The gender dimension of migrant remittances
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Introduction

Migrant remittances – the large and fast growing amount of money migrants send back to their families and communities – have lately become the single most emphasized measuring stick for the ties connecting migrants with their societies of origin, as well as for the developmental impact of these ties. In 2003, the Global Development Finance Annual Report took formal notice of remittances as a source of external development finance for the first time. Estimated at around 100 billion USD in 2004, registered remittances to developing countries represents a large proportion of global financial flows. Based on available evidence, various recent reports estimate that remittances amount to roughly one and a half times official development assistance, more than capital market flows and more than half of foreign direct investment flows to developing countries. Lower middle-income countries apparently receive the largest amounts, but remittances may constitute a much higher share of the total international capital flow to low-income countries. To further underline the development dimension of migrant transfers, remittances may have the potential of being more stable than private capital flows and to be less volatile to changing economic cycles.

Increasingly bilateral and multilateral development agencies recognize that remittances play an important role in the accounts of many developing countries and are crucial to the survival of poor individuals, families and communities around the world. At the same time an increasing number of source country governments are beginning to view migrants and their economic transfers as strategic resources to be «captured» and incorporated in national development processes.

The emphasis of development policy is now firmly on poverty alleviation and the achievement of the Millennium Development Goals, which in addition to the eradication of extreme poverty and hunger headline objectives such as health and education, the reduction of infant and child mortality, universal access to safe drinking water, adequate sanitation, the improvement of the lives of poor rural and urban slum dwellers, and gender equality and empowerment of women. Because much remittance research stems from an economic development concern it has centred on determining the volume and the assessment of the contribution to local development through investments in productive activities, the identification of transfer channels, the costs involved, and the determinants driving remittances (for a summary, see Sørensen 2004). A human development approach nevertheless suggests that apart from remittances' potential to augment incomes and lift recipients out of poverty, migrant transfers also have a social dimension.

Both economic and human development approaches generally take off from the idea that migration can – and should – contribute to development. While it remains
important to being critical of approaches that burden migrants and make them responsible for functions that rightfully belong to states, it is likewise important to introduce a gender perspective to the migration-development debate. This paper aims at doing so by distinguishing more sharply between different migrants and migration processes, different types of remittances as well as different forms of development.

The growing complexity of migration

Current migration from developing to richer countries provides evidence of a growing complexity in migration practices and experiences. This complexity manifests itself in the substitution of «old» migration destinations by new ones, a growing class diversification and informalization of migration, and a feminization of particular streams. Of today's estimated 185 million migrants, approximately half are women (Zlotnik 2003). Female migration is linked to new global economic transformations and the resulting restructuring of the labour force. In this process, new groups of migrants are emerging, including both young single women and female family breadwinners who move both independently and under the authority of older relatives. The increase in independent female migration has led to various analyses showing that female migrants differ in terms of background, including women from rural backgrounds migrating autonomously or through family reunification programmes, low skilled women from urban backgrounds increasingly migrating autonomously because of divorce/repudiation and poverty, and women with secondary or higher education involved in autonomous migration because they could not obtain jobs in accordance with their qualifications at home. A fourth and increasing group is women fleeing civil unrest and other forms of generalized violence, sometimes gendered in form (for a summary, see Sorensen et al. 2003).

Attention to the feminization of migration does not in itself lead to a gendered analysis. If women constitute half of the world's migrants, the other half is obviously men, who as their female counterparts are deeply embedded in social and institutionalized gender structures facilitating or constraining their migration. The feminization of migration has nevertheless altered the position of men in transnational families, as not only women but also men may now be the ones left behind, receiving remittances from female partners or mothers working abroad, and having to attain new family or household functions. They may also be family reunified as sons, husbands or fathers and, at least initially, depend on female migratory networks, social capital, and knowledge of the ways of the migration destination. Depending on cultural background and family structures, male and female coping strategies may include anything from altered gender identities to the reassertion of traditional gender roles. The latter seems to be prominent in return migration processes as many migrant sending states tend to favour patriarchal structures (Goldring 2001).

When migrating for work, female migrants tend to be concentrated in gender specific niches of the labour market such as domestic service, care work and sex work, where wages and working conditions are lower and more time consuming. Such working conditions are often an obstacle to participation in migrant associations and other organisational efforts. Despite female migrants' lower incomes, it is generally assumed that women by and large send back home a greater share of their earnings in
remittances than men and also tend to be better savers (de la Brière/ Lambert 1995). In addition to being the largest receivers of remittances, women – when in control of remittances – are also believed to channel overseas financial transfers into better health, nutrition and education for the entire family, hereby supporting the development of stronger and more productive communities. However, gaps remain in our understanding of the gender dimensions of remittances and development. Only little research has been done on gender differences in migrants’ remittance practices, and very little systematic research has been done on gender disparities in migrant earnings and remittances sent home. (See de la Brière/ Lambert 1995, Semyonov/ Gorodzeisky 2003)

It is by now widely accepted that gender organizes migration, that gender operates simultaneously on multiple structural and social scales, and that gender relations both facilitate and constrain women and men's migratory practices. (See Pessar/ Mahler 2003) Evidently, migrants’ remittance practices are gendered as well. Given that macro-economic policies and development strategies aimed at capitalizing on migrant remittances as a development resource can maintain and even reinforce gender asymmetries and biases unless systematically addressed, the rest of the paper attempts to distinguish more sharply between different types of remittances and their gendered effects.

Remittances

Monetary remittances

Remittances are generally defined as that portion of a migrant’s earnings sent from the migration destination to the place of origin. Although remittances also can be sent in-kind, the term »remittances« usually refers to monetary transfers only. In most of the literature, the term is further limited to refer to migrant worker remittances, that is, to cash transfers transmitted by migrant workers to their families and communities back home. While migrant worker remittances probably constitute the largest part of total global remittance flows, refugees and other migrants who do not benefit from the legal status of migrant workers are also involved in remittance transfers.

Gender and the position of the migrant within the family are important factors influencing the amount, pattern, function, use and beneficiaries of remittances. So are patterns of gender-economic inequality in the global labour market. A gendered analysis of remittance practices must therefore include questions such as
- who moves and who stays?
- under which conditions?
- exactly what and how much flows?
- through which channels?
- for what purposes?
- and what sustains gendered transnational practices?

These questions would help us determine what makes women and men engage in migration, the form and conditions their movements take, the gender differences reflected in remittance patterns, the nature of source and destination societies, the status and standing of migrant populations within them, as well as the attitude of source country governments towards respectively male and female migrants abroad.
Social remittances

Many of the changes that migration gives rise to do not result from monetary remittance flows only. Other kinds of catalysts are also at work, among them social remittances. Social remittances are usually defined as the ideas, practices, identities and social capital that flow from receiving to sending country communities. Social remittances are transferred by migrants of both sexes or they are exchanged by letter or other forms of communication, including by phone, fax, the internet or video. They may affect family relations, gender roles, class and race identity, as well as have a substantial impact on political, economic and religious participation. Social remittances constitute a so far neglected local-level counterpart to macro-level global monetary and cultural flows, although they are key to understanding how migration modifies the lives of those who remain behind. To the extent that social remittances flow together with economic remittances, changes in normative structures and general practices may be pertinent to ensure the continuation of economic remittances. (Levitt/Sørensen 2004)

The advantage of adopting a financial as well as a social definition of remittances is that it allows to understand migration as a social process in which migrants are potential agents of economic, social and political change. This is relevant for the design of appropriate policies as an understanding of gender specific migration and remittance practices may help make policies more relevant to respectively women and men's livelihood strategies and may help to devise measures in which positive migration-development links can be supported.

Intra- and international remittances

Remittances can be transferred within and between countries. Intranational remittances are transferred by persons who migrate within their countries of origin (including internally displaced persons), whereas international remittances are transferred by migrants who crossed an international border. However, geographic categories may be less important than understanding the role migration plays in the livelihood strategies of the individuals concerned. Assessments of the importance of migration are often based on an idea of different economic areas rather than conceptualizing areas of origin and destination as a single socio-economic space. Though migrants from developing countries can potentially earn more by migrating abroad, even within countries wage differentials can be huge and intranational remittance transfer fees are generally lower due to the absence of foreign exchange fees and related financial regulations.

There is some evidence of qualitative differences between internal and international migration economies, however. When migrating internally, responsibility for both the generation and allocation of income remains with those who migrate. When migration becomes international, migration not only tends to pay better off. The migrant also needs a local »partner« to manage the economic gains. In the case of male migration from Latin America to the United States, it has been reported that men's need for local remittance management has invested female partners with an authoritative language through which to make better claims for household needs. (Pribilsky 2004) In other words, male migration may lead to greater female decision making power. In the case of female migration from countries such as the Domini-
can Republic, Sri Lanka and the Philippines, evidence is more mixed and to a large extent reliant on household and family structures as well as location in life cycle (for the Dominican Republic, see Sorensen 2005; for Sri Lanka, see Gambourd 2000; for the Philippines, see Salazar Parreñas 2001). Younger women migrating from a subordinate position in patriarchal families are generally less likely to control the allocation and spending of their remittance earnings than older women migrating from more equal gender positions in female centred family forms. Yet, older women may control younger women, wherefore a gendered analysis of migration and remittance (control) patterns must take off from an understanding of the family/household as an arena of contradictory, hierarchical and conflicting social relations organized along generational, gender and kinship lines.

**Individual and collective remittances**

The bulk of remittances are *individual remittances*, sent by individual migrants; a smaller fraction is sent in the form of *collective remittances* or donations by groups of migrants through community or church associations. The latter form is often organized through *hometown associations* (HTAs) consisting of migrants from the same town or parish in the home country, but also other more or less organized groups, such as refugee groups, ethnic professional groups or even virtual refugee organizations using the internet participate in collective donations. Collective remittances sent by migrant associations to their communities of origin have acquired a growing importance due to the proliferation of co-investment initiatives such as e.g. the Mexican »3 for 1« programme.

Luin Goldring is among the few who has attempted to pay attention to the gendered dimensions of HTAs. She suggests disaggregating migrants' collective associative practices in terms of *who does what* and *where* in terms of citizenship practices in transnational social space. By documenting attendance and leadership by sex in Mexican HTAs she concludes that apart from the fact that men tend to possess the leading positions of HTAs, the Mexican state also tend to favour men. (Goldring 2001)

To the extent that source country »outreach policies« may have less to offer women economically and politically than men it thus becomes extremely important to scrutinize such policies from a gendered angle. In addition to the questions of who possesses what positions in various forms of collective migrant associations we must also ask whether some gender specific migrant niche occupations, such as for example domestic and sex work, may exclude particular migrant groups from being included in national development projects? Much evidence suggests that women leaving their families behind are subject to various kinds of accusations. First, many have seen family separation due to female migration as potentially if not inevitably leading to family disintegration. News stories and policy reports have repeatedly pointed to rising incidents of e.g. spousal abandonment, separation and divorce, male alcoholism, teenage pregnancies, children's poor school performance, delinquency and even child suicide as a consequence of family separation – and conspicuous remittance spending – due to migration. (Hochschild 2003) Second, the prediction of negative outcomes has been conspicuously salient in work dealing with migrant female mothers who leave children behind in order to be able to provide economically for them through remittances. However, the focus on disorganized households or family life...
rarely applies a historical analysis to the »broken home«. Were fathers and husbands for example absent prior to the decision to migrate? Were children already cared for by other family members? In other words, is family breakdown a consequence of or a reason for female migration? Without applying a gendered analysis to family forms prior to, during and after migration we risk to miss the nuances surrounding women and men's mobility; women and men's reaction to and gains from it; the manifold ways migration transforms, reorients and reprioritizes conjugal relationships; as well as parent-child relationships in transnational social space.

**Further disaggregating remittances**

Recent debates within the development community have been divided into two camps: one emphasizing transfer costs reduction and incentives for productive investments as a way to enhance the developmental impact of remittances; another emphasizing the need to acknowledge the private and family nature of the bulk of international remittances (hands off) (see Carling 2005).

Instead of disagreeing on the nature, impact, and possibility of political leveraging of remittances, recent theoretical debates point to the importance of disaggregating remittances into different forms of transfers and a concomitant need to recognize the specificity of remittance types in policy and programme interventions. (Goldring 2004) Assuming a broad definition of development, including economic, social, community and political development, a first premise for mobilizing remittances for pro-development efforts is to understand that different types of remittances contribute to different aspects of development. Concrete policy proposals must therefore distinguish clearly between family remittances, collective remittances, and remittances for investments, as well as between the gendered specificities of different types of remittances.

According to Luin Goldring, family remittances build on intimate social ties, are private transfers, and tend to be used on recurrent livelihood costs and to substitute for/improve access to public services such as health, education and social security. Collective remittances are generally donations for community projects associated with diaspora organisations or HTAs. Entrepreneurial remittances have the clearest productive investment potential but do not have organisations behind them.

Thus, one of the key differences between the different forms of remittances has to do with the institutions that mediate the transfer and use of the funds. It may therefore be argued that although collective remittances may not be nearly as important as family remittances in economic terms, the extra-economic dimensions of organisation and experience that accompany collective remittances represents an under-theorized and underutilized development potential.

State regulation in destination countries (through gendered migration policy, citizenship, integration, labour market regulations, social welfare policies, and so forth) – and sending states' gendered attitudes towards incorporating migrants into or excluding from membership in the nation – are related to the more implicit, micro-political forms of exclusion and inclusion in the everyday lives that shape the standing and status of the different, and hierarchically ordered family members comprised in the concept of the »migrant«. Migration and development, and by implication remittances, should be seen as affected by complex, interconnected and gendered social, political and economic processes. The role of the state, and the policies associ-
ated with it, must inevitably be grappled with. So must the cultural and moral values forming the basis for family, collective and entrepreneurial remittances.

**Conclusion**

The current era has been presented as »The Age of Migration« with unprecedented movements of people from South to North and unprecedented growth of migrant remittances (Castles & Miller 1993; Aleinhoff & Kulsmeyer 2002). In this process, source country governments – and international development agencies – increasingly identify migrants and their remittances as strategic resources that can or should solve the economic and social problems of their nations. As remittances make their way home and contribute to family survival and socio-economic development, it is still worth underlining that the pressure to remit, pose a substantial drain on those who send them. Family, kinship and community links, while providing networks of support, are also a source of perhaps never ending obligations. Sending economic resources back home can be a large drain on the resources of those who have employment in the North, more so for women working in low-wage sectors such as domestic service, and even more so for those who have no employment at all. Such demands may work against migrant’s social mobility in the destination countries and also make accumulation of resources for return and broader home-oriented investments very difficult. It is therefore important to include the trade offs that migrants are making to remit resources in the analysis. Are they unable to make investments in education and skills upgrading in order to send all this money home? Are they being deskilled by being relegated to particular and gender sectors on the labour markets?

The growing complexity and feminization of contemporary international migration flows suggests that analytical and policy frameworks of remittances need to be broadened. Only an application of a multidimensional typology of remittances that includes the gendered constellation of remitters, receivers and mediating institutions; the gendered norms and logics that regulate remittances; the different uses of remittances; the social and political meanings of remittances; and the implications of such meanings for various interventions – is likely to establish long-term positive linkages between migration and development.

**Literatur**