

Remittances, Migration, Gender and Development: Future directions for Research and Policy

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In the current phase of globalization, international migration for economic necessity is a phenomenon affecting increasing numbers of people, households and communities worldwide. In order to maintain contact with their families and countries of origin, migrants are expanding 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.

Women are increasingly participants in migratory movements, contributing 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, and the individual migrant's insertion into the labor markets of the destination country, to mention just a few factors, are all affected by gender differences. In this regard, the money remitted, the frequency of remittances, the channels used, and 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 have analyzed the relationship between gender and remittances. This vacuum of information is particularly disconcerting in view of the evidence that shows that integrating a gender perspective into international development policies and programs increases their effectiveness and sustainability. A critical review of the flows and impacts of remittances from a gender perspective is crucial to the design and successful implementation of programs intended to harness the development potential of remittances.

This paper contributes to the current debate on the link between remittances and development. Its purpose is to present key elements for the development of a 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. It also attempts to formulate policy recommendations for better integrating gender perspectives into migration, remittances and development initiatives. 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.

International Migration in a Gendered Global Context

Between 1990 and 2000, the number of international migrants increased by 14%. According to World Bank estimates in 2007, some 200 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. 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 such that women currently represent almost half of the total international migrant

¹ This figure represents approximately 3% of the world population. (Morrison et al 2007)

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. In 1960, women represented 47% of the total number of people living outside their countries of origin. This percentage has steadily increased; reaching 48% in 1990 and 48.9% in 2000. What is new however is the economic role assumed by migrant women in 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 or male relatives. The steady and constant increase in the number of women who migrate autonomously can only be understood within the context of the current phase of global capitalist development, in which gender exists as a crosscutting variable throughout the process.

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). Both the presence of autonomous women migrants and the economic and social contributions to the destination societies made by women who migrated with their husbands had been kept hidden (Lutz, 1997). The resulting invisibility of women migrants can be attributed to: 1) the predominance of androcentric viewpoints in the social sciences, even in studies where women represent the majority of migrants; and, 2) a failure to disaggregate statistics by gender (Zlotnik, 2003). The absence of a gendered analysis of the remittances phenomenon can also be attributed to, on the one hand, the low importance that has thus far been given to the 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 Feminization of Migration as a Household Survival Strategy

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. Due to current demographic trends in wealthier countries such as ageing populations, women’s incorporation into labor markets, and the deregulation of certain economic

² For example, according to the Philippines Overseas Employment Administration, Filipina women received 73% of the work contracts officially recorded abroad during 2003. Source: Zlotnik, Hania. *The Global Dimensions of Female Migration*, (2003).

sectors, labor from developing countries is in high demand. On the other hand, the impact of globalization on developing countries has led to the economic marginalization of peripheral areas, the impoverishment of already vulnerable groups and the expansion of alternate circuits of survival (Sassen, 2003).

The increasing percentage of women in migratory flows is also 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 also 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 subsistence activities, whose economic value or social utility are often not recognized, provide women with less income and less prestige than participation in the formal economy.

In addition, the deteriorating role of men as economic providers, a result of high rates of unemployment, has led to a crisis in the reproductive model. While this crisis has not led to a questioning of the sexual division of labor, several studies have shown that a significant number of men have distanced themselves from reproductive activities, adopting individualist strategies or leaving the household (Juliano, 1999). Consequently, 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 labor force, a requirement which is perfectly met by migrant women. The informal and unregulated nature of domestic work benefits employers by keeping wages low and preventing the workers from accessing a number of social services and protections. Other regulations make it difficult for migrants to move into other labor sectors, even if they have the qualifications to do so.³

³ For instance, in Spain, an employer who wishes to hire a foreigner must first visit a government office to verify that no nationals are available for the position. Likewise, the bureaucratic complications, delays and costs of validating a university degree helps to explain why so many women with university degrees end up working as domestics or in other low-level service occupations.

Households and Transnational Social Networks

During the 1980s, feminist scholars began to critique the then accepted vision of the migratory phenomenon. Faced with the predominance of the *homo economicus*⁴ perspective, attention was directed to socioeconomic phenomena previously ignored or undervalued in the study of migration. Among these are phenomena such as informal activities, the economic role of the family, the variety of labor strategies within households, and the development of ethnic networks with an important transnational economic role. The study of these migratory networks shows the diversity of the strategies of women, family, and community, as well as the complexity of gendered divisions. Migration, from this viewpoint, 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). Therefore, in considering migratory movements, 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 labor 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 transnationality. 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 transnationally implies living in cross border territories, and participating in networks and interactions that transcend the borders of any given country.

Transnational relationships constitute 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

⁴ The concept of *homo economicus* originates 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.

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

Remittances

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 currently portrayed as a critical factor in the development of countries of origin.

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).

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

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

external financing for developing countries. According to the World Bank, remittances to developing countries reached \$251 billion in 2007, more than twice the amount of Official Development Assistance (US\$103.6 billion) and nearly two-thirds of foreign direct investment flows to developing countries. Remittances are the largest source of external financing in many poor countries (World Bank, 2008). 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.⁶

From a regional perspective, the Latin America and Caribbean (LAC) region remains the largest recipient of (recorded) remittances, receiving nearly 24.3% of global remittances; while Eastern Asia and the Pacific receive a close 23.5 %, Europe and Central Asia (18.7%), South Asia (17.5%), the Middle East and North Africa (11.5%), and Southern Africa (4.7%) (World Bank, 2008). This data reflects a general change in the regional position; while LAC has remained the main regional receptor, their rate of growth has slowed markedly due to several factors including the US recession. In comparison to 2004 data, there has been an increase in the reception of remittances in regions such as Eastern Asia and the Pacific, and Europe and Central Asia, which have displaced Southern Asia and the Middle East and North Africa as second and third ranked regions of reception, mostly due to updated data in some countries.

The main recipient countries for remittances in 2007 were India, Mexico and China, which accounted for nearly one-third of remittances received by developing countries. 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 Tajikistan, Moldova, Tonga, Kyrgyz Republic and Honduras, where remittances exceeded a quarter of the GDP (Ratha et al, 2007). 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 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

⁶ According to World Bank estimates, remittance flows towards developing countries increased from US\$116 billion in 2002 to US\$251 billion in 2007, which represents a 118% increase over a period of eight years. (World bank 2007)

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 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. Nevertheless, 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).

Remittances are agile transactions that unlike the exportation of primary goods, do not respond to market fluctuations or 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 transactions that elude the intervention of corrupt governments or the conditions imposed on loans by the International Monetary Fund and the World Bank.

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)

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 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 in 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 labor 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 economic and social development. 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 points 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 and 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 remittances (Carling, 2005).¹⁰

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 while criticizing their use for so-called “ostentation” (such as parties and religious celebrations) considers only the economic aspect of the 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 earned at the cost of possibilities for career advancement, training or leisure time in the destination country). The concern over encouraging the productive use 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 on domestic workers from Sri Lanka by Gamburd (2003),

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

and cited in Asis (2004), 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. Money was invested into businesses only after land, housing and dowry had been secured. 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.

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 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, the empowerment of women and gender equality as a basis and an end in every notion of sustainable human development must be considered.

Gender Dimensions of Remittances

Because much of the research on remittances has been conducted 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 that the amount of money sent to households by migrant men and women, the manner in which 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 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.

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 labor force to developed countries, which in turn have a strong demand for labor due to the deregulation of labor markets, women’s incorporation into the labor 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.

Remittances are not only a flow 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 behavioral 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 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 define the behavioral patterns of those who send remittances –how much is sent, the frequency, the utilized channels 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 the:

- 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;
- Labor market opportunities 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; and
- 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 labor. 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 Remittances

The few studies that have attempted to analyze the influence of gender on patterns of sending remittances have not revealed conclusive results. These studies have argued that as a result of the dedication to the household and care for family members that characterize the feminine role, women can be expected to establish longer-lasting and more intense relations with their relatives, specifically their children, wherever they may be located. Women's greater propensity to lead processes of family reunification and their consistency in sending remittances therefore is better understood from a gender role perspective.

Contrary to these interpretations, which are supported in several research studies (Ribas, 2000), is a study conducted by Semyonov and Gorodzeisky

(2005). In this study of male and female overseas workers from the Philippines, 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 labor markets and the combination of conditions in the country of origin (high rates of female unemployment and scarce opportunities), and in the destination country (labor markets segregated by sex and ethnicity), which are at the base of the migration phenomenon.

However, a recent study conducted by UN-INSTRAW revealed that women are the primary senders of remittances from Italy to the Philippines, and that they largely conceive their migratory projects in terms of the well-being of future generations; whereas men, in general, tend to reserve their money for more personal expenses and interests. Women therefore develop a strategy based on savings and the strict control of their spending habits in Italy in order to send the highest possible amounts of remittances to their households in the Philippines (UN-INSTRAW 2008).

Another important factor that undoubtedly conditions the sending of remittances is women's positions 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 to 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 though they most likely also contribute remittances to support family investments, such as financing the studies of siblings.

- Migration as dependents of husbands: women in this group have little relevance in terms of sending of remittances; however their economic and social contribution through reproductive labor, 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 to understanding patterns of remittance behavior as well as the different types of participation of men and women in transnational organizations. While gender inequalities exist in all societies, the expected behavior of men and women may vary in each culture. Women's potentials and limitations for remitting are therefore often affected in different ways by the gender norms that prevail in each country of origin.

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 ways 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. In turn, the legal status of migrants greatly influences the patterns of sending remittances, in that it conditions the possibilities to access formal channels and affects the migrant's insertion into wider social networks. An irregular legal situation can also expose the migrant to situations of labor exploitation and wages below the legal minimum. In the current context, where migration is mainly related to the labor market, 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.

Women are less likely than men to obtain a work permit or legal residence because they tend to work as domestic servants and caregivers, as sex workers, or in the service economy, sectors in which informality, irregularity,

high turnover, and in some cases, seasonal work predominate. Given the substantial restrictions on migration at the global level, some of the ways which women find to enter destination countries are through marriage (either with a legal migrant or with a citizen) or through family reunification. In both cases, however, the legal status of women becomes attached to their husbands, at least for a period of time, which can become a barrier to autonomous migration. Migration restrictions that predominantly affect women also result in an increasing number of potential migrants resorting to networks of illegal smuggling 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.

Labor Market

The strict stratification by gender and ethnicity of the labor 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 do. 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. However, in general, it is a labor market characterized by informality and a lack of regulation, which leads to low wages and a scarcity of work-related benefits, as well as facilitating exploitation.

Integration Policies

Integration policies are usually scarce, targeting only legal migrants and overlooking the specific contexts of migrant women. Policies addressing entry into the labor force 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 labor 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 needs that are linked to the gendered status of migrant women within their households (such as the specific difficulties of women who have migrated as wives). Policies are also often 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.

Furthermore, the degree of settlement of migrant populations sanctioned by

each State has a decisive influence on remittances. Policies that favor the integration of migrants range from allowing, among other things, a foreign person to acquire material goods and real estate, to a policy that promotes or at least does not hinder the reuniting of families.

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 such as how and for what purpose the money from remittances will be used, as well as 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 labor and the differences in power relationships within the household as key analytical elements for understanding migratory processes. In the analysis of remittances, we must therefore bear in mind, that decisions on 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. Households are subject to tensions that result from the unequal distribution of economic resources and power negotiating among family members. Consequently, in deciding how to use limited resources, the benefits will most likely go to certain family members –probably males– or towards certain types of consumption.

On the other hand, the social construction of gender that makes women responsible for maintaining the welfare of family members also determines the ways 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). As gender roles within households influence the use of remittances, 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 probability that remaining funds will be used in productive investments depends to a large extent on the economic conditions (minimum conditions of infrastructure) of the country of origin. Given that women are largely excluded from formal economic processes, and when they

do participate, they do so in traditionally feminized sectors (beauty salons, shops, etc.), it is highly likely that productive investments financed through remittances benefit, to a large degree, the men in the household.

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 determined, 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 the promotion of equality, including gender equality. The roles played by migrant women in the maintenance and redefinition of transnational networks 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 who send money to their households acquire new roles and transmit new images, which have an effect both on their families and their communities. Women who stay behind also experience changes in their roles, as 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

For many 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. However, one must avoid linear or one-dimensional approaches; migration does not always involve women "fleeing" from oppressive contexts or represent a break with "traditional" gender models. In many cases, a migrant woman's insertion into the destination society necessitates a great deal of sacrifice of her personal autonomy. In this regard, it is important to avoid ethnocentric views that assume that destination societies offer women from the developing world opportunities for personal "liberation."

Literature on the changes in gender relations that women migrants experience suggests that there is a great diversity of realities and possibilities in this process of renegotiation. While some women may gain

independence and autonomy, others may be overwhelmed by greater workloads and isolation; nevertheless, the majority gains in some respects and loses 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 one's wages in order to remit considerably limits the amount of money that women set aside for themselves. Furthermore, remittances are not always used for what the migrant woman 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. One strategy 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, further 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.

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. 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 labor market or in informal micro-enterprises. 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 labor market does not necessarily mean that women's reproductive labor 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 labor 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 to replace the work of migrant women in the absence of female networks, and to take on the responsibilities of reproductive work which they had not done in the past, further altering the sexual division of labor (Curran et al., 2003).

Policy Recommendations: The Development and Remittances

Overall considerations of gender and migration could potentially cover a broad spectrum of issues that have scarcely been mentioned in this discussion; for example, issues of development in general, and remittances in particular. However, the aim here is to formulate policy recommendations and tips to promote comprehensive and gender-responsive measures to harness the development potential of remittances. The magnitude of remittance flows has attracted the interest of governments and international organizations that are beginning to promote and implement initiatives aimed at maximizing the impact of remittances. The interrelations between global, regional, bilateral, national and local spheres need to be taken into account while formulating proposals, since the globalization process implies greater integration and dialogue among the different levels.

At present, there are two main areas of intervention; harnessing the potential of remittances and establishing partnerships to enhance development. On the one hand the actions have focused on: 1) the improvement of mechanisms for remittance transfers –lowering costs and 2) promoting productive investment. On the other hand, strengthening development, the actions have been 1) Promoting state-Diaspora partnerships –involving migrants and associations in the development of their communities of origin and 2) Co-development and cooperation for development.

Improving mechanisms for remittance transfers

Interventions in this area involve dual objectives:

- ***Reduce the costs of transactions.*** Evidence shows that increased

competition and the monitoring of money transfer markets lead to reduced prices and greater accountability and transparency in the companies' 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\$251 billion in remittances entered developing countries in 2007, even a slight reduction of 1% in the costs of remittance transfers would have been enough to introduce an additional US\$2.51 billion into poor countries.

Banks and money transmitters are the most commonly used channels through which to transfer remittances. The earnings gained by these institutions through these operations tend to increase as remittance flows continue to grow. Nevertheless, they operate under the market logic of maximizing profits, regardless of social responsibility. Therefore, strengthening local institutions, as well as savings cooperatives and social banks would expand the number of users, while providing credit and financing institutions with specific productive investments in key development areas (agricultural production, rural communities and social projects). Opening the market to a variety of institutions democratizes the financial system, providing services and products to novel economic agents.

• ***Channel a greater percentage of remittances through the formal financial system*** - Banks, financial entities and microfinance institutions. However, the existence of very different models for the provision of financial services must be acknowledged, as well as the advantages and limitations associated with each, rather than assuming *a priori* that private banking institutions from the formal sector will offer the best results.

There is general consensus that the channeling of remittances through the formal financial system is essential in order to harness their potential for development. First of all, remittances through formal channels offer opportunities for finance education, which opens the door for migrants to access financial systems, and hence, savings and credit. Secondly, financial institutions receive an introduction of capital that allows them to finance credit. Furthermore, remittances contribute to the balance of payments and increase reserves of foreign currency (UNFPA, 2004).

As previously mentioned, one of the main barriers that migrants face in deciding which transfer mechanism 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 such as in domestic service, are socially isolated, and have less access to information exchange networks.

All of the above-mentioned initiatives have the potential to be highly beneficial since lower costs for transfers, accurate information on fees, efficient and transparent sending mechanisms, and strong local financial institutions, constitute an undeniable benefit for poor remittances recipients, especially those living in rural areas (most of whom are women).

Nevertheless, despite potential improvements 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.

Promoting productive investments

The dilemma between productive investments and private consumption can be understood as a reconciliation of two extremes: respect for the decisions of the households receiving remittances, and the collective interest in implementing practices that favor 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 societies 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:

- the introduction of incentive measures in order to increase the flow of remittances, such as fiscal incentives for savings, or financial regulations that do not penalize the repatriation of savings;
- stimulating the provision of remittance services of banks, credit unions and microfinance institutions- facilities to access credit;
- facilitating migrants' investments in entrepreneurship, self-employment and the creation of transnational businesses- with the availability of advisory services for the creation of businesses; support for capacity building in business administration; and simplified administrative paperwork for setting up businesses.

However, 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 to open a bank account or apply for credit. Other practices which are supposedly gender 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, particularly in the case of rural women. Therefore, the impact on development of programs focused on strengthening financial institutions would improve to a considerable degree if they were to consider the different obstacles faced by

women and men in accessing banking and credit systems.

The current food crisis forces one to reconsider the changes in rural labor, agricultural production and migration. Apart from the complexity of effects that global markets have directly had on the quality, costs and distribution of food, there is a link within the production chain directly linked to migration that should be examined. The lack of attractive opportunities in agricultural jobs, the lower or inexistent payments for peasants and the implicit policy to encourage rural-urban migration have also greatly contributed to the reduction in the rural-local production of food (including subsistence crops). In addition, countries such as Mexico, the Philippines and El Salvador, have consistently encouraged international migration, which has led rural populations to partially or totally abandon the production of local agricultural, and migrate to become agricultural workers in developed countries, creating a dependency on remittances. While the agricultural workers effectively receive higher salaries in the destination countries than they would in their own countries, these policies seriously compromise the food security of poorer countries that highly depend on remittances.

Gender patterns also greatly influence this shift in agricultural production. While male peasants are the ones most often considered in agricultural labor, the double workload of women in rural areas, such as their share of the daily responsibilities of food production (agriculture, cattle and manufacturing and selling goods), is often ignored. In addition, the legal systems 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.

Therefore, the current food crisis represents an opportunity for countries of origin that have become labor exporting countries, to promote agricultural production, retain and attract potential migrants and turn them into producers. Female agricultural labor should guarantee an increase in their bargaining capacity at the household level and in their communities. In addition, promoting investment in rural areas among returning migrants promotes the repatriation of capital, while also allowing the community to benefit from the techniques, innovation and knowledge acquired through their migratory experiences. States, local communities and the private sector can promote the creation of joint ventures for transnational agricultural business.

Promoting state-Diaspora partnerships

Many countries of origin have initiated processes of acknowledgement and networking with Diaspora populations, marked within the agenda of migration and development. These initiatives are aimed at promoting

transnational bonds between the communities abroad and the countries of origin, promoting development through savings and investments in the communities of origin, and promoting the sharing of knowledge and trainings through transnational networks.

Nevertheless, within this “transnational focus” the participation of destination countries has been disregarded so that the transnational approach to promoting state-Diaspora partnerships often tends to focus solely on the impacts of migration on sending countries. In this sense, these strategies tend to be merely uni-dimensional, only searching for tangible benefits and directed towards the communities of origin and their governments. These strategies do not translate into state policies that recognize the importance of the Diaspora as collective agents that connect multiple spheres (domestic, local, national, and transnational) in the globalized world. A true transnational focus is therefore required that will simultaneously take into account the dynamic interactions between the development processes of developed countries and destination countries, as well as their effects on the migration phenomenon.

Considering the growth in transnational migrants, States need to promote spaces for the exercise of transnational citizenship. These measures need to recognize the role of migrants as agents of development and change, while at the same time increasing their political capacity in their countries of origin as overseas communities and in the destination countries as “ethnic collectives.” These proposals promote the political participation of migrants while at the same time bringing about recognition beyond the economic environment.

In terms of the proposals that have been implemented so far, states have promoted projects that link migration and development in the areas of assisted return, the promotion of transnational entrepreneurial activities, the circulation of knowledge and the local investment (individual and group).

Home Town Associations (HTA) are grassroots immigrant associations or clubs, which facilitate information, networking and support for immigrants. These organizations allow immigrants from certain communities or regions to maintain ties with and materially support their communities of origin. HTAs also help to re-create a sense of community, assisting migrants to become familiar with their new societies. The associations themselves represent the model of the transnational migrant, deeply rooted as much in the migrant's country of origin as in the migrant's country of residence. HTAs also facilitate philanthropy among immigrants, supporting infrastructure and developing projects funded through collective remittances. Nevertheless, these types of civil society initiative should not replace the social and political responsibilities of national and local governments to create sustainable

livelihoods in communities with high rates of migration.

While women constitute a minority within the Home Town Associations, the opening of new spaces for social participation, in addition to the possibilities of influencing decisions in their countries of origin represent two positive benefits of their participation. Women's presence in HTAs also helps to increase the visibility of women's needs both in the receiving countries and in the development of communities of origin. On the other hand, migrant associations are also affected by discriminatory gender hierarchies that are imported from the societies of origin. As a result, women are not always guaranteed equal social participation within these male-dominated organizations. In addition, women's agendas are often different from those of men, leading to disapproval and marginalization.

Co-development and cooperation policies for development and gender

The impact of remittances on the development of countries of origin largely depends on the political will of the destination countries to synchronize their migration policies with their policies for development cooperation. 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. 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 in the current global political economy. Concretely, co-development would entail programs promoted and financed by destination countries, 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 labor market. Co-development programs, however 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. A co-development policy that would most efficiently harness the development potential of remittances would improve the socio-economic situation of migrants. However, a basic precondition would be that the gender perspective cut across the design of immigration policies and development cooperation. Finally, the use of migration solely for material purposes should be avoided,

so that migration constitutes a real source of development for countries of origin.

A general consensus on the need to merge migration and development agendas has been reached in recent years. However, these agendas must also include employment and social security. Recent reform in the Spanish government did just that with the creation of the Ministry of Labor and Immigration, which aims to incorporate the needs of the labor market into migration policies. Both countries of origin and destination should also develop strategies to gradually integrate the informal economy into the regular market. While most of the labor from the informal sectors is highly irregular, the contributions of this section of the economy represent gains for wide sectors that should be integrated into the formal fiscal system. In return, there should be incremental strategies to improve the working and contracting conditions, and tax revenues.

Furthermore, migrant workers need to be recognized beyond the labor force for their contributions. In the current economic crisis, immigrants are the first targets of restrictive policies seeking to reduce the impact of the shifts of markets. Resident immigrants should be guaranteed their right to stay should they choose not to return to their home countries. In addition, promoting bilateral agreements on social security are necessary measures to assure the right and fair returns for migrant workers who have split their labor record between countries. The right to retirement pensions should consider the average contribution that the worker has made that would guarantee a decent life for the elderly, taking special consideration of flexible labor markets. Although women migrants who work as domestic workers in developed countries are regular workers who contribute to the social security system, they find it particularly difficult to receive a pension, since very few meet the minimum requirements as a result of the informal nature of their work.

Finally, there is a need to facilitate the process of family reunification as well as the autonomous process of citizenship or residency. If the migrant decides to settle in the destination country, s/he will most likely invest money there. On the other hand, if the conditions for settlement are not favorable, 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 future return.

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, the tendency of these women to remit would also be less, although other factors must be considered, 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. In the case of women whose migratory status is dependent on the status of their husband, some migration policies prevent dependents of a worker from obtaining independent remunerations. Furthermore, women whose migration status is dependent on their husband's status and are dependent on their husband financially, may also face discrimination in the courts when filing cases of domestic violence or divorce. In some cases, women may even be deported and forced to return to their countries of origin. A special policy that takes into consideration the gradual autonomy of "accompanied" migrants is therefore essential.

Open Questions

INSTRAW identifies some future directions for research:

- Analysis of the ways in which migration and work policies in developed countries influence women migrants' access to labor markets and their mode of insertion, as well as an evaluation of the impact that the different types of labor insertion have on remittances;
- Analysis of the changes, breaks or continuities in gender dynamics and inequalities resulting from women's migration, both in the countries of origin and destination;
- Impact of remittance flows on specific local economies, with a focus on the impacts on health, education, food, housing and social protection; while also considering factors that limit or could potentially promote a gender-sensitive development process. This would constitute a pre-diagnosis for the design of concrete interventions that aim to generate sustainable livelihoods;
- Analysis of the global care chains. While economic and social gaps are widening in poor countries, there is a crisis in the established reproductive model in developed countries due to an ageing population, the incorporation of women into the labor market, and the lack of public services for the care of dependents;
- Gender analysis of the initiatives, programs and policies for channeling remittances towards productive investment;
- 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 areas 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;

- Assessment of the impacts of projects which are being carried out in different places around the world within the co-development framework.

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