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**Journal of International Migration  
and Integration**

ISSN 1488-3473

Volume 14

Number 3

Int. Migration & Integration (2013)

14:475-492

DOI 10.1007/s12134-012-0250-8

Summer  
2013  
Vol 14, No 3

**Journal of International  
Migration and Integration**



 Springer

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## Exposure to Remittances: Theoretical and Empirical Implications for Gender

A. K. M. Ahsan Ullah

Published online: 28 July 2012  
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**Abstract** Exposure to remittance, or the benefits of remittances, is a new concept introduced to the scholarship of migration studies, and within this broad concept there are also important gender dimensions. Women constitute around half of the total international migration flow in today's world; however, the amount of the remittance that they are exposed to is considerably lower than that of males. This paper argues that although females remit a higher proportion of their income than men, they enjoy less 'exposure to remittance' than men. One hundred one respondents (remitters and receivers) were interviewed using an open and closed ended questionnaire from seven selected countries in Asia. Conceptualization of 'exposure to remittance' has been made with empirical support. The level of exposure depends on a respective country's social and cultural milieu. Females in Bangladesh ( $P < 0.004$ ) are significantly less exposed to remittances than those of the Philippines, Sri Lanka and Thailand.

**Keywords** Female migration · Remittances of women · Asia · Gender · Exposure to remittances

### Introduction

"... .. our earning goes to husbands and husband's earning goes to father-in-laws" – A female migrant worker in Hong Kong.

Until the 1970s, the migrant labour force was predominately made up of male migrants; however, globalization has had an effect in transforming gender roles. One of the most important factors that determine whether men or women migrate is the gender oriented job opportunities in the labour market abroad. One example is the

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increased demand for female migrants throughout the world to work as service providers, domestic workers, entertainers, farm workers, and in hospitality sectors (Orozco 2006).

Many studies have indicated that men, throughout history, have had economic motives to migrate out of their countries, and no women were deciding to take that same path. An increasing number of women are independently migrating, realizing their aspirations, and acknowledging the different ways they can support their families; this phenomenon is described as the 'feminization of labour migration' (Rahman and Lian 2009).

Ribas et al. (2008) argue that in order to understand the impact of remittances in Asia, one must first examine how remittances and development are shaped by gender; one must examine how being a man or a woman effect a society's expectations, norms, opportunities, privileges, and values of migration. Furthermore, gender greatly influences other factors of migration such as, why, when, where, who, and how men and women migrate. 'Gender influences who migrates, as well as when, where, why and how they migrate. It also affects the amount and frequency of the remittances that migrants send, the way in which these are spent or invested, as well as their potential or limitations for contributing to household food security and local development (Ribas et al. 2008).'

Most existing scholarship on human mobility tend to align toward male migration—be it consciously or unconsciously—manifesting the neglect toward the female counterparts. This has often led the females being peripheral [entity] from the domain of the contemporary discourse on gendered migration (Niimi and Barry 2008). Patterns of migration and emigration across the world systems are in no way equally measurable.<sup>1</sup> The last two decades saw a significant increase in the flow of female migration within and beyond Asia, marked by the escalation of short-term contract migration, creating a major scope for movement of semi- and low-skilled and skilled workers. These 100 million international female migrants (IOM 2009a, b), however, only recently have received attention by policymakers and researchers.

Due to changes in the global market force, the number of women as principal migrants has increased dramatically. In addition, the increases in the manufacturing sectors and the demand for labour intensive activities, the feminization of labour has also expanded, thus provoking greater female migration, particularly responding to job opportunities as domestic workers, entertainers, and hospitality service providers (Sassen 1996; Chang 2000). Also, the changing demand for health professionals in both Western and Asian countries<sup>2</sup> will require employing a huge number of care givers for them. Countries like Thailand, Indonesia, the Philippines, and Malaysia are preparing to meet this looming demand. Another distinct feature of female international migration is marriage migration in Asia, which scholars also call another form of gendered migration (for more please see Ullah 2010; Kim 2006).

These days, one of the most trumpeted issues is remittance in the migration and development nexus, as global remittance flow has today reached US \$423 billion

<sup>1</sup> Some being in the role of receivers; some both- receiving and transit, and some all three—receiver, senders, and transiter.

<sup>2</sup> For example, the USA alone requires 1.2 million new and replacement nurses by 2014. The developed west is where one in every 11 person will be over 80 years of age soon (AACN 2007).

(World Bank 2009). Unknown is the gender segregation of this remittance, both globally and regionally. Through looking at the growth of remittances in some selected countries in South and South-East Asia, one can see that the first seven months of the fiscal year (July 2007–January 2008) Pakistan received \$3.26 billion of remittance, a 22.4 % increase from the same period last year. The over 6 million Bangladeshi migrants sent \$689 million in February 2008, a 38 % year-on-year growth (Bangladesh Bank 2009); and the Philippines received \$17.3 billion in 2007 (Central Bank of the Philippines, 2008). Remittances in Pakistan reached \$9.735 billion in July–March period of 2012, showing a growth of 21.4 % as compared with \$8.016 billion remitted in the same period in 2011 (The State Bank of Pakistan 2012). Remittances increased in Bangladesh by 10.41 % to \$10.61 billion in the first ten months of the 2012–2013 fiscal years (Bangladesh Bank 2012). Remittances in the Philippines have expanded in 2012 by 6 % from the last year totalled more than \$20.1 billion (Metropolitan Bank & Trust 2012).

Today we can confidently say women are accepted as independent migrants, however, economists or policymakers thus far have not paid enough thought to distinguishing the remittances sent by migrant women from those sent by men. With a few exceptions, for instance, in Thailand, Indonesia and the Philippines, females are almost missing from the entire domain of remittances (Amuedo-Dorantes and Pozo 2004).

## Determinants of Remittances Flow

Remittance flows are largely contingent on the global financial climate. The last two bouts of financial crises had profound impact on the overall flow of remittance. Amidst the recent global financial crisis, there have been many questions as to the impact this economic downturn would have on migration and remittances. While the economic downturn noticeably impacted various economic and labour sectors, its immediate impact on migration was less pronounced. However, following the onset of the financial crisis, many scholars turned their attention to researching the impact and consequences the downturn might have on migration and vice versa. With global migration becoming an increasingly important component of economies worldwide, this topic was of great concern to a wide variety of individuals, institutions, corporations and even governments. Although it is impossible at this time to measure the long term impact of the financial crisis on migration (Barajas et al 2010), there are trends emerging that reveal its growing impact. And while the jury is still out on how much the crisis will impact remittances flow and migration, the fact that it is beginning to impact remittances is concerning for many grounds, especially when considering the many countries where a significant percentage of their GDP comes from remittances. What is particularly interesting is how the impacts of the financial crisis have differing effects with regards to female versus male migrants, which will be further explored.

One of the complicating factors in measuring the impact of the financial crisis on remittances and migration is the debate that abounds over what factors drive migration (Skeldon 2010). According to Ronald Skeldon, 'migration flows exhibit both long-term shifts and short-term fluctuations in terms of volume and pattern' (4). Consequently, it is difficult to predict just how severely the financial crisis impacts

migration in general and female migration in particular, as there exists a 'complex mix of economic, political and social factors' that drives migration (Skeldon 2010). Key factors that boost migration have remained largely difficult to identify. Competition over resources and economic pressures during times of economic crisis can intensify the motivation and need to migrate (Castles 2009). Simultaneously, hostilities can rise against migrant communities who are viewed as competitors for the scarce jobs available (2), as can be expected, generally in times of economic crisis the demand for migrants slows. Destination countries are less likely to recruit migrants and many projects, such as construction and manufacturing, which require migrant labour, are put on hold (Skeldon 2010). Recessions generally begin in migration destination countries and then 'diffuse outwards to countries of origin' (8). The economic crisis has diminished the demand for foreigners in countries that were previously dependent on migrant labour (de Paz Nieves et al. 2009); the number of migrant workers decreased by 9 % since the third quarter of 2009 (Arslan et al. 2009:4). Not only is out-migration experiencing a slow down, but return migration is on the rise (de Paz Nieves et al. 2009). For migrants who choose to stay in the host country, they are facing growing unemployment and worsening work conditions. There are fears that return migration will have a negative impact on poverty reduction and economic growth in sending countries, as migrants will return and not be able to find sustainable livelihoods (3).

Despite research that indicates that the economic crisis is negatively impacting migration and thus remittances, research also suggests that this negative impact could be short term (Arslan et al. 2009). According to the Kiel Policy Brief, the long-term drivers of migration will remain, as 'wage differentials and demographic imbalances between destination and home countries are too large to be fundamentally changed' (4). The current crisis will not put an end to international migration, as history suggests that financial systems experience periods of both growth and recession and predictions suggest that in a few years destination regions, such as Europe, will once again be demanding labour (Jha et al 2009). Furthermore, the impact of the financial crisis varies from region to region (IOM Policy Brief 1). However, during times of economic crisis, migrants are some of the first employees to lose their jobs (1). However, in many cases this does not immediately affect the remittances flow due partly to the fact that during crisis they may tend to send more money to their homes. According to IOM research, there are a few areas of particular concern with regards to the economic crisis and migration. Some of these include reduction of wages and poor work conditions, loss of migrant jobs, increased discrimination and xenophobia due to incorrect perceptions of host communities that migrants are stealing their jobs, and the return of migrants to their countries of origin. Furthermore, some countries worry that return migrants will not be absorbed into local labour markets and may cause social unrest (Skeldon 2010). These are particularly important to analyse within the ambit of migration discourse because it has got a lot to do with the flow of remittances.

Remittances are an area of great concern for many countries due to their dependency of GDP and financial budget on migrant remittances. Statistics vary across countries but regardless, remittances make up a significant portion of many developing countries' GDP (Griffith-Jones and Ocampo 2009). The impact of the financial crisis is still an open ended question for researchers, however. Although there have been noted decreases in remittances since the beginning of 2009, some scholars feel



that these numbers would stabilize and the impact won't be significant. However, other scholars argue that while there will be a variation on the degree of impact among regions, the crisis would have an impact on remittances and thus carry a variety of consequences for countries dependent on remittances.

For example, between 2005 and 2007 remittances were equal to almost half of the exports in Bangladesh. However, since the beginning of the financial crisis, there has been a noted decline in remittances, despite initial predictions that remittances would remain stable (de Paz Nieves et al. 2009). Therefore, if forecasts are correct and there is a 6–10 % decline in remittances, this would result in a \$20–30 billion USD decline in the budget of developing countries (de Paz Nieves et al. 2009). Remittances account for more than double the annual amount of official development assistance to developing countries (Arslan et al. 2009:12). Furthermore, these statistics are all based on official remittances and do not take into account that remittances are very difficult to measure, as significant amount of remittances are also transferred through informal channels and therefore never accounted for in official statistics. For this reason alone, the true impact of the financial crisis on remittances may be impossible to officially measure and predict.

If history can serve as a means of predicting the future of remittances, than the outlook is potentially hopeful. During the 1997 Asian financial crisis, the drastic drop in remittances was short-lived and stabilized after just 1 year (Jha et al 2009). However, this does not necessarily serve as an indicator for the current financial crisis' impact on remittances, as the degree and extent of the financial crisis is different. Furthermore, not only are remittances on the decline, but because the financial crisis resulted in the dissolution or consolidation of financial institutions, the cost of remitting has augmented (Jha et al. 2009). Out-migration was a policy and strategy used by countries to increase remittances, which are not currently possible due to diminished demand for migrant workers abroad (Skeldon 2010).

Like I mentioned above, the impact of the financial crisis on remittances varies greatly from region to region, country to country and also family to family. Some regions such as the Gulf Region have seen less impact because of the fact that the oil based economies helped maintain consistent growth (Skeldon 2010). At the same time, some households are completely dependent on remittances for their livelihoods, and while others use remittance solely for consumption. Others argue that as migration to developing countries declines during the financial crisis, and the fact that these countries often easily deport migrants during crises, there will be significant decline in remittances to sending countries, which will not only receive less remittances, but will also have to tackle with absorbing return migrants back into their communities. For the communities dependent on remittances, this reduction may lead to economic hardship and potential social hostility (Castles 2009).

Not only is the economic crisis is expected to be short-lived, but a number of other factors also indicate that remittances will be resilient. First, not all countries are experiencing this downturn in remittances. For example, remittance flows to South and East Asia continued to grow in 2009 and Pakistan received remittances at a much higher rate than previous years (Skeldon 2010). Second, the reduction in remittances has actually caused an increase of out-migration in some countries (Jha et al. 2009).

With remittances composing significant percentages of Asian countries' GDP, the current crisis and its impact on remittances is of great concern. During the 1997 Asian crisis remittances proved their resilience (Mohapatra and Ratha 2009). While the initial impact was severe, remittances soon returned to normal (Jha et al 2009). However, remittances have grown in the past decades, as have countries' dependency on them; in Bangladesh 10 % of its GDP is comprised of remittances (Koser 2009; Ullah 2010; Bangladesh Bank 2012). This is minimal compared to the Philippines, where 40 % of the GDP comes from remittances (Koser 2009). Additionally, while remittances in India and Bangladesh slowed in 2009 in comparison to 2008, they still maintained relatively rapid growth rates of approximately 6 % (Skeldon 2010). In Asia, remittances are double the amount of official development assistance (Koser 2009; Ullah 2011; Bangladesh Bank 2012). Because of growing distrust and instability of financial institutions, migrants are less likely to send remittances through official channels because of the fear of insecurity in the banking systems. This raises numerous security concerns, as remittances flowing through informal channels are difficult to monitor (Koser 2009; Ullah 2012).

### **Gendered Migration: How Skewed are the Flows**

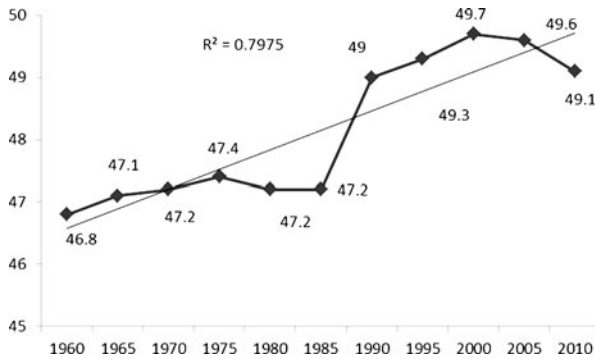
A gendered approach is critical to understanding both the causes and consequences of international migration. Investment, communications, and trade have increased knowledge of options within and outside of home countries, and opened up a range of opportunities for women outside of their own homes (Massey 1990; Ullah 2010). Migration may be the best, or the only way out of such situations for women (Martin 2004; Oishi 2002).<sup>3</sup> Bhadra (2007) argues that the burden of poverty is unbalanced between males and females in society due to gender discrimination; therefore, their livelihood is more unsecure than that of males in their society. 'When women find options of employment in the global market they tend to opt for it; be it through legal channels or through illegal channels.'<sup>4</sup> The important shift here is that many women became independent migrants whereas in the past they were mostly dependent migrants. Therefore, the change is not about the quantity, but rather a qualitative change. The last five decades (from 1960 to 2005) experienced a linear growth in the global percentage in the female migration, except the 1980s. This should draw attention to female migrants' remittances (Figs. 1 and 2).

Surprisingly while religion in my previous research (see Ullah 2010, 2012) has been ranked 1st in the WMI calculations as the primary constraints to female migration from Bangladesh, female outflow from Indonesia (another Muslim majority country in the region) has got nothing to do with religion (Ullah 2012). The general claims that religion hinders female migration however, are quashed largely by the fact that Indonesia despite being the largest Muslim majority country in the world

<sup>3</sup> Ullah and Routray (2003) observed that women in Bangladesh suffer from the brunt of grim poverty; however, still migration propensity among the poverty-prone women is the lowest in quantitative judgment. What is interesting to question is poverty driven migration theory annulled in Bangladesh?

<sup>4</sup> Bhadra, Chandra. 'International Labour Migration of Nepalese Women: The Impact Of Their Remittances On Poverty Reduction.' Asia-Pacific Research and Training Network on Trade. 2007.





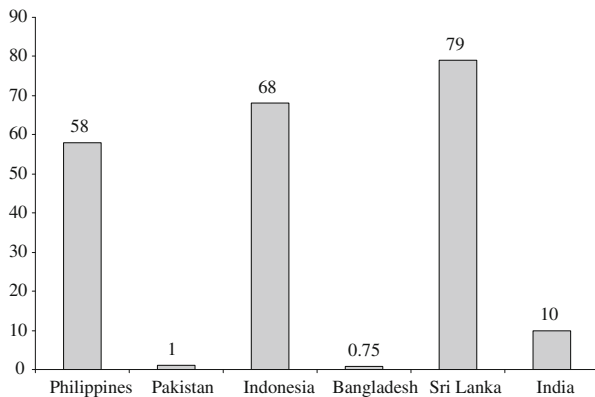
**Fig. 1** Percentage of female migrants worldwide by year. Source: UN population division, Trends in total migrant stock, 2006 and IOM, 2011

holds the second largest sending country in Asia supplying female migrants (Siddiqui 2004; Ullah 2012).

### Global Female Remittances

The World Bank estimates that global remittances totalled \$443 billion in 2008, of which \$338 billion went to developing countries (World Bank 2010). However, flows to developing countries shrank by 5.2 % to \$307 billion in 2009 but quickly recovered in 2010 and grew to \$351 billion in 2011 (World Bank 2012).

Female migrants' share in remittances is largely unknown, as there is only partial data and few studies offering limited insight. For example, annual money transfers from female Bolivian migrants working in Spain are equivalent to just less than 6 % of the Bolivian GDP (Orozco 2005). The volume is much smaller in other countries in the region such as Ecuador, where remittances sent home by women is 2.13 % while in the Dominican Republic it is 1.13 %. Each Bolivian woman in Spain sent home an average of \$625 USD per month, compared to the monthly average of \$327 USD sent by all Latin American migrants in Spain (IOM 2009b).



**Fig. 2** The share of female migrant from selected Asian countries in %. Source: Compiled from IOM, and the ILO

Despite a paucity of data, it is clear that the money that female migrants send back home pulls families out of poverty (Adams 2002; Ullah 2011). And due to its multiplier effects, the communities benefit as well. Women contributed more than 62 % of the remittances sent to Sri Lanka. Women transferred one third of all remittance sent to the Philippines per annum. Bangladeshi female migrants sent home 72 % of their earnings on the average (IOM 2009b). The interesting fact is that female migrant workers tend to send more than the males (Holst et al 2011). There are a number of explanations why they send more when they earn less. One prominent explanation is that the females are more inclined to return as soon as they can than their male counterparts and they are more caring about their remained behind families.

There are also two main aspects to the relationship between female remittances and the financial crisis. First, women are more likely to pay for the consequences of decline in remittances if they are receiving remittances from male migrants abroad, as it increases hardship for the women (Skeldon 2010). Men abroad sending remittances generally tend to keep enough money to sustain their livelihood. On the other hand, the current crisis has impacted female remittances far less than it has male remittances due to the resilience of sectors men and women traditionally are employed. For example in construction, men are likely to be out of work due to the crisis whereas in domestic care and other occupations, women are likely to retain their jobs (IOM Policy Brief 3). 'The strong rise in remittance flows over the past several years is the result of increased migration, but can also be explained by increased competition in the remittances market, lower transfer costs, more remittances diverted into formal channels, and an improvement in the reporting of data in many developing countries' (IFAD 2008), also because more females are migrating as independent workers.

Most researches that focused on remittances have traditionally grappled with the sender and/or the receiver, however some recent scholarly work has produced gendered perspectives on remittances (Rahman and Lian 2012; García and Paiewon-ski 2006; Ghosh 2009; King et al. 2006; King and Vullnetari 2010; Piper 2005; Sørensen 2005) with emphasis on the interplay between the senders and the receivers (Mata-Codesal 2011).

Since the academic debate began on the remittances portraying remittances as empowering means for receiving women, however very little attention was accorded to the fact about the command of the women on remittance (de Haas and van Rooijb 2010). Control and command are however irrelevant when the person who decides how to use remittances is the same as the person who does the actual management (Mata-Codesal 2011).

### **'Exposure to Remittance' Conceptualized**

In Asia, South Asia in particular, women's bargaining power is limited due to a lack of access and control over resources, limited autonomy in decision making, low self-esteem, low skills and education, restricted mobility and ultimately less power as compared to men. This has implications regarding the command of women on remittances; no matter who earns (either men or women) by any reckoning women's command on remittances is less than males, at both receiving and sending points. This is particularly important when we debate about the share of global remittances

along the gender line, and the share of their earning is sent. As left behind, they have less access to remittance, and as remittance earner they have less 'exposure to remittance'. The concept 'exposure to remittance'—referring to the overall command on remittances—entails four broad issues: earning; receiving; possession and utilization.

Earning refers to the total wage earned in a given period of time minus his/her personal expenses for the same period. The less is the expenditure on personal expenses the higher amount of earnings. This means the higher the amount they send out, the lesser amount is left to control over.

Receiving refers to the direct receipt of remittance sent by migrants, i.e. the exact name that was indicated by the remitter to deliver the money to. Indirect receivers are not considered here as a receiver.

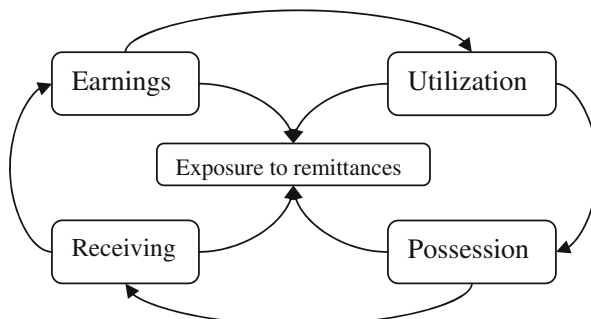
Possession refers to the amount or the percentage of money from the remitted sum in a given period which is retained [unused] or saved, and she or he has the entitlement to that money. The higher amount the migrants send, the lesser the senders' has 'possession' of money; and the lesser amount is sent, the higher is the 'possession' of the sender on the money.

Utilization refers to freedom to use the money. In some cases, due to restrictions in mobility (especially in rural and religiously conservative society) women cannot go to the pick-up points to receive the money. However, they may be empowered to use the money on children's education, savings or investment etc.

Holst et al. (2011) argue that with remittances, women's financial role increases. Holst et al. further argued that sending financial remittances home makes women important players, and this in turn can provide them a higher degree of social independence. This in fact makes the argument of exposure to remittance relevant to the discourse of gendered remittances (Fig. 3).

## Objectives and Methodology

The main objective of this paper is to push a debate on gender dimension in population mobility and 'exclusion' of female migrants from the 'exposure to remittances'. This paper deals with two points: sending and receiving points. The specific objectives are:



**Fig. 3** Model of exposure to remittance

- (1) to examine the extent of 'exposure to remittances' of the senders and receivers; and
- (2) to explore the determinants that female migrants, in spite of being wage earners, have less exposure to remittances.

### Sample Selection

A purposeful sample was selected in this study. This included those families with female or male migrants abroad who remit home. Important in the selection was to have families with female member(s) abroad who left their parents and husbands at origin and to have those with male migrants who left their wives and parents at home. Questions to the senders were asked related to 'earning', 'receiving' and 'possession' while receivers were asked on 'receiving', 'possession' and 'utilization'. A checklist was used for data collection. Selection of countries was mainly based on logistic convenience (Table 1).

### Exposure to Remittances

Remittance transfers are expected to follow gendered lines (Ramirez et al. 2005; Holst et al 2011). Although the conditions and context that create migrants vary by power, gender and socio-economic status, the rationales for remitting are generally the same. Remittances, which in large part are a rationale for migration both inform and are informed by gender (Orozco 2005). While both women and men send money for specific family purposes, women send money under more precarious conditions, which mostly relate to their position in the global economy (Tambiah 2002).

The Philippines is one of the leading labour exporters and remittances receivers in the world. Remittance, which cushions the Philippine economy, generally supports

**Table 1** Sample distributions

Countries	Respondents	Sub-sample	Percentage
Philippines	17	10 senders; 7 receivers	16.9
Indonesia	14	9 senders; 5 receivers	13.8
Thailand	11	7 senders; 4 receivers	10.9
Bangladesh	23"	16 senders; 7 receivers	22.8
Nepal	9	7 senders; 2 receivers	8.9
India	12	5 senders; 6 receivers	11.85
Sri Lanka	15	8 senders; 7 receivers	14.85
Total	101		100

Main topics covered in the interviews: Sending location (Earning)—what percentage they spend on personal expenses (Receiving)—who they send the money to (Possession)—percentage of money retained (unsent). Sending location (Earning)—what percentage they spend on personal expenses (Receiving)—who they send the money to (Possession)—percentage of money retained (unsent). Receiving location (Receiving)—who generally receive their money (Possession)—what is the status of possession of money (Utilization)—who are entitled to use the money in general

the consumption-driven economy. In the Southeast Asian context, foreign domestic workers have become synonymous with the Filipino female migrants. Major flows of nurses worldwide also have been dominated by the Filipino originates. It is commonly believed that men send money predominantly to their fathers, when money is sent to wives, power of utilization rests with the male household heads. This situation stems from the fact that when sending to the spouse they are also sending to the children they left at home. Women have a wider range of people to remit to, such as their parents, children and siblings, as well as other relatives including spouses or grand parents—which means their ‘exposure to remittances’ declines. Such commitment is lower than that among men (Rodriguez and Tiongson 2001). Therefore, women as either receivers or senders enjoy less exposure to remittances than their counterpart males.

The study found that at the receiving point that female migrants have less ‘exposure to remittance’ than males. As for reasons, female migrants from the Philippines maintain commendable responsibility toward their left-behind families, and many Filipinas often even finance their very distant relatives’ education. Foreign husbands of the Filipinas often wonder why they send money to such purposes as this is unique from all other selected countries and is also one of the major reasons for the diversified distribution of their income among many receivers. On an average, 70–80 % of their income is sent out to their homes. Female senders generally (if married) send to their husbands or to their fathers or brothers. Only a few cases demonstrate that remittances were sent to wives of the male migrants. That said, at the sending points, females exhibited less ‘exposure to remittances’ than males. At the receiving point, of course receivers do receive as indicated by senders while others in the family often accompany the principal receivers; the receivers obtain the ‘possession’ of this money and use the money. Interestingly, even if something is to be purchased for the wives of the migrants, the receiver be it father or brother do it on their behalf so that they still have command on the money. Some wives of migrants at the receiving points mentioned in a ‘complaining’ tone that their fathers and brothers are spending off their husbands’ money lavishly.

‘Feminization of poverty’ has been the major factor for Nepalese women in seeking a global market for their labour-related services. Remittance contributes about 20 % to the GDP of Nepal; however, not known is the portion of women’s remittance’s contribution to the GDP. Women’s remittances have had a significant impact on overall poverty reduction and on household capital formation leading to improvement in the quality of life. Claims are that migration and remittances have increased women’s self-esteem by bringing about a positive change in their gender identity and gender roles. The big question is has this been achieved at the cost of losing ‘exposure to remittance’ to a certain extent? Interestingly, not all single female migrant senders sent money to female receivers. However, a few of them mentioned distant pick-up points where females have difficulty going. Little difference in the variable of ‘exposure to remittances’ ‘earning’ is that Nepalese women have a higher earning, i.e. they spend less on their own expenses than the Filipinas (Padam 2002). They however have remarkably higher ‘possession’, meaning that they send out a lesser percentage of their income than the Filipinas. At the receiving point, interestingly females rarely bother about the avenues money spent on and about the gender of receiver. This could be a cause of the cultural and social construct of Nepalese society.

For the last three decades Thai women have been setting off for international migration, and Germany and Japan, and some East Asian countries have been among the most important receiving countries (Ruenkaew 2009; Piper 2005). This dominant flow is generally explained by the income differentials and international marriage (Ullah 2010; Frank 2001). While few studies have empirically examined links between economic status of households and migrant remittances, some provide useful evidence on how individual characteristics of migrants may affect remittance flows. It has been found that international female migrants normally do not send money to their home country from their self-sense of responsibility as do the Filipinas; rather they send generally when asked by their family members. Therefore, gender issues in receiving remittance do not matter much in this case because they send to who needs the money urgently. Therefore, either female or male at the receiving points have less 'exposure to remittance' in Thailand.

Sri Lanka is one of the countries in Asia that has a larger number of female labor migrants than male counterparts. This astounding, yet interesting pattern has been contributed by the emergence of a growing domestic sector, absorbing millions of domestic helpers overseas (Cenwor 2005; SLBFE-Sri Lankan Bureau of Foreign Employment 2003). Their remittances constitute around 20 % of the country's annual foreign exchange earnings (Cenwor 2005). At the sending points, irrespective of gender, all senders generally remit to the head of the households, but households head in most countries in Asia are males. Therefore, females are left with less 'exposed to remittances' than men at both points.

In the case of Bangladesh, most studies on remittances often criticize family remittances as they are largely spent as income on left behind families' recurrent costs rather than as investment on economic growth. However, this paper holds the view that the non-economic dimensions of remittances, particularly the socio-cultural and political meanings and uses of remittances, need to be taken into account for any sustainable argument of the development potential of remittances. It may however sound a bit irrelevant talking about 'exposure to remittance' of females because, as of today, female migration is less than one percent as compared to male migration. Also because of the NGO boom and their attractive slogan of 'empowering of women' and the 'magic' of micro-credit, remittance issues have become trivial to NGO members who are almost all females (Ullah and Routray 2003; Jahan 2004). Hence, perhaps NGOs are reluctant in promoting migration, especially female migration. In this circumstance, it is notoriously difficult to segregate the micro-credit and remittance flow in the rural economy in Bangladesh. However, women in Bangladesh experience the least 'exposure to remittances' at both points as compared to other countries in the study. This could be explained by the cultural embeddedness in the society.

In Indonesia, local communities benefit from migrants' remittances through the trickle-down effect, since most migrants spend their money locally for everyday consumption needs. There is little knowledge among migrants about how to invest and save their money in order to gain long-term positive effect. Remittances make up 2 % of Indonesia's GDP and approximately 1/3 of total FDI, making them an important source of foreign exchange. However, a concentration in the origin of migrants (Java and West Nusa Tenggara) suggests that some districts receive considerable amounts of remittances while other districts receive insignificant sums.



Exceptional findings appear for the case of Indonesia, specifically in Minangkabau, that almost all the females have entire command on remittances. A number of explanations in support of this are worth mentioning. The Minangkabau of West Sumatra is widely acclaimed as the world's largest matrilineal society and ethnographic studies have appeared describing the basic features of their tightly structured social organization (Joustra 1920). In the most general terms it can be said that Minangkabau society is divided into two basic adat groups. These are made up of a large number of named clans (*suku*). From there terms and descriptions differ, but it is generally stressed that there are sub-clans, matrilineages and minor lineages held together by ascriptive leadership and various degrees of communal landownership. Indonesia's Civil Code stipulates that men and women have equal ownership right, and that women have full rights concerning access to land; some societies even favor women in terms of land inheritance (Ong 1995).

It is well-known that India is not a consumer-driven economy, yet the bulk of remittances are spent on consumption, debt repayment, and housing and consumer durables with little being devoted towards productive investment. However, the scholars debate whether these uses are productive or wasteful with two divergent schools of thought on the subject. Negative school of thought holds that as little is devoted to productive investment, the developmental value of remittances is highly questionable (Beutel and Marini 1995). Positive school of thought holds that remittances do contribute to local and national development. The most prominent factors that drive the endowment differentials relate to head of household status and labour market earnings.

Given that differences in treatment between genders are small compared to the overall gap, there is little evidence that the gender differences in remittances are attributable to behavioural differences between men and women. The findings suggest, however, that both male and female migrants remit home due to altruism. Like in Bangladesh, Indian females have also significantly less 'exposure to remittances' as compared to men. India, where extreme patriarchal attitudes prevail, is about to make a step towards gender equality by introducing a bill that would give women an equal share in family property, which will remove discriminatory provisions in an existing law which was enacted in 1956 that ensured that only males inherit ancestral property. Studies clearly show that when women have access to resources, it improves their power to make decisions. Some of the worst manifestations of gender discrimination in India, such as female foeticide and dowry, particularly in northern India, can be traced to biased inheritance laws, which add to the vulnerability of women.

Family decisions concerning the use of remittances often depend on which family members have migrated and which family members are left in charge of resource allocation. The gender of the *de facto* head of household (the parent left behind with children) can affect the impact of remittances on children because remittances allocation decisions often differ between parents. Even if both of the parents genuinely seek to maximize their children's future well-being, fathers seem to prefer to invest in physical assets and the expansion of family farming and business activities, while mothers prefer to invest in human capital. Mahler (2006) finds the relevance of differences in the preference for educational investments between male and female parents that remittances improve children's educational attainment via their positive

income effect primarily when fathers send remittances. With fathers absent, mothers assume more 'allocative power', thereby allowing them to allocate the remittances toward education.

Generally non-migrants decide how to distribute the remittance among their competing needs for food, transport, utilities, education, or health care. This means the management of the remittance remains on hands of the receivers at the point of origin. Migrant workers do not usually supervise this type of transfer. Due to lack of exposure to remittances, female senders rarely have choice to supervise the money. Mata-Codesal (2011) therefore suggests that sending in-kind remittances could be a better mechanism to control where senders make sure their decisions would yield the expected outcome (Mata-Codesal 2011). The household structure is found to impact differently on remittances sent by migrants, men and women. The issue of power imbalances inherent to the sender-receiver dyad is very important. Therefore, remittance's effects are gendered. Remittances have a different set of effects on females' lives either (Mata-Codesal 2011).

## Discussions and Policy Implications

It is hard to make predictions of the impact of the current financial crisis on migration and remittances, as the duration and dynamics remain unknown. During times of economic crisis migrant workers are some of the first people to lose their jobs. With the decreased demand for construction and manufacturing labour, many migrants are forced to return often experiencing wage reduction and worsening work conditions in their home countries. Furthermore, countries that use out-migration policies as a means of economic growth have to put these programs on hold. Migrants who do return to their sending country also often face difficulties in finding work at home. The impact of the financial crisis on migration is of great concern due to the increased interplay between remittances and economic growth in the developing world.

With the possibility of remittance reduction, many countries could experience growing economic hardship and setbacks in poverty reduction problems. However, history and current predictions suggest that while remittances may undergo a temporary setback, they will remain resilient to the crisis. This is due partly to the noted stability of female remittances, which according to emerging research; remain consistent during times of economic crisis. The impact of the financial crisis on remittances and gender remittances will only truly be known after the [current] financial crisis ends.

Clearly, in most cases, females, irrespective of their position as earner or spender, are less 'exposed to remittance than men. Interestingly, there is no significant difference in this situation among the countries in the study, except Minangkabau in Indonesia. The gender dimension to remittance behaviour is also not an issue that has featured strongly within the existing literature. My empirical work has revealed that women are more likely to remit than men, however that the latter remit a greater monetary amount. The effects of the intersection between gender and remittances apply to both senders and recipients. First, both men and women face family obligations at home where taking care of daily activities is a priority in the transnational household. Second, gender-based economic differences persist. A long absence

of mothers has resulted in distancing in the mother-child relationship, and the absence of mothers or older sisters has burdened daughters and younger sisters with household work. These results have some important policy implications and provide an agenda for future research. First, the fact that women exhibit more reliable remittance behaviour than men suggests that the contribution of female migrants to the well-being and risk-coping ability of their household at the origin should not be underestimated. It is now the right time to segregate remittance along the gender line in order to make their contribution to economy recognizable. Their contribution has historically been remaining invisible. Without making sure their entitlement on their own earning, they may tend to be demoralized at some point of their career trajectory.

Sri Lanka, Indonesia, and the Philippines are on the top of the list of those sending foreign domestic servants (Anthias 2000:26). The Philippine state's marketing of the Philippines as a tourist destination and source of cheap labour is integral to the gendering of labour migration. Senders and recipients have major constraints in accessing financial institutions. Development players should concentrate efforts to bancarize women in order to improve their social condition. Their access is currently limited, yet as senders or recipients they hold a purchasing power and demand for financial services. Remittances would have an even greater role in poverty reduction and development if women did not face wage, employment, credit and property discrimination, and if they were not excluded from decision-making within the family (UN 2006).

It is now widely agreed that gender, understood as a particular set of social norms governing the roles and relations of women and men in different institutions and places, plays a crucial role in the migration process. This pattern contrasts with the patriarchal family organization characterized by traditional gender relations, where men remain the principal breadwinner and therefore sons are expected to be loyal remitters.

Patriarchy has got a lot to do with the less exposure to remittances. This has crucial implication for the rest of their life. Further in-depth research could delve more into how their roles have changed due to the exposure to remittances and how does this relate to empowerment or disempowerment. Women returnees remain, however, important actors in the field of social remittances, transmitting their new ideas about emancipation through education and economic independence to their daughters (Mata-Codesal 2011).

Female migrants often face discrimination in the workplace and their labour rights are often violated; home state embassies should have the means and facilities to assist, protect, and help solve such problems. Therefore, since female migration is a reality in this period of history, governments ought to take necessary steps to facilitate, rule, regulate, and secure this system. Home states have to build female migrants' associations that would help promote gender equality in state proposals intended to enhance the positive development impact of remittances. Finally, much more research is needed on the area of gendered migration and gendered remittances throughout the world in order to start comparing how such migration trends are distinct across the world. This research should concentrate on the credit services, savings, and investment of the female migrants, in both sending and receiving countries. Research needs to recognize that men and women encounter different social experiences in society. Therefore, looking migration and remittance from gender perspective is a demand of the present time (Ribas et al. 2008).

It is crucial to look at participation and decision making of women and men in the different sectors in order to incorporate gender issues in the migration governance process. Several studies indicate that inappropriate state policies, legislation and administrative restrictions have led women's labour migration to dissident who have been rationalized by patriarchal values, ostensibly concerned to protect the women and maintain their dignity.

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