multiplicity and interrelationships of various

factors present in migrations. The two units of analysis considered by INSTRAW to allow greater understanding of the gender dimensions of remittances are: the household and migratory networks, combined with an analysis of the growing feminization of international migration.

The feminization of migration as a household survival strategy

The increasing percentage of women in migratory flows is directly related to the extreme austerity measures imposed by the International Monetary Fund (IMF) and the World Bank (WB) on developing countries in the last decades of the twentieth century. Structural Adjustment Policies (SAPs) imposed as a precondition of loans to developing countries have resulted in the failure of small and medium-sized businesses, increasing unemployment, cuts to social services and unsustainable national debt. The implementation of such policies has worsened living conditions for the most vulnerable population groups, especially women and children. Many women have been forced to enter the informal economy in an attempt to make ends meet through the cultivation of subsistence crops, street vending, sewing, cooking, etc. These are subsistence activities whose economic value or social utility are not recognized, and that provide women with less income and less prestige than participation in the formal economy.

Men's deteriorating role as economic providers, a result of high rates of male unemployment, further exacerbates this situation. This crisis of the reproductive model has not resulted in a questioning of the sexual division of labour but, as shown by several studies, has meant that a significant number of men distance themselves from reproductive activities, adopting individualist strategies or leaving the household (Juliano, 1999). Consequently and as the result of a system that makes them responsible for the maintenance of the family, women are taking over as heads of households.

In this context, one of the survival strategies adopted by households is migration to developed countries where a growing service economy demands an inexpensive and vulnerable labour force, a requirement which is perfectly met

by migrant women. In her work on globalization Saskia Sassen (2003) argues that the trans-nationalization of the global economy with its dualization of the global labour market has created the conditions for this new type of migration, in “a functional equivalence: that is, productive facilities that cannot be shifted offshore and have to be provided where the demand is, for example, restaurants and hospitals, can use immigrant labour while those facilities that can be shifted abroad can use an inexpensive labour force in less developed countries.”

One survival strategy adopted by households is migration to developed countries, where a growing service economy demands an inexpensive and vulnerable labour force.

The Transfer of Care in Global Capitalism

The feminization of international migration can be understood as not merely the “expulsion” of women from their societies of origin. For most authors, the factors explaining this phenomenon can be found mainly in the nature of recipient societies. Furthermore, King and Zontini (2000) point out that the supply of international labour is often a reflection of the manipulation of patriarchal structures by the global market³.

While economic and social gaps are widening in poor countries, a crisis in the established reproductive model in developed countries has resulted the population ageing, the incorporation of women into the labour market, and the lack of public services for the care of dependents. Women’s incorporation in the “productive” labour market has not been accompanied by a redistribution of the “reproductive” work that continues to be primarily their responsibility. In addition, the regression of social policies has transferred even more social reproductive

³ This refers to both family structures in countries of origin, as well as patriarchal social and employment practices in destination countries.

responsibilities back to individual families. To confront this situation, those households with more resources contract women, who are probably migrants, in order to externalize part of the work. Unresolved gender tensions within developed countries are thus being addressed through the transfer of gender and ethnic inequalities between women. Subsequently, work that was previously performed at no cost by women in developed countries is now being purchased from the global market. As a result, migration has become a private solution to a public problem for both women from poor countries and their employers in rich countries.

In order to address the crisis of the reproductive model, households with more resources in developed countries contract other women, who are probably migrants, in order to externalize part of their reproductive labour.

At the same time, this transfer also occurs in an opposite direction. Ehrenreich and Hochschild (2003) have coined the phrase “global care chains” to describe the importation of loving care from developing to developed countries. “Given that care is a precious resource, it is argued that children from poor countries pay the highest price for this transfer, after women themselves, who manage transnational households from a distance and maintain their families in their countries of origin” (Sorensen, 2004).

Households and transnational social networks

During the 1980s, feminist studies began to critique the then accepted vision of the migratory phenomenon. Faced with the predominance of the *homo economicus*¹ focus, attention was directed to socioeconomic phenomena previously ignored or undervalued in the study of migration. Among these are

⁴ The concept of *homo economicus* comes from the social sciences. It focuses on the individual as a rational being who makes decisions that will maximize benefits and reduce costs. From this perspective, migration is explained as resulting from a decision made by an individual in an isolated manner – sort of a Robinson Crusoe, outside of any context, without a family (Carrasco, 2001) – under econometric criteria of the search for benefits.

phenomena such as informal activities, the economic role of the family, the variety of labour strategies within households, and the development of ethnic

Feminist critique has revealed how the sexual division of labour shapes the migratory experience, the conditions of settlement in the recipient countries, and the relationship that women maintain with their households and countries of origin.

networks with an important transnational economic role. The study of these migratory networks shows the diversity of women's family and community strategies as well as the complexity of gendered divisions. Migration,

viewed from this angle, is based on household strategies in which both the migrant and non-migrant family members interact; those who have left and those who remain (Ribas, 2000).

This new perspective implies a critique of the neoclassical model of the household, arguing that migration is not only an adaptive reaction to external conditions but the result of a gendered interaction within households and social networks of the socially constructed ideas of masculinity and femininity (Hondagneu-Sotelo, 1994; Grasmuck and Pessar, 1991). In the understanding of migratory movements therefore, the central role of households in the gendered decision to migrate and in the formation of migratory networks should remain foremost in mind. By focusing on the hierarchies of gender and age within households, feminist critique has revealed how the sexual division of labour shapes the migratory experience, the conditions of settlement in the recipient countries, and the relationship that women maintain with their households and countries of origin (Pessar, 1999; Hirsh, 1999; Lawson, 1998).

Another fundamental characteristic of the current phenomenon of migration is its trans-nationality. The transnational focus presupposes that the efforts of migrants to integrate into the host society do not necessarily imply a break in their connections with their communities of origin. On the contrary, migrants

continue to participate actively in the social, economic and political life of their societies of origin. In this regard, living trans-nationally implies living in cross-border territories, and participating in networks and interactions that transcend the borders of any given country.

Transnational relationships are a fundamental element that conditions, facilitates and explains the migratory process. Those who have migrated return to their countries of origin, send money and gifts, and transmit images of the 'here' and 'there' in which the diversity of social spaces are compared, intermixed and rethought (Vallejo, 2004). Social networks provide information about job opportunities and living conditions in the destination countries and can even finance the journey. Once the migrant individual has arrived in the new country, social networks continue to play an important role in linking migrants with those who remained in the countries of origin, reinforcing loyalties and obligations to the family. Today, the decreasing costs of the telephone, the Internet and airfares facilitate permanent contact between migrants and their loved ones, reinforcing links between them. For migrant women who are held responsible for the care and maintenance of family ties, these factors represent the possibility of preserving the "affective circuit" with their children and other members of the household.

In addition to money, an enormous volume of ideas, resources and discourses that influence and transform social identities, households, and power relationships, also circulate within transnational networks (Huan et al., 2003) in a bi-directional flow from destination countries to countries of origin and back again. Transnational networks

In addition to money, an enormous volume of ideas, resources and discourses that influence and transform social identities, households, and power relationships, also circulate within transnational networks.

are social spaces located within specific contexts across which gender dynamics differentiate men and women's participation.

Remittance transfers from destination countries to countries of origin represent the most visible aspect of migration, not only because they are more tangible than other benefits derived from migration, but also because remittances are becoming a critical factor in the development of countries of origin.

REMITTANCES

Remittances represent long-distance social links of solidarity, reciprocity and obligation that connect women and men migrants with their relatives and friends across national borders controlled by States. This intimate and long-distance “bounded solidarity,” which in principle has a rather narrow scope of action since the intention of individual migrants is to benefit their domestic groups and social networks, easily becomes a macroeconomic factor that sets off a vast chain of effects not only in the countries of origin but also at a transnational level (Guarnizo, 2004).

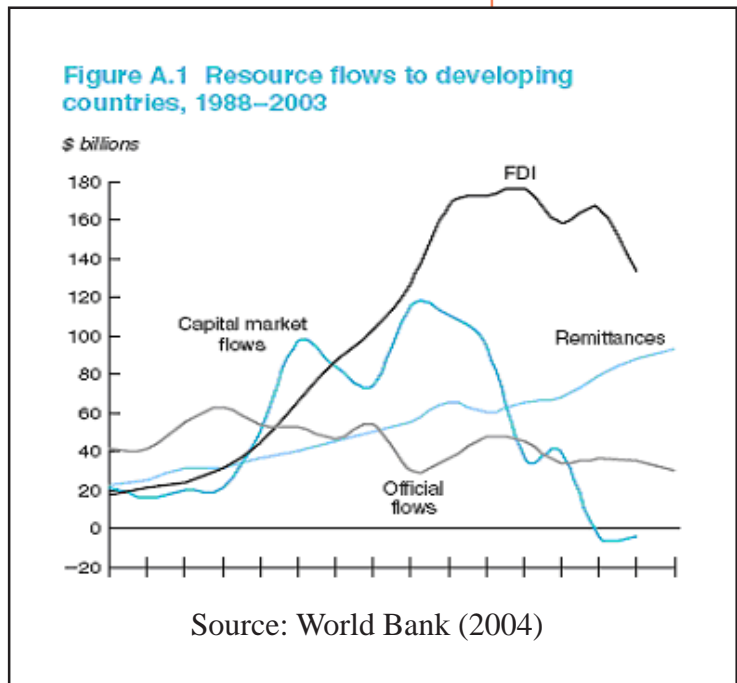
Overview

While the average size of an individual remittance may be quite modest,⁵ at the global level remittances are emerging as the second largest source of external financing for developing countries.

According to World Bank estimates, in 2004 remittances received by developing countries amounted to some US\$126 billion, almost twice the amount of Official Development Assistance (US\$72 billion) and 76% of total foreign direct investment (US\$165 billion) (World Bank, 2005). Furthermore, this volume has been steadily increasing and all factors seem to indicate that, unlike other financial flows, the flow of remittances will continue to grow in the future (see Fig. 1).⁶

⁵ According to Orozco (2003), the mean value of a remittance received in the Latin American and Caribbean region is US\$200.

⁶ According to World Bank estimates, remittance flows towards developing countries increased from US\$54.6 billion in 1995 to US\$126 billion in 2005, which represents a 100% increase over a period of ten years.



From a regional perspective, the Latin American and Caribbean region is the main recipient of remittances worldwide, having received approximately 35% of all remittances in 2004. Southern Asia (20%) comes in second, followed by the Middle East and North Africa (17%), East Asia and the Pacific (13%), Europe and Central Asia (11%) and Southern Africa (4%) (World Bank, 2005).

The main recipient countries for remittances in 2004 were India, Mexico and the Philippines. From the perspective of the relationship between remittances and the total volume of the economy however, the countries receiving the most remittances are small, middle-income countries such as Jamaica, Jordan, El Salvador and Cape Verde where migrant transfers represent more than 10% of the GDP (Carling, 2005).

Despite these impressive figures, official records only represent the tip of the iceberg. Remittances can be sent back to countries of origin through a variety of channels. In some cases, migrants use formal channels such as banks, post offices or remittance companies. In other cases, they use informal systems, carry the money themselves, or send it with other persons traveling back to their countries of origin. Remittances transferred through formal channels are

According to some estimates, if informal transfers were also taken into account, the estimated value of remittances could double.

usually recorded in national accounts, while transfers made through informal channels are not. According to some estimates, if informal transfers were

also taken into account, the estimated value of remittances could double.⁷

A high percentage of remittances are sent via informal channels for several reasons: in certain contexts they may be faster, cheaper, more convenient or more secure; undocumented migrants face risks by using formal channels; there are no alternatives because the recipient individual lives in a rural area that lacks financial infrastructure or in an area of armed conflict; the exchange rate

⁷ For example, in Pakistan, the Philippines, Sudan and Egypt, several studies have shown that informal transfers are twice or three times the official figure. (Van Doorn, no date)

of the recipient country is overvalued, or the migrant and/or the recipient are unfamiliar with bank procedures, among others.⁸

The cost of sending money home varies considerably according to the country and method used, and could represent a significant loss to the migrant and his/her family. Moreover, since the fees for remittance transfers include many charges⁹ that can be difficult for some clients to understand, in many cases neither the person sending remittances nor the recipient knows the real cost of the transaction. Growing competitiveness and the implementation of regulatory mechanisms in the international market are lowering prices and increasing transparency. For example, while the cost of sending money to Latin America and the Caribbean in the 1990s averaged some 15% of the value of the transaction, that cost had fallen to 5-9% by 2003 (IDB/IMF, 2004). Yet this percentage continues to be unjustifiably high considering that an international transfer (swift) costs approximately 15 cents (World Bank, 2004).

In many cases neither the person sending remittances nor the recipient knows the real cost of the transaction.

Remittances are agile transactions that respond to neither market fluctuations, as the exportation of primary goods does nor to the volatility of foreign investment. On the contrary, remittances are stable and can be counter-cyclical in times of economic recession. Moreover, remittances are person to person flows that elude the intervention of corrupt governments or the conditions imposed on loans by the International Monetary Fund and the World Bank. During the G8 meeting held in Switzerland in 2003, wealthier countries concluded that remittances from migrant workers constituted the “most stable, abundant and safe” source of foreign aid for developing countries. In other words, migrant women and men have come to represent the largest and most stable source of foreign assistance for their countries of origin.

⁸ According to an IMF study cited in UNFPA (2004), informal channels only take 6 to 12 hours to transfer funds between major international cities with an average cost of 2 to 5 per cent. A DFID study (2005) shows that transfers made through banks from UK take an average 5 days (varying from 2 to 10 days depending on such factors as the transfer mechanism used and the processes of the receiving bank) and that the fees vary between 2.5 and 40%.

⁹ Commissions charged for remittance transfers include fixed commissions, the application of different exchange rates between currencies, and other indirect costs.

The impact of remittances on development

There is a general consensus on the importance of remittances for the survival of many poor households in developing countries. Studies on the use of remittances show that they are used primarily in to meet the basic needs of households – including food, housing, clothing, health and education (Van Doorn, no date). According to the World Bank, a 10% increase in the percentage of remittances as a proportion of a country's GDP would result in a 1.6% reduction of the number of people living in poverty in that country (World Bank, 2003). The Moroccan Association of Demographers estimates that 1.2 million Moroccans have escaped poverty because of remittances (Bourchachen, 2000).

More controversial is the debate about the effect of remittances on the development of recipient countries. Experts have identified both positive and negative effects in terms of development. On the positive side, evidence indicates that remittances increase national income; augment reserves of foreign currency and contribute to stabilizing the balance of payments; support entrepreneurial activities; contribute to savings; and create demand for local goods and services (Ratha, 2003). In post conflict economies where no formal financial infrastructure exists, remittances sent by the refugee population can help to maintain payment systems and contribute to reconstruction efforts. Though not directly related to remittances, other financial contributions that migrants make to the economies of their countries of origin include an increased demand for local tourism, communication services and “nostalgic” commerce.

On the negative side, remittances are also said to increase the demand for and consumption of imported goods; cause inflation; increase inequality; raise the costs of land and housing; provoke dependency; and discourage the search for other income-generating activities. It is also said that international migration

drains the available labour force, an instability that consequently discourages foreign investment (IFAD, 2004). Some studies have also shown that a growing number of young people are losing interest in education and local livelihood options because they maintain the (often unrealistic) hope of being able to emigrate (Carling, 2005). A further negative aspect of remittances is the brain drain from developing countries, and the obstacle that this loss of skilled human capital presents to their economic and social development.

The debate about the effect of remittances on the development of recipient countries is controversial.

In any case, there is no consensus on any of these points and empirical evidence of the positive or negative impacts of remittances is not conclusive, but rather point to an intricate set of mixed influences. What is commonly agreed upon is that the effects of remittances sent by migrants to their countries of origin are highly complex and depend upon a series of variables such as the characteristics of the individual migrants and their households - both in the country of origin and the destination country - their motivations, the way in which the money is utilized, and the overall local context and economic environment. Other contextual factors such as access to credit, infrastructure and business opportunities also influence the impact of remittances on development (Meyers, 1998).

Much of the literature on remittances and development has addressed the division between the use of remittances for productive investment or for consumption. Because only a small proportion of remittances are used to set up small businesses, improve agricultural practices or for other forms of “productive investment,” doubts have been raised among many policy-makers and researchers about the development potential of remittances¹⁰ (Carling, 2005).

10 Data on this is very sketchy, but, for example the Central Bank of El Salvador estimates that 1% of remittances go to savings.

Expenditures on “consumer” goods such as food, education and health should be seen as investments in human capital.

However, this emphasis on the productive use of remittances has also received criticism. On the one hand, the use of remittances to acquire basic goods and

services that otherwise could not be obtained reduces the poverty of many households, which in itself is a development objective. Expenditures on

“consumer” goods such as food, education and health should be seen as investments in human capital. Although the effects of improving human capital are not immediately perceived, their long-term societal consequences should be taken into consideration in any estimation of the benefits of remittances.

The feminist movement has questioned the consideration of this productive use as the only measurable and “real” aspect of remittances. An emphasis on the need to use remittances in productive investments and criticism of their use for so-called “ostentation” (such as parties and religious celebrations) takes into account only one aspect of the economic lives of human beings, diminishing the value of other types of investments –emotional, symbolic, communitarian, etc.– for different societies.

One fundamental issue that must be remembered is that remittances are private, hard-earned money (frequently in detriment to the possibilities for career advancement, training or leisure time in the destination country). The concern over encouraging the productive uses of remittances may place a burden on migrant workers that is not placed on other productive sectors, whose workers are not questioned about whether their earnings are being used to accelerate the development of the country.

It must also be noted that motivating migrants to contribute to the development of their countries of origin through one use or another of remittances can only be successful if the needs and priorities of the migrants themselves are taken

into account. A study conducted by Gamburd (2003) and cited in Asis (2004) on domestic workers from Sri Lanka documented how the families put the money to productive uses –land, housing, businesses and dowry– prioritized according to a local hierarchy of goals and objectives. Only after land, housing and dowry had been secured was money put into businesses. This study thus demonstrated the need to consider local views and conditions in order to understand migrants' own perceptions of what constitutes productive and non-productive investment.

The dilemma between productive investment and private consumption should be perceived as reconciliation of two extremes: respect for the decisions of the households receiving remittances and the collective interest in implementing practices that favour productive investment and development. The latter is essentially a political question that should involve a wide range of actors –national political institutions, financial institutions, international organizations and civil society of the countries of origin and destination. An increasing number of initiatives aimed at maximizing the development potential of remittances include a variety of measures such as:

- Increasing the flow of remittances through the introduction of incentive measures;
- Reducing the costs of transfers;
- Redirecting remittances from informal to formal channels;
- Estimulating the provision of remittances services by banks, credit unions and microfinance institutions;
- Encouraging migrants to invest in financial products in their countries of origin rather than their destination countries;
- Facilitating migrants' investment in self-employment and the creation of businesses in their countries of origin;
- Facilitating the creation of transnational businesses;
- Strengthening the capacity of migrant associations to engage in development projects in their countries of origin.

Some of these initiatives will be analyzed in the section on the gender aspects of remittances.

Finally, it must be noted that the effects of remittances go beyond the economic realm. The economist bias that characterizes much of the discourse on

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development masks the changes that can be produced in other areas such as gender relations. Very few studies have analyzed the role played by remittances in the transformation of ideas about gender roles, which are questioned from the moment in which women send remittances as heads of households. The receipt of

money by households and the utilization of this money also have an impact on gender relations that cannot be ignored. When discussing the potential of remittances as a tool for development, it must be borne in mind that the empowerment of women and gender equality are a basis and an end of every notion of sustainable human development.

GENDER DIMENSIONS OF REMITTANCES

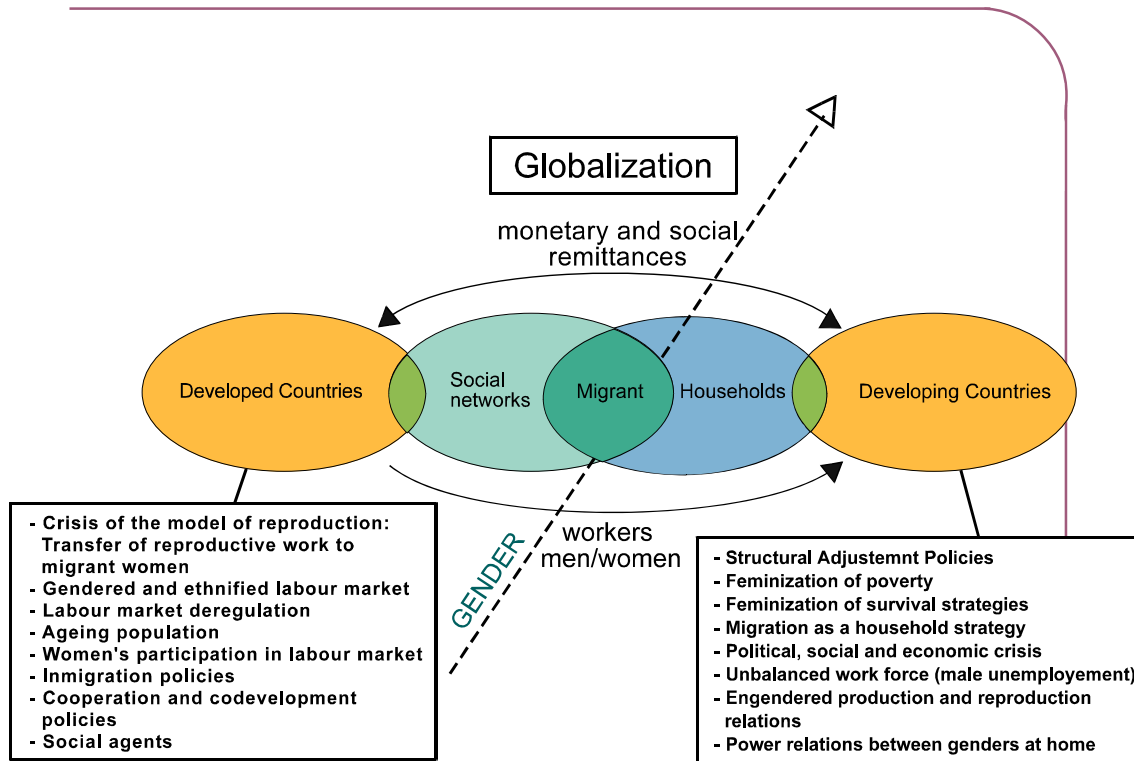
Because much of the research on remittances has been carried out from a purely economic perspective, the principle aim has been to determine the volume of remittances, assess their contribution to local development through investment in productive activities, or identify the transfer channels and related costs. From this perspective remittances appear to be gender neutral. The sex of the migrant sending the remittances is not taken into consideration, nor are the possible gender-related differences that could exist in the amount remitted, the frequency or use of remittances, or their socio-economic impact on either the sender or the recipient household. The gender differences that operate at the macro and micro-structural levels and that undoubtedly determine the sending, use and impact of remittances thus remain hidden. Moreover, using de-contextualized individual subjects as the unit of analysis ignores the fact that sending remittances is an act carried out by a subject who is influenced by various structural variables –gender, class, ethnicity–and who acts within family and social dynamics that in turn are structurally determined by far-reaching social, economic and political processes.

What most of the research seems to ignore is the fact that the amount of money sent to the households by migrant men and women, how it is sent and the form in which it is utilized, are not only determined by the market economy but also by the political economy of the household. Remittances are more than just periodic financial transfers; they are the result of complex processes of negotiation within households that are immersed in an intricate network of relations between the Diaspora and the countries of origin. Literature suggests that the money

Remittances are more than just periodic financial transfers; they are the result of complex processes of negotiation within households that are immersed in an intricate network of relations between the Diaspora and the countries of origin.

sent by migrants to their homes is more than an act of individual altruism; remittances represent a family strategy to diversify the sources of income and to secure additional funds through migration (Kapur, 2003; IMP, 2003). This model of “household strategy” has been widely studied and documented in the research on migration. Questioning the unitary definition of the household implicit in this model, the feminist critique has shown how the power hierarchies of gender, age, authority and resources within households play a crucial role in determining the dynamics of migrant families and social networks, which also influence the flows of remittances. Understanding remittances and their effects requires, therefore, a gendered analysis of the household.

The diagram on the next page represents the systemic links connecting the different dimensions of migration and remittances. As explained in section I, current migratory movements are to a large extent a household survival strategy. Moreover, these movements are strongly conditioned by social and migratory networks before a decision to migrate is taken. In this regard, migration can be seen as the result of an interaction between networks, households and migrants. At the same time, households and social networks are inserted into specific political, economic and social contexts in both the countries of origin and destination. In this intricate map of interaction, developing countries send a labour force to developed countries, which in turn have a strong demand for labour due to the deregulation of labour markets, women’s incorporation into the labour market, population ageing, etc. The sex/gender system is also introduced as a vector that cuts across all of these phenomena, since none of the processes that occur in the countries of origin or of destination, in the households or the social networks can be analyzed outside the social relationship of inequality implied by gender. And all of these processes –international migration, feminization of migration, transnationalization of households and networks as well as remittances– occur within the context of the development of global capitalism.



The diagram presents remittances as a flow not only of money, but also of ideas, images and discourses, affected by different factors that occupy distinct spaces. Studying remittances from a gender perspective allows us to approach all these aspects simultaneously and comprehend their mutual relationship of dependency and transformation. It also allows us to understand how the gender dynamics established in a particular social, political and economic context shape the behavioural patterns behind remittances –both of the people who send them and of those who receive them. In addition, it allows us to understand how the economic and social roles that women acquire through the sending and/or management of remittances can catalyze transformations in gender relations, and in turn, stimulate social, cultural, economic and political change.

Elements for the analysis of the gender dimensions of remittances

There is an extensive body of literature that seeks to explain why migrants send money home, and tries to shape the behavioural patterns of those who send remittances –how much is sent, the frequency, the channels utilized and how the money is spent by the recipients -. A review conducted by Sorensen (2004a) suggests that the amount and characteristics of transfers depend on:

- Legal Status of the migrant,
- Marital status,
- Household income level,
- Level of employment and occupational status in the countries of origin and destination,
- Length of stay abroad,
- Labour market available to migrants,
- Cost of living in the destination country,
- Number of dependants in the household in the country of origin and family relationships,
- Household members working abroad,
- Wage rates,
- Economic activity in the countries of origin and destination,
- Facilities for money transfers,
- Exchange rates between the country of origin and the destination country.

None of these elements are individual variables operating in a vacuum, rather they are inserted into social, economic and political contexts that are rooted in patriarchal ideology and organized around the sexual division of labour. Therefore, each one of these elements influences and is influenced by the different roles that each society attributes to men and women.

Gender patterns in the sending of remittance

The few studies that have attempted to analyze the influence of gender on patterns of sending remittances have not revealed conclusive results. As a result of the dedication to the household and care for family members that characterizes the feminine role, it is expected that women establish longer-lasting and more intense contacts with their relatives, mainly when it comes to children, where ever they may be located. From a gender roles perspective women's greater propensity to lead processes of family reunification and their consistency in sending remittances can be better understood.

Contrary to these beliefs –noted in several research studies (Ribas, 2000)–, is a study conducted by Semyonov and Gorodzeisky (forthcoming). Their study of both male and female overseas workers from the Philippines revealed that almost all migrants, regardless of their sex, send money back to their households. However, the study also indicated that men send more money than women do and, therefore, the income level of the households of migrant men is significantly higher than those of migrant women. These findings appear to contradict the commonly accepted notion that families promote the migration of women because they are more responsible than men and because daughters are expected to send money to their parents. However, although it could seem more rational for households to send men as migrants, the number of Filipinas who go abroad for work continues to grow. To interpret these findings, one must take into account the context of the global labour markets and the combination of conditions in the country of origin (high rates of female unemployment and scarce opportunities) and in the destination country (labour markets segregated by sex and ethnicity) which are at the base of the migration phenomenon.

Another important factor that undoubtedly conditions the sending of remittances is **women's position within the household** in the country of origin. Three different groups (not excluding the existence of others) can be identified:

- Migration to sustain the family: women who migrate as providers for the household. Most women who send remittances are found within this group. Their economic strategies are aimed at the optimization of resources, which leads them to undertake long, arduous shifts in order to save the most money possible and send it to their country of origin. The attainment of more personal objectives –improving their education, having more leisure time, devoting part of their income to personal expenses, etc– is heavily conditioned by the pressure to sustain the family group both economically and emotionally.
- Autonomous migration: women for whom migration is not based on the need to maintain a family unit. The tendency to remit is less for women in this group, even when they most probably also contribute with remittances to support family investments, such as financing the studies of siblings.
- Migration as dependents of husbands: in terms of sending of remittances, women in this group have little relevance, however their economic and social contribution through reproductive labour, which remains hidden within the private sphere, should not be overlooked.

Gender is a cross cutting element throughout the migration process. The idea of returning, for example, is different for men and women. Some studies indicate that women have a higher tendency than men to stay in the country of destination. Fieldwork conducted by Pessar (1986) with Dominican immigrants showed that women tend to prefer to purchase expensive durable goods rather than save money for their return home or to be sent as remittances. Contrary to this, men prefer to live in more austere conditions and save money in order to assure their return to Dominican society and culture. These distinct interests

regarding **settlement in the destination country** are relevant for understanding patterns of remittance behaviour as well as the different types of participation for men and women in transnational organizations.

Placing gender at the center of the analysis does not imply that other variables shaping the migratory phenomenon and remittances are ignored. Despite the fact that gender inequalities exist in all societies, the expected behaviour of men and women varies in different cultures meaning that women's potentials and limitations for remitting are affected by the **gender norms** that prevail in each country of origin. For example, in those cultures where women's mobility is subject to restrictions such as in Morocco, the way in which women migrants avoid the "shame" attached to working outside of the home and country, is to assume the maintenance of the family. This allows them to gain power and prestige in their surroundings while simultaneously accessing previously restricted experiences (Gregorio and Ramírez, 2000).

Gender dynamics in the destination country

Patterns of sending remittances are influenced by a series of political, social and economic factors pertaining to the destination country, and crosscut by gender dynamics. This section analyzes some of these factors.

Immigration policies of the destination country

The way in which each State manages and organizes migration flows has a direct effect on the legal status that the migrant has in the destination country. Legal status has a great influence on the patterns of sending remittances, in that it conditions the possibilities of access to formal channels¹¹ and the migrant's own insertion into wider social networks than those comprised by migrants of

11 Some regulations require the possession of legal documents in order to open bank accounts, make international transfers, etc.

the same nationality. An irregular legal situation can also expose the migrant to situations of labour exploitation and wages below the legal minimum.

In the current context, where migration is mainly related to the labour market,

Legal status has a great influence on the patterns of sending remittances, in that it conditions the possibilities of access to formal channels and the migrant's own insertion into wider social networks than those comprised by migrants of the same nationality.

the legal status of migrants is tied to the possession of a work permit, to the conditions of family reunification or to marriage with a migrant worker possessing a work permit or with a citizen. In all these cases, women are the most

disadvantaged.

The possibilities for obtaining a working permit and legal residence are less likely for women than for men because women tend to work as domestic servants and caregivers, as sex workers, or in the service economy, sectors in which informality, irregularity, high turn over and in some cases, seasonal work predominate.

Given the substantial restrictions on migration at the global level, some of the ways that women find to enter destination countries is through marriage (either with a legal migrant or with a citizen) or family reunification. In both cases the legal status of these women is attached to their husbands, at least for a period of time, which can then become a barrier for autonomous migration due to the risk of losing their legal status.¹² In addition, other restrictions on migration that mostly affect women¹³ cause an increasing number of potential migrants to recur to networks of illegal trafficking of persons. This channel of migration generates debts for the person migrating through the network and often forces them to devote the income earned at the onset of the migration period towards repayment of the debt, thereby reducing their available economic resources.

¹² The case of Spain has been an example for some time. Until 2003, the Regulation for foreigners stipulated that women who migrated to reunite with their families could only receive residency permits in connection with their husbands. Should they separate or divorce within a period of less than one year, the woman's situation necessarily became irregular which, for example, hinders the lodging of complaints of gender violence.

¹³ Currently, the only way for a woman migrant to enter Austria is to obtain a work permit as a sex worker or through marriage with a legal migrant or citizen (Malgesini et al, 2004). In 1997 the Government of Sri Lanka prohibited, on the pretext of protecting their security and dignity, the migration of women, except for highly-qualified women (INSTRAW, 2000).

Labour Market

The strict stratification by gender and ethnicity of the labour markets of the destination countries signifies a double discrimination against women migrants. Not only are they introduced into the most precarious and worst remunerated sectors, but their very insertion reinforces gender roles since they are required to perform services in the sectors of care and domestic work that national women do not wish to engage in. The volume and characteristics of the transfer of care to migrant women and ethnic minorities in developed countries vary according to the country and the regulation of the sector, but in general it is a labour market characterized by informality and a lack of regulation, which lead to low wages and a scarcity of work-related benefits and facilitate exploitation.

The strict stratification by gender and ethnicity of the labour markets of the destination countries signifies a double discrimination against women migrants.

Integration Policies

Integration policies are usually scarce, targeting only legal migrants and overlooking the specific contexts of migrant women. In the case of policies dealing with insertion into the labour force, these tend to strengthen gender roles as they direct women towards typically feminine sectors that are also typically relegated to ethnic minorities. Other types of policies aimed at improving women's social and/or labour insertion do not take into account the triple burden of work borne by migrant women (who bear the same double burden as national women but without family networks to help with reproductive tasks, and who are also responsible for supporting family members in their country of origin). Moreover, these policies do not respond to those needs that are linked to the gendered status of migrant women

Integration policies are usually scarce, targeting only legal migrants and overlooking the specific contexts of migrant women.

within their households (such as the specific difficulties in inserting those women who have migrated as wives), or they are designed from an ethnocentric point of view that considers women from developing countries as passive victims and not as agents of change with the capacity to redefine their living conditions.

The degree of settlement of migrant populations sanctioned by each State has a decisive influence on remittances. Policies that favour the integration of migrants range from allowing, among other things, a foreign person to acquire material goods and real estate, to a foreign policy that promotes or at least does not hinder the reuniting of families. If the migrant decides to settle in the destination country, s/he will invest money there. If conditions for settlement are not favourable, it is possible that the flow of remittances will increase and the investment of remittances will be made in the countries of origin with the idea of returning at some point in time.

Some studies indicate that women show a greater tendency to settle in the destination country, thereby initiating the chain of family reunification. From this perspective, their tendency to remit would also be less, although other factors also come into play, such as whether the entire family has already been reunited or if there are other family members in the country of origin waiting to be reunited.

Social agents

In general, NGOs, migrants' associations, unions and other social agents, such as churches, working specifically with migrant populations or having some type of programme aimed at migrants, have not yet integrated gender into their work. Because the responses offered by these types of institutions do not include a gender perspective, the harsh conditions in which many migrant women live are barely affected. Rather these women are perceived to be users of those institutions offering social services such as food or health care, thereby reinforcing their roles as mothers and caretakers.

Policies for development cooperation, co-development and gender

The impact of remittances on the development of countries of origin depends in large part on the degree of political will of the destination countries to articulate their migration policies with their policies for development cooperation, thereby prioritizing the development of the countries of origin. This articulation, together with an active policy of encouraging the participation of migrants in development programmes aimed at their countries of origin, is referred to as co-development.¹⁴ The degree to which this development includes the needs, priorities and interests of women migrants will depend on the extent to which these policies incorporate gender perspectives.

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Gender dynamics in the country of origin

Women constitute the majority of recipients of remittances. Gender relations within the households and communities of origin influence decisions about how and for what the money from remittances is used and which family members will benefit. Some of these influences are analyzed in this section.

Gender and power relationships within households

We have seen how feminist theory emphasizes the sexual division of labour and the differences in power relationships within the household as key analytical elements for understanding migratory processes. In the analysis of remittances, we must bear in mind, therefore, that decisions on how to spend the money

¹⁴ The term co-development was coined by Sami Nair in 1997 at that time charged with the Inter-Ministerial Mission for Migration and Co-development of the Government of France.

from remittances, who will benefit from the money, and the short and long-term effects that remittances might have on family structure, are not gender neutral.

Households are subject to tensions that result from the unequal distribution of economic resources and negotiating power among family members. Consequently, it is most likely that in deciding how to use limited resources, the

Decisions about how to spend the money from remittances, who will benefit from the money, and the short and long-term effects that remittances might have on family structure, are not gender neutral.

benefits will go to certain family members –probably males– or certain types of consumption.

On the other hand, the social construction of gender that makes

women responsible for maintaining the welfare of family members determines the way in which men and women invest money from remittances. In this regard, research has shown that women tend to prioritize family needs (food, clothing, housing, education, and health) while men, in addition to helping their families, often devote the resources to savings and investment in order to generate greater benefits in the future (Escrivá and Ribas, 2004).

That is to say, gender roles within households influence the use of remittances. For this reason, any initiative aimed at maximizing the productive potential of remittances must also consider the established gender relations in the recipient households.

Economic, political and social context

As has been previously stated, remittances are primarily used for basic consumer goods. The chances that remaining funds will be used in productive investments depend to a large extent on the economic conditions of the country of origin: minimum conditions of infrastructure and risk perception associated

with investments. Given that women are largely excluded from formal economic processes, and when they do participate in formal economic processes, they do so in traditionally feminized sectors (beauty salons, shops, etc.), it is very probable that productive investments financed through remittances benefit to a large degree the men in the household.

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Some measures that are said to foment productive investment of remittances are: fiscal incentives for savings, financial regulations that do not penalize the repatriation of savings, facilities to access credit, advisory services for the creation of businesses, support for capacity building in business administration, and simplified administrative paperwork for setting up businesses. However, it must be borne in mind that the legal system of some countries limit and even exclude women from access to resources such as credit or ownership of land. In such cases, the possibilities that women will use remittances for productive investments are greatly reduced.

Relationship between the countries of origin and destination

This section reviews gender roles in the physical, financial, imaginary and emotional spaces that mediate the relationship between the countries of origin and destination.

Monetary transfer systems

In the section on remittances, it was stated that a high percentage of remittances are sent through informal transfer systems for a variety of reasons.

Gender probably influences the use of specific transfer channels: differentiated access for men and women to social networks, higher rates of illiteracy among women, regulations for accessing banking systems, etc. However, to date, there are no studies that allow for an evaluation of the scope of this influence. Consequently, any measure aimed at promoting the flow of remittances through formal channels that does not consider the specific needs and interests of women runs the risk of ignoring or even jeopardizing the interests and priorities of women, by equating them to those of men.

Transnational, migratory and social networks

Migration is not an individual act. Decisions to migrate, where to migrate and how to migrate are conditioned by the information and assistance offered by existing migratory networks. Once in the destination country, social insertion into the new country and the maintenance of links with the country of origin rest largely with membership in the transnational social networks that connect physical and emotional spaces between the countries of origin and destination.

Gender places increased restriction on migrant women's access to these networks. In the destination countries, migrant women have less mobility due to the fact that they are employed within the private sphere, they have family responsibilities or they are in irregular legal situations. These factors lead to isolation, and in turn, ignorance and misinformation (both about their basic rights and about the ways and means to remit, for example) and hinder women's establishment of ties with their communities of origin and/or the national population in the destination country. It must also be borne in mind that some cultures, both in the countries of origin and destination, penalize or restrict women's mobility, which makes it very difficult for them to participate in social networks.

Changes in gender relations

The role that remittances sent and managed by women play in the balance of power within unequal gender relationships is a key element to be considered in the evaluation of development and social change processes. As has been seen, monetary remittances contribute in a decisive manner to the improvement of women's economic status in both countries of origin and destination. But in addition to money, ideas, images, beliefs, and values also circulate between these countries. These additional elements are what Peggy Levitt (1996) has called "social remittances" and although they are more difficult to value and estimate than monetary remittances, they can also have a profound impact on development and promotion of equality, including gender equality.

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The role played by migrant women in the maintenance and redefinition of transnational networks, as well as in the ways in which gender roles are transformed –or masked – in order to survive within the new trans-cultural realities, have attracted growing attention in the research on migration. Gender not only influences physical movement across national borders, but gender relations are themselves reaffirmed, negotiated, confronted and reconfigured within transnational contexts. Migrant women send money to their households; thereby acquiring new roles and transmitting new images, which have an effect both on their families and their communities. Women who stay behind also experience changes in their roles, as

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they assume more responsibilities and acquire greater autonomy in deciding how remittances are to be used. Any attempt to analyze the link between migration and development cannot exclude the impact that migration, and more specifically remittances, have had on social relations, gender roles and on the empowerment of women.

Migrant women

Economic benefits from migration must be added to other types of benefits. For women, migration can represent an opportunity for economic independence, access to new spaces of social participation and the renegotiation of gender roles, and increased power in decision-making within the household.

It is necessary, however to steer clear of linear or one-dimensional approaches. Migration is not the only result of women “fleeing” from oppressive contexts nor is its result necessarily a break with “traditional” gender models. In many cases, insertion into the destination societies can mean that migrant women sacrifice a great deal of their personal autonomy. In this regard, it is important to avoid ethnocentric views that consider that destination societies offer women from the developing world opportunities for their personal “liberation”.

The literature on the changes in gender relations that women migrants experience shows that in this process of renegotiation there is a great diversity of realities and possibilities.

The literature on the changes in gender relations that women migrants experience shows that in this process of renegotiation there is a great diversity of realities and possibilities. Some women gain independence and autonomy;

others are overwhelmed by greater workloads and isolation; the majority gain in some respects and lose in others.

It is important to note in any case, that studies of patterns of remittance sending suggest that changes in gender roles derived from the act of remitting are limited (Gregorio, 1998). On the one hand, saving an important part of wages in order to remit considerably limits the amount of money that women set aside for themselves. On the other hand, on occasions, remittances are not used for what the migrant women intended, but are redirected to another objective by a male family member who receives the remittances.

Participation in social networks can also have the effect of increasing social control over women, thereby increasing gender inequalities. Among the migration strategies adopted to cope with discrimination and adverse contextual conditions in the destination society is a return to traditional gender roles. This reaffirmation of traditions can mean, for certain social groups, control over women's mobility through efforts to convert them into guardians of identity and tradition. This control can even be exercised from a distance. An illustrative example of this can be found in the meetings held by Dominican women in the plaza of a village in Madrid. These women meet on their day off to exchange information about their country of origin, and share information about the behaviour of a particular woman, thereby ensuring that this information will get back to her husband and/or family in the Dominican Republic (Gregorio, 1998).

Women's participation in migrant associations shows clear signs of gender discrimination. Since women constitute a minority within the associations, there

Women's participation in migrant associations is influenced by the gender hierarchies imported from the societies of origin.

are positive effects related both to the opening of new spaces for social participation as well as the influence that women might exercise in their countries of origin through the association. Women's participation brings with it a greater representation of their needs when involving migrant associations in the development of their communities of origin and hence leads to a flow of social remittances that rewrite the meaning of femininity.

On the other hand, migrant associations are also affected by gender relations hierarchies imported from the societies of origin. For this reason, an opportunity for social participation is not always guaranteed for women. Women's agendas are different from those of men and as a result, they may face disapproval and marginalization within these male-dominated organizations. Prema Kurien's study (2003) on transnational Hindi American organizations suggests that the patterns of migration and settlement of the Indian Diaspora are differentiated according to gender and social class, which leads these associations to be self-selective, establishing explicit and implicit mechanisms to exclude those individuals with different interests. However, women's access to remunerated work and the different gender norms prevalent in the United States have generated changes in gender relations within Hindi American households, most of which have benefited women. Asian women have organized themselves around the issue of domestic violence, and for them, transnational organizations represent an opportunity to exercise a new form of participation and to contest patriarchal ideas of ethnic identity.

Changes in gender roles within countries of origin

When migrant women become providers, their negotiating power within their households increases and their status improves, which in turn creates better conditions for other females in the family. The role of provider alters gender relations at the symbolic level and access to the productive sphere grants social privileges not endowed by the reproductive role.

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As other networks of women take on reproductive tasks in the absence of the migrant woman, networks of female solidarity are strengthened and even broadened, which has both positive and negative effects in terms of gender relations. While there is a benefit to be gained from the expansion of solidarity networks, there is also an increase in the workload carried by the women who remain in the household.

It is a mistake to perceive the women who remain in their countries of origin as merely passive recipients of remittances or as victims of spousal desertion. Not only do these women manage the funds sent through remittances but they also adopt strategies aimed at diversifying income-generating activities in order to confront the irregularity or precariousness of remittances. Many women become heads of households or expand their participation in productive activities, in the regional labour market or in informal micro-enterprise. This means that, in many cases, the migration of a family member may lead to women's participation in traditionally male social activities. However, access to the labour market does not necessarily mean that women's reproductive labour disappears; rather, this work must now be combined with new productive activities.

In those societies of origin that limit women's mobility and where the migrant is male, the absence of this male family member presents activities that must be carried out "outside" the household. This new role not only changes the traditional division of labour but also allows women to move freely outside the boundaries of the household in order to attend public meetings, manage public resources or participate in religious ceremonies (Dáubeterre, 2005). In these situations, the migration of a male family member represents an opportunity for women to reorganize borders -the material and symbolic boundaries that delineate the meaning of femininity and masculinity- and their time, which facilitates the feminization of social life.

Finally, some studies suggest that when migration is predominantly female, the males remaining in the communities of origin may be forced, in the absence of female networks to replace the work of migrant women, to take on the responsibilities of reproductive work which they had not done in the past, further altering the sexual division of labour (Curran et al., 2003).

HARNESSING THE DEVELOPMENT POTENTIAL OF REMITTANCES

The great magnitude of remittance flows has attracted the interest of governments and international organizations that are beginning to promote or carry out initiatives aimed at identifying and implementing measures to maximize the impact of remittances. At present, the two main areas of intervention are: 1) the improvement of mechanisms for remittance transfers –lowering costs–, and 2) the mobilization of Diasporas –involving migrants as sociations in the development of their communities of origin–.

Improving mechanisms for remittance transfers

Interventions in this area pursue a dual objective:

- Reduce the costs of transactions

Evidence shows that increased competition and monitoring of money transfer markets lead to reduced prices and makes companies more accountable and transparent in their operations. A reduction in the high costs of remittance transfers would, in itself, have a significant impact on the welfare of migrants, their families, and by extension on the development of their countries of origin. Considering that US\$126 billion in remittances entered developing countries in 2004, even a slight reduction of 1% in the costs of remittance transfers would have been enough to inject an additional US\$1.26 billion into poor countries. This is not such a difficult objective to reach, considering that over the last decade the price of transfers from the US to Mexico has decreased by 56%.

- Channel a greater percentage of remittances through the formal financial system - banks, financial entities and microfinance institutions.

It is generally agreed that the channeling of remittances through the formal financial system is essential in order to harness their potential for development. In the first place, remittances through formal channels open the door for migrants to access financial systems and hence, savings and credit. Secondly, financial institutions receive an injection of capital that allows them to finance credit. And finally, remittances contribute to the balance of payments and increase reserves of foreign currency (UNFPA, 2004). In this regard, some interesting initiatives include:

The Multilateral Investment Fund of the Inter-American Development Bank

Through a number of conferences and cases studies on the flows and costs of sending remittances in Latin America and the Caribbean, IDB's MIF has been instrumental in involving different stakeholders –especially commercial banks and money transfer companies– in the debate and initiatives aimed at strengthening local financial institutions to provide better and less expensive remittance services.

<http://www.iadb.org/mif/v2/remittances.html>

International Fund for Agricultural Development (IFAD)

IFAD and the IDB's MIF have set up a joint programme to reduce the cost of remittance transfers by helping credit unions and microfinance institutions in low-income rural areas of Latin America and the Caribbean provide better financial services. In this way, not only rural remittance receivers can go to the banks and apply for credit but the whole community may also benefit. "Money forms capital, which can be used as credit by others in the village, regardless of whether they themselves receive remittances".

<http://www.ifad.org/pub/factsheet/remittances/e.pdf>

Fonkoze

Fonkoze -Haiti's Alternative Bank for the Organized Poor- is a Haitian microfinance institution offering solidarity group and individual loans (96% of the borrowers are women); savings; currency exchange; money transfers to Haiti and training in literacy and business skills. Fonkoze identified two types of remitters -individual workers sending money to their families, and churches and charitable organizations that send money for community development projects. Churches, parishes, associations, and small charitable organizations have found Fonkoze's services to be very attractive. Haitian migrants, however, were initially suspicious of the service. Today, the service is steadily growing. Fonkoze charges an initial rate of US\$10 for transaction up to \$1,000, and the rates increase for larger transactions. For churches and other non-profit organizations, Fonkoze charges only \$10 per transaction, regardless of the amount transferred.

<http://www.fonkoze.org>

The International Remittance Network

This Network was set up by the World Council of Credit Unions to offer remittance services at affordable prices. Members are charged a flat rate of US\$10 to wire up to US\$1000 from the USA to 40 countries in Latin America, Asia, Africa and Europe. Compared to Western Union, the costs for this service are often between 33% and 50% less expensive. When remittances are received through credit unions, local development in the receiving communities is also promoted.

<http://www.woccu.org>

Banks have habitually focused on corporate services and monetary transfers for corporative clients, and have overlooked remittances as a business. However, some have recently begun to see the market potential of remittance transfers and have begun to offer attractive services through strategic alliances with other banks in the countries of origin.

As previously mentioned, one of the main barriers that migrants face in deciding which transfer mechanisms to use is the lack of accurate and clear information about the real costs of the transfer. This lack of information may be even more acute for migrant women, who normally occupy positions within the private sphere –in domestic service-, are socially isolated and have less access to information exchange networks. The following initiative could serve as a guiding example in the search for transparency:

“Sending money home. A survey of remittances products and services in the United Kingdom”

A report commissioned by DFID for the purpose of addressing the lack of information and transparency in the remittance marketplace. According to DFID, better information on remittance services should not only help migrants choose the service that best meets their needs, but would also promote healthy competition between money transfer providers, thus reducing the cost and improving the service for remittance senders. The survey provides baseline information on the products, costs, experiences, motivations to remit and decision-making processes involved in sending small amounts of money from the UK to six targeted developing countries (Bangladesh, China, Ghana, India, Kenya and Nigeria). Information on how long it takes money to get home, expected fees, coverage in the UK and the receiving country and even the opening times of the surveyed providers can be assessed through a website. An outreach campaign is also planned, with the printing and dissemination of leaflets with information on money transfers in 4 languages.

Unfortunately, the results of the research are not sex disaggregated even though target groups with an equal number of migrant men and women were used for the qualitative research. Thus a great opportunity has been missed for obtaining more information on gender differences in reasons for remitting, barriers against using particular services, decision-making processes and the dynamics of choosing between formal or informal channels.

<http://www.sendmoneyhome.org>

All the initiatives mentioned above are highly encouraging since lower costs for transfers, accurate information on fees, efficient and transparent sending mechanisms, and strong local financial institutions which provide credit and finance productive investments, constitute an undeniable benefit for poor people, especially those living in rural areas (most of whom are women).

However, it should not be forgotten that even though financial systems may be gender-neutral, their effects are not. Some practices are clearly discriminatory against women such as the required approval of a male family member in order to open a bank account or apply for credit. Others, apparently neutral –such as the requirement for identity documents, land and/or house deeds, or the need to fill out written forms– end up affecting women in a disproportionate manner as a consequence of their traditional marginalization, especially in the case of rural women. Therefore, the impact on development of programmes focused on

Though financial systems may be gender-neutral, their effects are not.

strengthening financial institutions would increase to a considerable degree if they were to take into account the different obstacles faced

by women and men in accessing banking and credit systems.

Finally, despite improvement in policies and conventional financial infrastructure, informal money transfer systems will likely continue to represent an important and often necessary element of finance in poor countries. They are simple, efficient and inexpensive in comparison to other options. According to an Interpol report cited in a DESA Discussion Paper (2002), the efficiency and cost

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effectiveness of *hawala* –one of the most widespread informal transfer mechanisms- make it an attractive means of remitting money under almost any regulatory

regime. Therefore, given the importance of informal channels, actions aimed at banning these systems or limiting their accessibility should be carefully examined.

Mobilization of diasporas

While individual remittances are primarily spent on food, housing and other basic needs, money sent by communities of migrants through collective remittances can have a more significant impact on the development of the communities of origin. Diasporas maintain strong social, cultural and/or economic ties with their home communities. On the one hand, these transnational social networks facilitate the establishment of commercial relations between the countries of origin and destination and other intermediate countries. On the other hand, the sense of solidarity and identity with the community of origin compels migrant communities worldwide to provide humanitarian aid after catastrophes,

Over time, transnational communities may turn out to be the most valuable source of financing for development.

participate in post-conflict reconstruction processes, collect funds to support the development of infrastructure, and finance income-generating activities and social projects and in their communities of origin. Over time, transnational communities may turn out to be the most valuable source of financing for development. At present, some initiatives aim at harnessing this potential by strengthening the role of migrants and migrant associations as agents of development and change.

Transnational entrepreneurship

In China, some 70% of total foreign direct investment comes from the Chinese Diaspora (United Nations, 2004). In the Dominican Republic there are hundreds of small and medium-sized enterprises, which conduct business in a transnational manner. They have been created and are run by returned migrants who depend on ties to the migrant communities in the US for their survival (IFAD, 2004). The expansion of ethnic markets of food, drink, music and other “nostalgic objects” aimed at the migrant communities in destination countries facilitates the establishment of broad transnational commercial networks.

Belonging to transnational social networks is an essential prerequisite for participation in such business opportunities. For this reason, it is necessary to involve women from the Diasporas in the dynamics of transnational networks in order to ensure that women-headed businesses in the countries of origin participate in investment opportunities. However, when migrant associations are organized according to patriarchal norms, involving migrant women in decision-making about investments may be a difficult task to undertake.

One factor that must be taken into account is the heavily gender-segregated labour market. Business opportunities perceived by women as the most immediate, feasible or socially accepted are limited, –beauty salons, for example– and in many cases are not the most profitable or do not respond to market demands. Efforts aimed at maximizing the potential of remittances to promote gender-sensitive models for sustainable local development should consider including a strategy to disseminate information on profitable business opportunities and associated risks. Other strategies could be aimed at offering training to women entrepreneurs in business management and marketing strategies.

Transnational solidarity

The volume of remittances sent by migrant association to their communities of origin –so-called collective remittances– is still very low when compared with the total volume of remittances. In the case of Central America, collective remittances constitute only 1% of total remittances (IFAD, 2004). However, experts believe that this figure could increase significantly if measures were implemented to strengthen the capacity of migrant associations to engage in the planning, implementation and maintenance of local development projects in their communities of origin.

Numerous initiatives are made possible through the solidarity of men and women migrants with their communities of origin worldwide. The boxes below present some encouraging examples:

Collective remittances are rooted in the sense of solidarity and identity that migrant women and men maintain with their communities of origin, reciprocity with their native land, and often the desire to gain status and recognition in their communities of origin. The effects of collective remittances sent by community organizations are practical and may also have a symbolic significance. On the one hand, they support the community with a much-needed injection of funds, without which many infrastructure needs or social services would go unmet. Moreover, the multiplier effect that creation of businesses or infrastructure development or can have on the local economy must also be noted. On the other hand, these collective remittances have great symbolic power. Contributing from abroad with remittances for specific ceremonies, community events, development of infrastructure or social projects is one way that absent men and women can make themselves present, that is to say, such remittances are symbolic ways to preserve vital ties through which the community expands beyond the borders of nation states. Remittances also have political effects since they influence local and regional governments by determining which public projects will receive

Iniciativa Ciudadana 3x1
<p>One of the best known examples of collective remittances through transnational social organizations is the Mexican Iniciativa Ciudadana 3x1 under which every dollar remitted by Mexican Home Town Associations (HTAs) is matched with one dollar each from federal, state and municipal governments. Most of the projects funded invest in infrastructure and utilities, such as the construction of roads, paving of streets, and the provision of water sewage and electricity.</p>
<p>http://www.sedesol.gob.mx/programas/3x1.htm</p>

Unlad Kabayan Migrant Service Foundation
<p>A Philippines NGO founded in 1994 as a special programme of the Asian Migrant Centre in Hong Kong to organize savings associations as a capital build-up mechanism that would establish income-generating activities in the Philippines with the participation of family members left behind. Since 1996, it has widened its scope, going from assisting small commercial enterprises such as sari-sari and supply stores to developing larger enterprises such as food processing, free-range poultry production, and agribusiness production and processing. Training in businesses skills and savings is also offered. Unlad Kabayan is actively involved in advocacy for the rights and well-being of migrant workers.</p>
<p>http://www.unladkabayan.org/main.htm</p>

Migration et Développement

An NGO created in 1987 and aimed at channeling the capacities and money of Moroccan migrants in France towards different development projects such as roads construction, electrification, mills or dams. In all initiatives the local population contributes with labour force and by providing a financial contribution toward the total cost. Their objectives are not only economic or humanitarian, the organization aims to generate a dynamic participation of the population managing the project and to reflect on their needs and to identify solutions, with a special interest in women's empowerment. Although their activities focus on the development of infrastructure, their initiatives involve different dimensions: education, health, employment, and strengthening of community organizations. A significant part of their projects target women, such as set up a residence to educate women, in combination with activities oriented to generate employment through cooperatives and small business. They also develop campaigns in France to sensitize migrants to get them involved in the organization and to contribute to the development of their countries of origin through collective projects.

<http://www.migdev.org/index/index.html>

financial support from the migrant population. In this manner, men and women migrants in Diasporas assume, perhaps for the first time, a political role within their countries or communities of origin.

Although there is strong evidence of the positive effects of these initiatives on the communities of origin, difficult questions are raised regarding priorities for the spending of scarce public funds in developing countries. In most cases, there will be other villages that are poorer and have less emigration and therefore,

less injection of private remittances than other parts of the country of origin. When national authorities or international organizations place priority on investments in infrastructure in areas where migrant associations can provide part of the funding, this must be analyzed within the framework of overall development strategies. On the other hand, it could be argued that investing in infrastructure in areas where migrant associations are active gives higher returns because it is more likely to involve current and returned migrants in entrepreneurial activities (Carling, 2005).

Studies conducted with some migrant associations in the USA show the hierarchical as well as the democratic dimensions of collective remittances. For example, Goldring (2003) describes how these associations exclude women and limit their participation to local events, generally in activities and roles that reinforce the traditional division of labour – such as secretarial assistance or help in fund-raising events. Domestic responsibilities and cultural expectations about feminine behaviour may restrict women's ability to participate in meetings, which

are commonly held in the evening and last until late into the night. Additionally, when women decide to support a particular project they may find it difficult to push them through because they lack negotiating power within the organization. In many cases organizations reinforce existing power relationships within a particular community by promoting those projects that may not be the most necessary but that do generate the most symbolic power. As a result, they can be open to cooptation and exploitation by authorities.

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In communities of origin, women may face major obstacles to their participation in decision-making on investments and beneficiaries since this is generally negotiated at the core of male networks of relatives and friendship. As a result, the projects financed by collective remittances do not necessarily benefit women in the community since new jobs will be mainly occupied by men while women remain trapped in traditionally female roles (IFAD, 2004). Women may even consider that their workload has increased when they volunteer their services in projects financed by collective remittances - the so-called "community role" that women must combine with their reproductive and productive roles.

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Gender relations clearly cut across transnational social networks in which decisions are made on the sending and use of collective remittances. Any initiative aimed at strengthening migrant associations and supporting their role as agents of change should take into account the gender roles within the associations and the communities of origin; how these roles determine the type of investments favoured; and what types of employment and benefits are generated by these activities.

Co-development and cooperation policies for development

The term co-development refers to the implementation of practical initiatives derived from the articulation of migration policies with the aim of cooperation in the development of the countries of origin. For this purpose an alliance must be established between the developed and developing countries while simultaneously promoting advancement towards a new architecture of international economic relations. Concretely, co-development would entail programmes promoted and financed by destination countries and aimed at the local development of the regions of origin of the migrant population in which the active participation of the migrant population and its associations is encouraged.

However, immigration policies in the destination countries continue to be aimed at protecting national interests, with particular emphasis on the demands of the labour market. Co-development programmes, how ever encouraging they may be, are in conflict with restrictive immigration policies implemented in the destination countries, which in many cases condemn migrant women and men to live marginalized from the benefits of society under irregular social and work conditions. The co-development policy that would most efficiently harness the development potential of remittances would be to improve the socio-economic situation of migrants. A basic precondition is that the gender perspective cut across the design of immigration policies and development cooperation.

Finally, the instrumental use of migration should be avoided so that migration

The instrumental use of migration should be avoided so that migration constitutes a real source of development for countries of origin.

constitutes a real source of development for countries of origin. On the one hand, the contribution of migrant men and women to their countries of

origin through remittances can never substitute the actions of states, on whom the responsibility falls –rather than on migrant populations and their families– to tend to the social and economic needs of the communities of origin and create the conditions that will allow a population to reside in its country. On the other hand, the countries from which remittances are sent should not forget that remittances complement and do not replace international commitments to financing for development, which were reiterated at the International Conference on Financing for Development held in Monterrey, Mexico in March 2002.

CONCLUSIONS

Remittances —given their monetary nature— represent the most visible benefit of migration. Households that receive remittances use them to acquire basic goods and services that could not be obtained otherwise. The remaining funds are used to finance productive activities or activities that generate employment and savings. However the impact of remittances goes beyond the household and the private sphere. The aggregate value of small individual remittances has an

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enormous macroeconomic effect, to such an extent that today; remittances represent the second largest source of foreign aid for developing countries. The magnitude of this monetary flow has attracted the attention of governments and international organizations, which

have begun to consider remittances as a tool for development in their poverty reduction strategies. Despite the controversy about whether or not the impact of remittances on development is as positive as it was first considered to be, migrant men and women have, through their monetary, social and collective contributions, become active partners in improving the wellbeing of their households and communities of origin, and by extension, their countries.

The steady increase in the volume of remittances is merely a reflection of the growing number of people that, though they live outside their country of origin, continue to maintain strong ties of reciprocity and solidarity with their families and communities of origin. One of the characteristics of these transnational solidarity networks is the growing presence of migrant women as the primary economic providers for their families. However, despite this fact and the abundant literature documenting how gender cuts across the migratory experiences of men and women, studies on patterns of remittances, transfer channels, use of remittances and their potential for development have barely considered the gender perspective. Most of the research on remittances has

focused on the purely economic aspects of remittances, ignoring any social considerations such as gender dimensions that underlie all economic, political and social realities. This gap is particularly disconcerting in view of the evidence demonstrating that the integration of a gender perspective into development policies and programmes contributes to their efficacy and sustainability. This document is an initial effort towards filling this gap. INSTRAW's intent has been to demonstrate the complex network of connections and intersections between gender, migration, remittances and development by means of a conceptual framework that offers entry points for the analysis of the impact of gender on patterns of sending and utilization of remittances; how gender cuts across the structures of societies of origin and destination and the impact this has on remittance flows; and finally to understand how gender relations can, in turn, be affected and modified by the new economic role assumed by women as a result of the migratory process.

INSTRAW's intent has been to demonstrate the complex network of connections and intersections between gender, migration, remittances and development.

This document draws from some of the main programmes, projects and initiatives that are being carried out, from different approaches, in order to maximize the potential of monetary and social remittances as a source for development. Among these are highlighted those programmes that aim to:

- Reduce the cost of transfers;
- Redirect a greater percentage of remittances through formal transfer channels and strengthen the financial system of recipient countries;
- Involve civil society in the countries of origin in the design, implementation and evaluation of sustainable development projects co-financed through remittances;
- Support the work of migrant associations that are forming bridges between Diaspora and their communities of origin in order to carry out mutually beneficial projects;

- Develop micro-credit mechanisms to assist migrant women and men and their households in the use of remittances for investments and income-generating activities; and
- Strengthen the capacities and qualifications of migrants and their families to establish and manage small businesses.

For development to be both human and sustainable, the different needs and interests of men and women must be considered and gender equality be promoted not reinforcing previously existing gender inequalities. For this INSTRAW sets forth that all measures aimed at harnessing the potential of remittances for development must take into account that:

- International migrations and the sending, use and impact of gender remittances are processes of gender;
- The increasing feminization of the migration phenomenon. This feminization can only be understood within the context of current phase of development of global capitalism, characterized by an international division of labour in which gaps of class, gender and ethnicity are deeper than ever;
- One of the main characteristics of the current migration phenomenon is its transnational dimension. Many migrants continue to actively participate in the social, economic and political lives of their communities of origin, which implies participating in networks and interactions that go beyond national borders;
- Households and social networks are two key units of analysis for understanding the gender dimension of remittances;
- Migrant women or female relatives of migrants are more vulnerable than their male counterparts. Within the migration process, they face greater barriers and are exposed to more tension than men. Women ability to remit, their patterns and use of remittances are cross cut by a differential factor that places them in disadvantaged positions;

- As active actors of current migration flows, women migrants are not only contributing to the well being of their households but also to the development of their communities of origin. This contribution can be an indirect effect of the remittances (productive investments that generate employment, for example) or a direct effect (migrants' associations that finance social projects and infrastructure projects, for example);
- The processes of decision taking on the use of moneys received through remittances, what household members shall benefit from remittances and their effects in the medium and long-run on the family structure are not alien to the gender divisions;
- Obstacles that women –especially poor women from rural areas– confront in accessing the financial system, credit and land ownership as well as in participating in the labour market and income-generating activities, to a large extent, limit their capacities to benefit from the entrance of remittances in the communities;
- Women's needs are systematically invisible in development projects financed by remittances sent by migrant associations;
- Although there is agreement on the positive changes in the gender roles that can be derived from women's increasing participation in migration as economic providers, it cannot be overlooked that this role is being forged at a great personal cost to their individual development and autonomy;
- Remittances are an element of development in since in addition to promoting economic growth they also promote gender equality;
- Gender inequalities, although common to all societies, acquire different characteristics within specific social, economic and political contexts. For this reason, any measure or policy aimed at harnessing the development potential of remittances must be inform by a rigorous analysis of the gender relationships and dynamics characteristics of each particular context.

The strong ties that migrant men and women maintain with their communities of origin leads to the creation of transnational spaces through which flow goods,

It is essential that the gender dimension be included in the design of policies and programmes aimed at maximizing the development potential of migratory movements.

money, ideas, images and values.

This way of living that transcends national borders is transforming spaces, economies and identities.

Potentially, international migrations can present a historic opportunity for

the development of countries of origin. Whether they are or not is essentially a political question and depends on the will to articulate migrant policies with development objectives and recognizing the important role played by men and women migrants as agents of change and development. For this it is essential that the gender dimension must be included in the design of policies and programmes aimed at maximizing the development potential of migratory movements. Continuing to ignore the potential earnings of migration –and its most evident benefit: remittances– would once again exclude women and contribute to reinforce existing gender inequalities.

Definitely, remittances are a strategic field of study in which many questions remain unanswered, some very relevant for harnessing their potential for development. Some of these are:

- How does the growing feminization of migrations affect the flow of remittances?
- How do gender roles influence the patterns of sending and using remittances?
- How do the sending and management of remittances influence gender relations?
- When it is said that remittances contribute to development of poor countries, what type of development is meant? Does it include meeting the different strategic needs and interests of men and women?
- The emphasis on the productive use of remittances has strong implications of gender. In each specific context, what is the impact on the lives of men and women that mobilization initiatives of remittances towards investments and activities that generate employment: How can these initiatives contribute to gender equality?
- What are the most effective means for mobilizing the Diaspora so that collective remittances contribute towards gender equality?
- How can developed countries contribute so that migration and remittances be a tool for the development of the sending countries?

In this regard, some future directions for research include:

- Analysis on how migration and work policies in developed countries influence the access and mode of insertion of women migrants into their labour markets and evaluation of the impact that the different types of labour insertion have on remittances;
- Analysis of the changes, breaks or continuities in the gender dynamics and inequalities that migration supposes for women, both in the countries of origin and destination;
- Gender analysis of the initiatives, programmes and policies for channeling remittances towards productive investment;
- Realization of case studies to analyze remittances and their impact from a gender perspective within specific social, economic and political contexts;
- Systematize and disseminate good practices and experiences in the area of remittances and development with a gender perspective;
- Elaboration of guidelines and recommendations for migrant sending and receiving countries for the integration of gender perspectives into proposals for policies and projects that link remittances and development.

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