

RESEARCH PAPER

AT WHAT COST?  
WOMEN MIGRANT  
WORKERS, REMITTANCES  
AND DEVELOPMENT



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UN WOMEN



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BOP	Balance of Payments
CEDAW	United Nations International Convention on the Elimination of All Forms of Discrimination against Women
CsA	Capabilities Approach
COD	Country of Destination
COO	Country of Origin
COWA	Committee on Overseas Workers Affairs (Philippines)
DB	Defined Benefit
DIOC	Database on Immigrants in OECD Countries
DIOC-E	Database on Immigrants in OECD and non-OECD Countries
EFTA	European Free Trade Association
EOI	Export Oriented Industrialization
EU	European Union
FDI	Foreign Direct Investment
FRONTEX	European Agency for the Management of Operational Cooperation at the External Borders of the Member States of the European Union
FWRC	Filipino Workers Resource Centre
GAATW	Global Alliance Against Traffic in Women
GCC	Global Care Chain
GFC	Global Financial Crisis
GFMD	Global Forum on Migration and Development
HLD	High Level Dialogue
HRW	Human Rights Watch
HSW	Household Service Worker
HTA	Hometown Association
ICRMW	United Nations International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families
ICT	Information and Communications Technology
IGO	Inter-Governmental Organization
ILO	International Labour Organization
IMF	International Monetary Fund

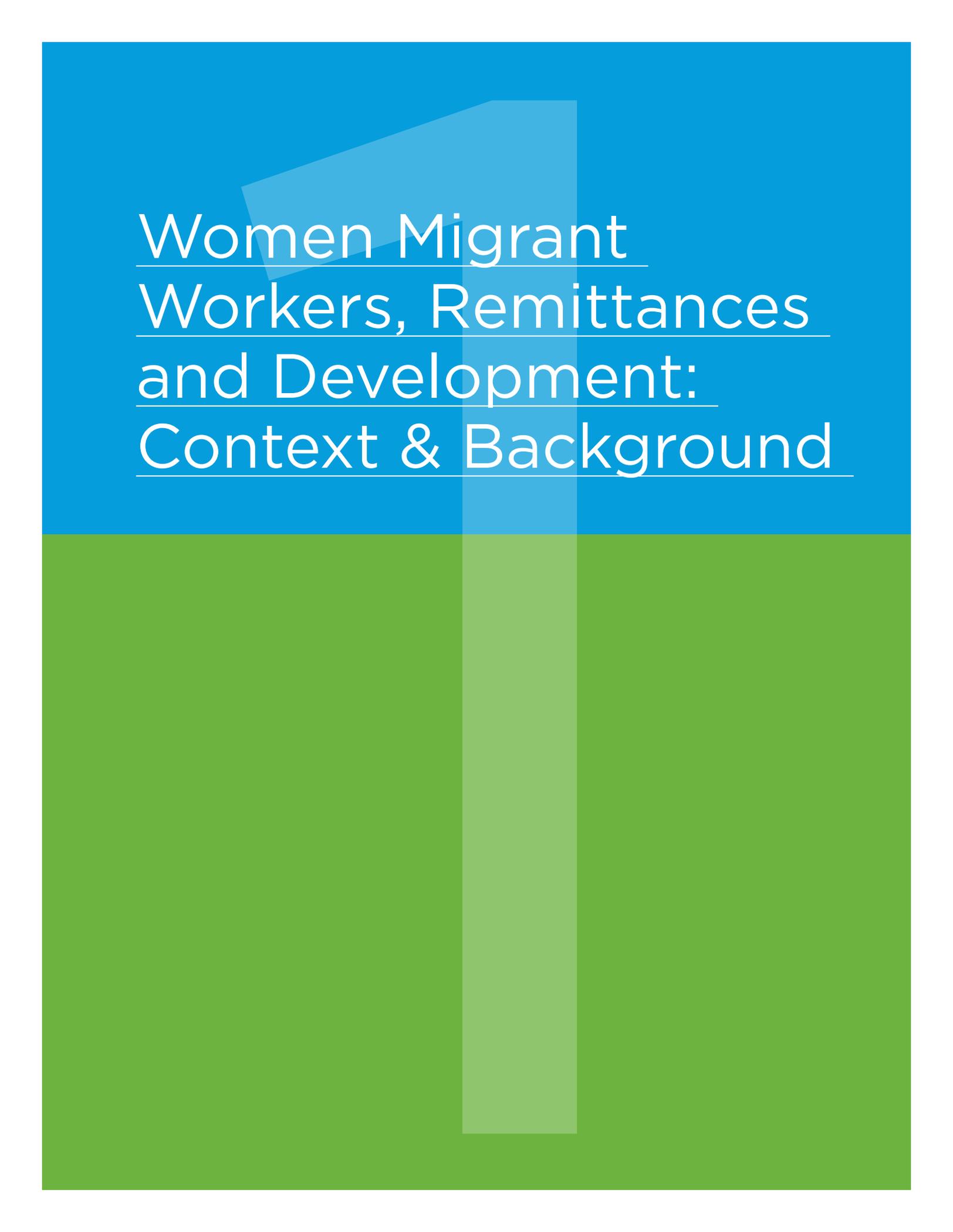
IMRC	International Migration Research Centre
IMSS	Instituto Mexicano del Seguro Social (Mexico)
IMUMI	Instituto para las Mujeres en la Migración A.C. (Mexico)
IOM	International Organization for Migration
LFT	Ley Federal del Trabajo (Federal Labour Law – Mexico)
MTB	Money Transfer Business
MTO	Money Transfer Operator
NGO	Non-Governmental Organization
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
OFW	Overseas Filipino Worker
OHCHR	United Nations Office of the High Commissioner for Human Rights
OSCE	Organization for Security and Co-operation in Europe
POEA	Philippine Overseas Employment Administration
PWC	Philippine Women Centre
RSP	Remittance Sending Provider
SAPs	Structural Adjustment Programmes
SAWP	Seasonal Agricultural Worker Program (Canada)
STI	Sexually Transmitted Infection
UN	United Nations
UN-INSTRAW	United Nations International Research and Training Institute for the Advancement of Women
UN DESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNODC	United Nations Office on Drugs and Crime
USD	US Dollar
WB	World Bank
WHO	World Health Organization
WMWs	Women Migrant Workers



# ABSTRACT

Economic benefit has long been the primary focus for labour migration. In contemporary discourses of development, this relationship is often described as ‘remittances for development’ and/or the ‘migration-development nexus’. This discourse has become embedded in policy models at national, regional and international fora such as the Global Forum on Migration and Development, and ‘M4D’ (migration for development) has become a governance paradigm for many countries of origin. This dominant development model historically fails to fully appreciate gender differences in the contributions that men and women migrants make throughout their migration, nor does it account for the gendered economic and social costs of migration. This report seeks to illustrate and discuss the nuanced interactions between women’s migration for labour, the contributions they make to development, and the economic, social and personal costs incurred throughout their migration. The report highlights the importance of human and labour rights to realizing the human development potential of women’s labour migration while critically considering what constitutes development. The report will illustrate how gender mainstreaming of the migration for development model can enhance the protection of rights and opportunities for women migrant workers, and contribute to more inclusive and sustainable development.





Women Migrant  
Workers, Remittances  
and Development:  
Context & Background

# INTRODUCTION

In 2015 there were approximately 244 million international migrants globally (UN, 2015), most of whom send a significant proportion of their wages home to their families and communities (World Bank, 2015a). Moreover, women made up 48 per cent of all migrants in 2015, and increasingly, women are migrating independently for employment and to support their families. Official estimates of financial remittances from migrant workers were roughly 580 billion in 2015 (an increase of 9.9 per cent since 2010), surpassing official development assistance (ODA) and approaching levels of foreign direct investment in certain contexts (World Bank, 2016a). This massive flow of financial remittances has been increasingly recognized by policymakers, international organizations and scholars, and migration has maintained a significant presence in development strategies.

Due to the development potential of financial remittances in countries of origin, the 'migration and development nexus' frames migrants as a development resource, which has prompted annual statistical studies, scholarship, meetings, and discourse at the national, regional and global levels (cf. World Bank, 2015a, 2015b, 2015c, 2015d; Orozco, 2007; de Haas, 2010; UNDP, 2011). Financial remittances are reshaping the landscape of global financial flows, and influencing the agendas and strategies of several international organizations. Yet a limited understanding of remittances as financial does not account for contributions made through 'social remittances' (Levitt, 1998) which include, but are not limited to, skills, knowledge, ideas and social norms. An informed discussion of migration and development necessitates a holistic understanding of remittances which encompasses equally significant economic *and* social contributions of migrants to *both* countries of origin and destination.

Adopting this perspective on remittances enables clarity about the gendered realities of migration and development. Indeed, women migrant workers (WMWs) emerge as active agents of development when their contributions are considered not only in the context of financial remittances, but also in relation to social remittances. WMWs' role in development is underestimated when remittances are understood only instrumentally. Further, WMWs are embedded in labour markets, relations and economies across borders including the care economy (World Economic Forum, 2017) and as such they

contribute to economies in both countries of origin and destination. Finally, by adopting such a perspective, the gendered costs and risks associated with labour migration that are borne specifically by WMWs become visible.

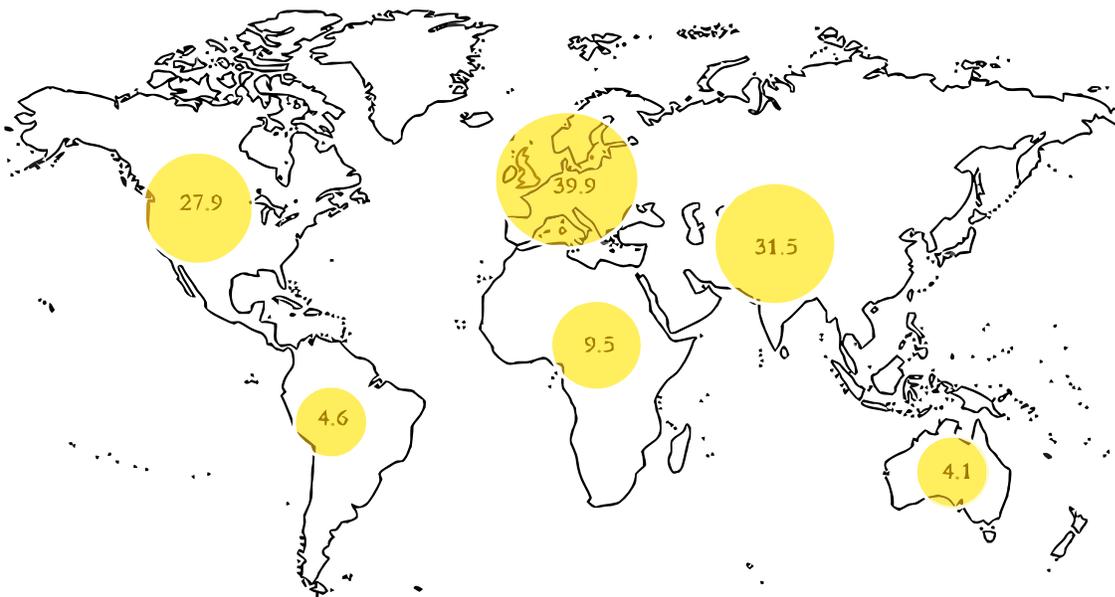
The Sustainable Development Goals (SDGs), which are rooted in a broader set of human development indicators, can only be achieved by protecting human and labour rights and addressing the unique social and human costs that migrant women incur while migrating. Further, if states fail to protect the rights of WMWs across borders, then the international community risks enabling a system that profits from women migrants' labour on the one hand and instrumentalizes their contributions to development on the other.

The following report critically examines the dominant migration and development nexus with a focus on gender and the role of WMWs in development. The report discusses remittance sending processes and impacts, and emphasizes the contributions of WMWs to human development – beyond financial remittances. Reflecting on the shifting global migration governance landscape, the report underscores the importance of mainstreaming gender into migration governance in order to achieve the sustainable development goals and uphold international human rights standards. The report highlights the importance of human and labour rights to realizing the human development potential of women's labour migration while critically considering what constitutes development: by whom, for whom, and at what cost.

# WOMEN MIGRANT WORKERS AT A GLANCE

The latest figures from the UN Population Division estimate the number of women migrants as 117.6 million in 2015 (UN, 2015) (See Appendix 4, Table 1). As previously noted, women comprise nearly half of the international migrant population worldwide (as measured by 'migration stock' data which refers to the numbers of migrants in situ officially recorded at a given point of time). As shown in Figure 1 below, the majority of migrants in Europe and North America are women, while in Western Asia and Africa men are the majority of migrants (Crépeau, 2016).

**FIGURE 1:**  
**Distribution of Women Migrants Stock (Millions) in 2015 across Region (Asia, Africa, Europe, Latin America and the Caribbean, North America, Oceania)**



Note: Circle size is proportional to number of women migrants.

Source: UN, 2015

Data indicate that South-North migration continues to be the primary migration route for flows of WMWs. North America and Europe continue to be the primary destination regions of WMWs, with flows (being the

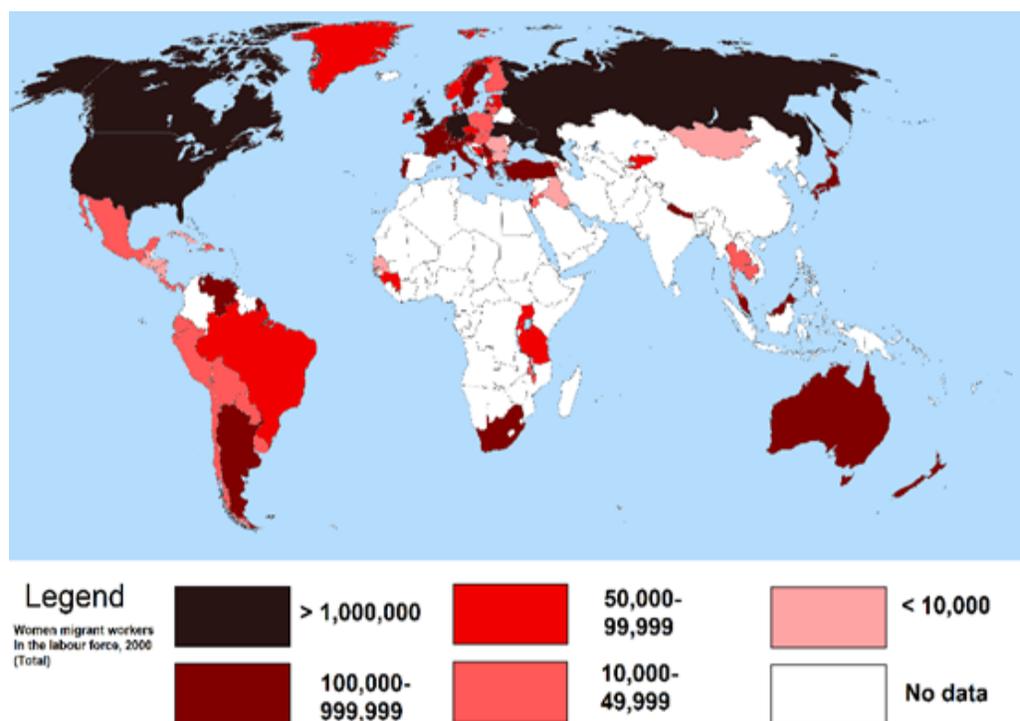
numbers of migrants *moving* in a particular migration corridor annually) increasing from 42.1 million to 72.9 million between 1990 to 2015 (UN, 2015). However, South-South migration has increased as

well and developing regions have also experienced an increased flow of WMWs, though to a lesser extent.

The number of women autonomously migrating abroad for work has been rising in several countries. For example, in Indonesia, the percentage of WMWs increased from 75 per cent in 2006 to 83 per cent in 2009 (ILO and UN Women, 2015). Domestic work accounts for 90 per cent of this increase (ILO and UN Women, 2015). Similarly, in the Philippines, WMWs outnumbered men by 217,830 to 181,145 in 2011 (UN Women, 2013). The increase of women migrating autonomously for work, rather than as dependants or with families, is partially

in response to growing demand for feminized labour, such as in care work, which is in part due to reductions in national social protections, subsidized childcare and other social safety nets (e.g. unemployment insurance and parental leave) (Hennebry, 2014; ILO, 2015). Women's improved access to education and vocational training opportunities, access to information and technology, and demand for women's labour, have further broadened the opportunities for women to participate in the international labour market (Adepoju, 2006; Yeates, 2005; Hellio, 2014; Hennebry et al., 2016 a, b). Figure 2 demonstrates the geographic distribution of WMWs by destination countries.

**FIGURE 2:**  
**Destinations of Women Migrant Workers, 2000 (Source: DIOC)\***



\* Includes all countries in the DIOC-E in addition to Bahrain, Kuwait, Philippines, Qatar, Saudi Arabia, South Korea and United Arab Emirates. Estimates for the following countries are not from the year 2000: Bahrain (2003), Kuwait (2001), Philippines (2006) and Qatar (2006); The data for these set of countries came from ILO, 2016. These data also only reflect official statistics gathered by destination countries of those migrant workers with documentation.

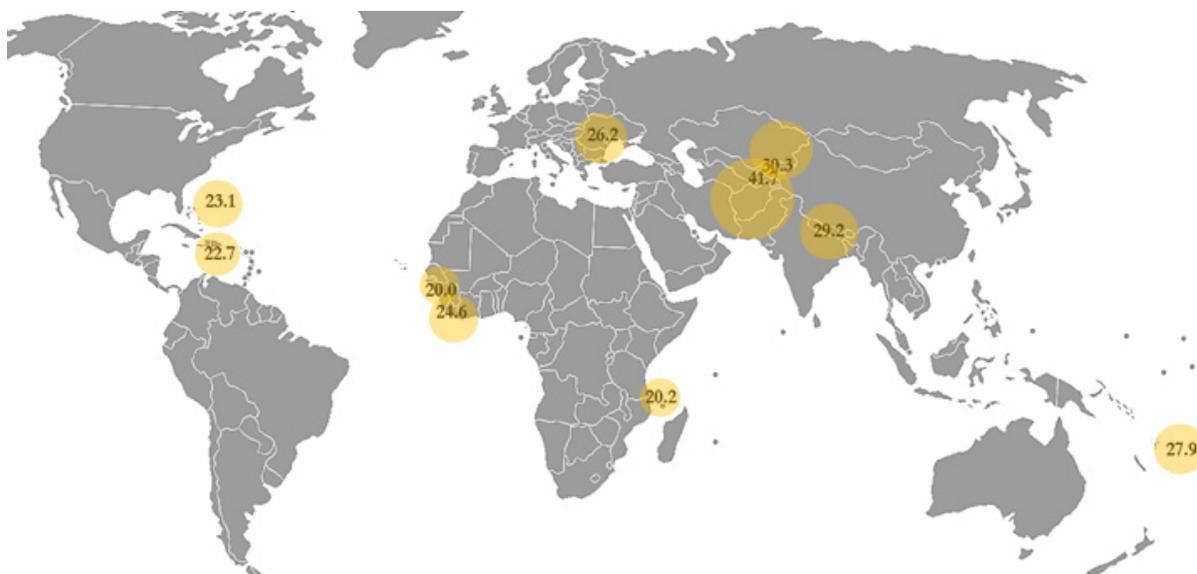
Source: OECD, 2016; ILO, 2016

## Global Financial Remittance Flows, Trends & Costs<sup>1</sup>

As demonstrated in Figure 3, over the past four decades both national and global remittance levels

have increased significantly, in total and as a percentage of GDP, with women sending approximately 50 per cent of remittance transfers, despite lower earnings (Western Union, 2015).

**FIGURE 3:**  
Global Remittances Received 1970 – 2014 (Share of GDP)



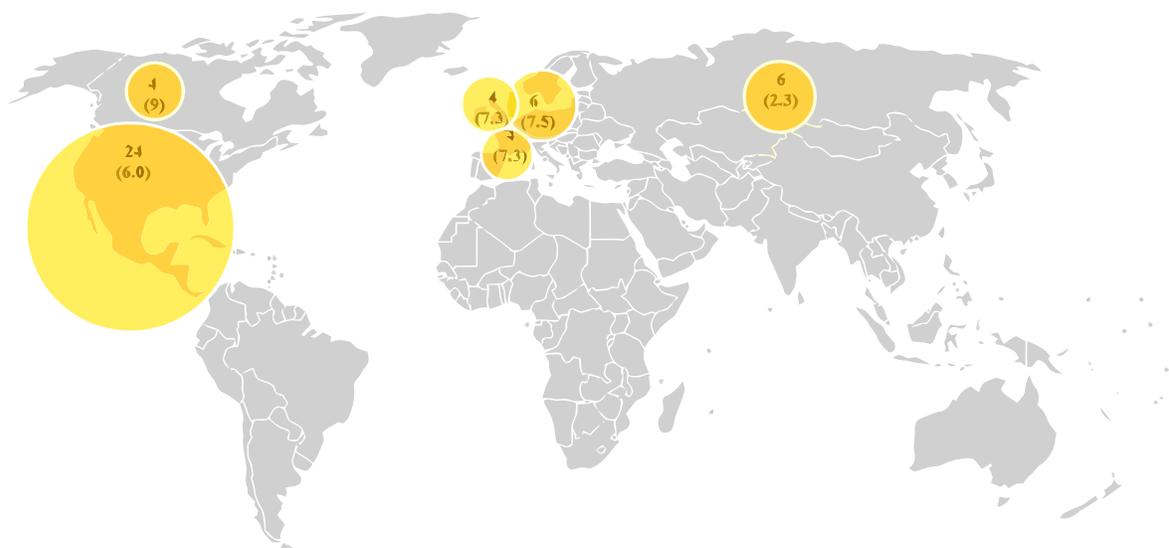
Source: World Bank, 2016a

In 2013 developing countries accounted for 75.4 per cent of global distributions of remittances, with concentrations mainly in East Asia and the Pacific (27.7 per cent) and South Asia (27.5 per cent) (See Appendix 4, Table 2 and Figure 3). The leading remittance receiving countries in 201 were India (72.2 billion USD), followed by China (63.9), the Philippines (29.7) and Mexico (25.7), all of which are countries of origin for large numbers of women migrants (World Bank, 2016b) (See Appendix 4, Figure 1). With remittances accounting for 15 per cent GDP share and higher in many small developing countries, some recipient countries have become heavily dependent on this form of income (World Bank, 2014a). As shown in Figure 4, the top

remittance receiving countries in terms of percentage of GDP mostly include states with smaller economies, such as Tajikistan (41.7 per cent), Kyrgyz Republic (30.3 per cent) and Nepal (29.2 per cent) (World Bank, 2016b). South-South remittance flows are also considerable, with almost 30 per cent of global remittances being transferred from developing countries to other developing countries.<sup>1</sup>

<sup>1</sup> In the absence of sex-disaggregated data on remittance flows, trends and costs, this section will concentrate on data on overall formal remittance flows. For a more detailed discussion of the limits of migration and remittance data with respect to gender, please see the following section.

**FIGURE 4:**  
**Top 10 Remittance Receiving Countries in 2014 (remittances as percentage of GDP)**



Note: Circle size is proportional to the amount of remittances (percentage of GDP) received. Top 10 receiving countries (descending order) are Tajikistan, Kyrgyz Republic, Nepal, Tonga, Moldova, Liberia, Bermuda, Haiti, Comoros and Gambia. The figure does not differentiate by sex due to the lack of availability of sex-disaggregated data on migrants.

Source: World Bank, 2016b

Remittance transfer costs are influenced by a number of factors such as transfer methods, available payment system infrastructure, level of market competition and the amount of legal and regulatory restrictions on foreign currency exchange. WMWs may not have access to the range of options for remittance sending due to gendered barriers, such as lower levels of financial inclusion, property ownership, etc. (as discussed in more detail later in this report). Remittance transfer costs also vary significantly by region, with remittances to the African continent being the

most expensive (See Appendix 4, Figure 3). Because of inadequate market infrastructure and the absence of competition, the costs of sending remittances through South-South corridors are higher than within the Global North. Though, within some South-South corridors, the cost of sending remittances has diminished within the last decade. In Latin America for example, the average cost of sending US \$200 has fallen from 8.4 per cent in 2008 to 6.0 per cent in 2014, which has resulted in an increase of US \$1.5 billion in remittance transfers in 2014 (Maldonado and Havem, 2015).

**TABLE 1:****Top Destination Countries of Women Migrants and Average Transfer Cost of Remittances from these Countries**

	Destination Country	Population of Women Migrants (Millions)	Average Cost of Sending Remittances
1	United States	23.80	6.0
2	Germany	6.29	7.5
3	Russian Federation	5.92	2.3
4	United Kingdom	4.48	7.3
5	Canada	4.08	9.0
6	France	4.00	7.3

Note: The cost of sending remittances (the percentage of amount sent) is estimated by averaging the quarterly remittance cost data of World Bank.

Source: World Bank, 2015d

Across major destination countries for WMWs, remittance transfer costs are notably higher than the global average cost of transferring remittances (See Table 1). Target 10c of the SDGs is the reduction of transaction costs of migrant remittances to less than 3 per cent and the elimination of remittance corridors with costs higher than 5 per cent. Calculations predict that reducing the remittance service cost by 5 per cent could contribute to a \$16 billion increase in migrants' disposable income in one single year (World Bank, 2015d). These predictions are gender neutral and do not estimate the savings by gender. The reduction in transaction costs will provide a benefit to those migrants remitting through formal channels and may even provide an incentive to migrants to use formal channels. This could benefit women migrants who tend to remit smaller amounts of money at a higher frequency and for longer periods of time compared to male migrants. However, reduced transaction costs will only address the level of cost of each transaction fee, not the remitting behaviour (such as a tendency for WMWs to use informal transfer methods) and factors that result in WMWs making more frequent, smaller transactions (such as lower incomes, informal work, etc.).

## The Limits of Data on Women Migrant Workers' Migration and Remittance Flows

Collecting and analysing data about WMWs' migration and remittance flows are complicated by the politics surrounding data collection, inconsistencies in the types and frequencies of measurements of data, differences in definitions across regions and a general lack of sex-disaggregated data on migrants internationally (Hennebry et al., 2016a). Data provided in this report are therefore likely to be conservative estimates, especially given that data sources also tend to exclude undocumented migrants, and often underestimate seasonal and temporary migrant workers (ibid).

One of the widely used sources of migrant remittance data is the Balance of Payments (BOP) statistics, which captures the monetary flows that move through official channels, missing the substantial portion transferred through informal channels (Ratha, 2004, 2007). Official remittance data is largely underestimated and represents only a fraction of total flows as it only includes the money transferred through formal channels such as banks, post offices and the

dedicated money transfer operators (MTOs), such as Western Union and MoneyGram. These estimations exclude money sent through informal remittance channels that exist and operate outside of conventional banking and financial systems. Aggregate remittance data available through both official and unofficial sources are often highly underestimated and are not sex-disaggregated. Sex-disaggregated data on WMWs' resource transfers are neither available nor easy to track. This has mainly been attributed to the inconsistencies in data collection and aggregation. For example, the presence of different definitions used by countries to measure migration can create discrepancies in available data. This can hinder the ability to understand receiving, sending and spending patterns of remittances (Ellis and Wright, 1998; Rogers, 2008). Overall, data describing remittances lack either sex-disaggregation or ends disaggregation at the household level (Ang et al., 2015).

The lack of disaggregation of remittance data by sex can impede understandings around gendered

remittance behaviours, receiving and sending patterns and the manner in which these funds are used. Further, inconsistencies in the way migration data is collected and aggregated more broadly can lead to inaccuracy and loss of comparative reliability.<sup>2</sup> The accuracy and comparability of data directly impacts the quality of evidence based migration governance. Predictions and estimates are gender neutral, which can have particularly detrimental effects on women who will commonly be engaged in irregular migration and informal work that is captured inaccurately by data, leading to policy solutions that do not address specific gender needs (Goldring, 2010; Goldring, Berinstein and Bernhard, 2009). In the case of the Philippines, for example, limited disaggregation of remittance data and the lack of a cohesive and integrated database of migration and remittances has impeded understandings of gendered remittance behaviour and created difficulties in the development of gender-responsive policies directed at remittances and asset building (Ang et al., 2015; Bijak and Wisniowski, 2011).

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<sup>2</sup> See Section 4 of UN Women's report 'Women Working Worldwide: A Situational Analysis of WMWs' for a comprehensive discussion on the challenges in estimating the WMW population.

# ENGENDERING THE MIGRATION & DEVELOPMENT PARADIGM

The migration and development paradigm refers to the growing global awareness and discourse of the potential for international migration to contribute to positive economic growth and improve human welfare in countries of destination and origin (Hennebry et al., 2015a). Gender has historically been overlooked in studies of international migration (Boyd and Gerico, 1998; Siantz, 2013; Truong, 1996; Wright, 1995), and women migrants' specific contributions to development have been mostly absent from the literature. For example, in Southern Africa, financial remittances play a critical role in households meeting everyday needs yet there is little thought given to whether remittances are sent by men or women, or the way in which gender and class relations influence development (Dodson et al., 2008).

In general, women migrants have been largely assumed to migrate as dependents of men, or as the result of absolute necessity. However, there is a growing body of research outlining the long history of women migrating for employment, often independent of husbands and children, usually to work in gendered sectors such as care work, domestic labour and increasingly in agriculture and manufacturing.

The feminization of migration has been driven in large part by rising aggregate demand in the Global North. As labour markets change and become integrated into the global economy, two broad patterns have emerged: more women are pursuing employment in domestic/care industries, and women are increasingly employed in areas previously dominated by men, such as agriculture (Hondagneu-Sotelo, 1992; Pratt, 1999; Piper, 2008; Yeates, 2005; Hellio, 2014). The implications of the feminization of the international care sector on gender roles and economic growth more broadly, is particularly relevant to migration and development debates and deserves greater attention from policy makers (See: The Global Care Chain). Yet, the economic benefits of labour migration in destination countries

are often neglected. Indeed, it is WMWs who increasingly fill niches in expanding under-populated sectors of the labour market, and contribute to labour market-flexibility, boosting the working age population and contributing to technological and human capital progress (OECD, 2014). Furthermore, migrant workers contribute to the tax base, and resulting social programmes, and receive less individual benefits (OECD, 2014). Further, many migrant receiving countries characterized as developed economies, are facing complex social and economic development issues including aging populations and declining fertility rates, leading to a reduced tax base and care deficits. A lack of affordable public care services and health sector cut-backs that fail to respond to the increase of women's participation in the formal labour force are also prevalent characteristics of many developed economies (ILO, 2015).

Care has increasingly become outsourced to migrant labour, typically migrant women. For example, the Philippines, the world's third highest remittance receiving country, has experienced a significant feminization of migration, with WMWs driving

migration flows and becoming the primary wage earners within households (Encinas-Franco et al., 2015). Despite this shift in household gender dynamics, however, Filipino WMWs employment remains in feminized sectors such as care and domestic work (ibid).<sup>3</sup> In providing this reproductive labour, WMWs benefit destination countries by freeing up more of their workers to engage in the formal labour market, contributing to the economic growth of these countries. Other important gendered trends that must be recognized with respect to the migration and development nexus include that:

1. Labour markets are segregated, leading to different migratory flows and proportions of male and female labourers;
2. Broad socio-economic power structures are inherently gendered;
3. Socio-cultural norms overlay expectations and roles onto both genders in sending and receiving nations (Piper, 2005).

Yet, with remittances representing sizable portions of GDP, and the number of migrant workers on the rise, gendered trends often remain in the background, overshadowed by macro-level trends. Recognizing these important gendered trends and their significant impact on development is further side-lined due to the lack of disaggregated data and the limited differentiation between men and women's remittance sending and receiving patterns (e.g. World Bank, 2015; OECD, 2009), thus hindering the ability of the migration for development paradigm to fully account for WMWs' role and limits the response of gender-responsive migration policies.

## Questioning the 'Win-Win-Win' for Women Migrant Workers

The role of WMWs in development has begun to draw attention within global fora and debates (such as in the Global Forum on Migration and Development),

<sup>3</sup> For further information on WMWs employment in the international care and domestic sectors please see section "The Global Care Chain" in this report.

particularly since WMWs are considered stable and reliable remitters due to their tendency to remit a higher proportion of their (commonly lower) earnings more frequently than men. In addition, as discussed later in this report, research has shown that money sent home by WMWs is more likely to be spent on health, education, family and community development (UN Women, 2013). For example, in the case of Moldova, WMWs' remittances are used to improve the economic development of their families, and funds are mainly invested in education, housing, repayment of debts and informal or subsistence entrepreneurial activities. Thus, Moldovan WMWs have positively contributed to entrepreneurship and business development in the country, though these benefits have more evidently been experienced by men (Catana, 2015). However, these forms of contributions, whilst beneficial to individual families and communities, have not been central to the dominant model of the migration for development paradigm, which prioritizes financial inclusion, productive investment and more formal entrepreneurship as metrics of development.

In 2006, the UN High-Level Dialogue on International Migration and Development (HLD) devoted substantial attention to the transfer of remittances to developing countries. In general, the HLD had an optimistic outlook on the potential of remittances for development. After the HLD, UN Member States expressed interest in continuing the discussion through an informal, non-binding, state-led setting outside of the UN umbrella, which spurred the Global Forum on Migration and Development (GFMD). The purpose of the GFMD has been to enhance understandings and cooperation among states on the relationship between migration and development. The first GFMD Summit, which now occurs annually, took place in Belgium in 2007, marking the beginning of a new international process that promoted the positive impacts of remittances, or the 'triple-win' mantra of the migration-development nexus (Kunz, 2008). The triple-win approach assumes that sending states, receiving states and migrant workers (including women) all benefit from transnational migration (Geiger and Pécoud, 2013). Since that time, the attention paid to gender at the GFMD has

been gradually increasing from one year to the next, in large part driven by debates and issues raised in the Civil Society Days which precede the formal government meetings.

However, despite increased attention to the role of WMWs in development, the tendency is to implicitly assume that women and men remit and/or spend in the same manner as each other, rather than increasing understandings of the different ways in which migrants actually remit or spend. For example, many programs focus on increasing women's access to financial literacy, which, while positive in its own right, can perpetuate gaps in information and data. This is consistent with global development programming more broadly, which arguably has disproportionately weighted programmes towards increasing women's financial inclusion as a key component to their contribution to development rather than increasing understanding of the broader contributions they already make. Yet, given the evidence of the integral contributions of women to the human and economic development in their communities, such an approach ignores WMW's role, or conflates their experiences with those of men. This is counter-productive to the logic of development. Failing to adopt a gender perspective is also highly inefficient from a program delivery standpoint: ignoring gender differences and dynamics limits the ability to meaningfully target populations for human development (Petrozziello, 2013).

Economic growth is often the primary focus in solving development issues; human development, the inclusive right to enjoy *all* human rights, often gets diluted (Petrozziello, 2013). In this context, human development becomes equated with the ability to consume goods and services, and the importance of labour and human rights are neglected, among other factors. This has the effect of neglecting the role of women in human development, and neglecting the importance of gender equality in human development. The triple-win approach of the remittance for development nexus also fails to address the gendered aspects of migration, the rights of workers and the disparate hardships involved by women migrants in securing remittances. Regardless, many countries of origin, such as the Philippines, have promoted women's labour

migration and developed labour export policies as an explicit route to human development, even if human rights are compromised to a greater or lesser extent in a 'trade-off' scenario (Ruhs, 2013). Remittances have become so central to the debate on migration and development within countries of origin that human rights and human development (including gender equality) tend to take a backseat to economic gains (Hennebry and Preibisch, 2010; Preibisch et al., 2014).

Proponents of the migration for development paradigm also maintain that countries of origin can leverage the development potential of financial remittances by channelling these through formal financial institutions. At the national level, remittances may be a potential source of savings, investment and capital formation, ease foreign exchange and liquidity constraints and help finance external deficits and debt reduction. Some argue that remittances facilitate access to the formal financial sector services, promote the financial inclusion of the marginalised and promote financial development (See: Anzoategui, et al, 2014; de Haas and Plug, 2006; Gupta et al, 2009). Some contend that remittances are emerging as a suitable substitute for the inefficient and fragile credit markets by helping credit constrained entrepreneurs to start productive ventures (Woodruff and Zenteno, 2001; Giuliano and Ruiz-Arranz, 2009). This model, sometimes referred to as 'inclusive financial democracy', aspires to promote development at the local level by allowing migrants' families to re-invest remittances in financial markets, which then provide migrants and their families with the ability to attain credit, thereby spurring economic and financial growth (UN-INSTRAW, 2007).

Yet, such benefits can have uneven outcomes for women and men, as gender norms and unequal access to financial systems may limit the benefits to women from such initiatives. Further, in order to carry out such programs, financial institutions must 'bank the unbanked' or promote formal remittance transfer methods from the migrant's destination country to their families and communities (Petrozziello, 2013). With this growth of financially independent individuals (both migrants sending remittances and those receiving) also comes the increased potential of these

individuals to advocate for the reform of financial institutions to better serve their needs (Barajas et al., 2009). Yet, in most cases such programs and initiatives spearheaded by governments and banks tend to be gender blind in their approach.

Broad criticisms of remittance-led development are numerous, with concerns about dependency and inequity of distribution being most commonly cited. Whilst the dominant logic encourages remittances to be used as productive re-investment within communities and capital markets, evidence of this logic in practice is scant. Dependency on remittances can cause uneven regional and local development in the country of origin. Some argue that dependency and dis-empowerment may be more likely outcomes of long-term remittance sending at the macro level (de Haas, 2010; Ghosh, 2006). Recipient households (where women are often remittance receivers) are often heavily dependent on remittances to sustain their livelihoods, and remittances allow poor households to obtain higher living standards than their earnings would allow. However, some research shows that remittances may not have any influence on a country's overall economic growth (Acosta et al., 2009; Barajas et al., 2009). Since a substantial amount of remittances are sent informally, remittances may increase the share of foreign currency exchanged in the black market, which ultimately limits the role of monetary policy (Vargas and Huang, 2006). Further, the private nature of remittances means that they will not be equitably distributed throughout the economy of a country of origin, and remain within remittance receiving households and regions. The inequitable distribution of remittances can further the social marginalization of poor and rural populations, who are increasingly alienated from the wealth creation that can result from remittance inflows. Remittance inflows may therefore protect vulnerable households for short time periods (Bracking, 2003), but they can also lead to inflation and can decrease the purchasing power of non-migrant households that are not receiving remittances, creating economies of scale and further increasing levels of inequality in the long run within the country of origin (Bracking, 2003; Delgado Wise et al., 2013). Overdependence on remittances can also lead to currency devaluation, depression

of tradeable goods or distortion of local economies (Ghosh, 2006). Finally, critics argue that remittances can undermine development through the 'moral hazard problem' which outlines how remittances are non-market private transfers which may act to reduce the recipient's labour market and civic participation (Chami et al., 2003). Indeed, some have expressed concerns that as remittances are essentially 'free money' for the households, they may reduce the recipient's labour market participation (Ibid). Finally, some research shows that remittances influence local real estate price bubbles (Stepanyan et al., 2010), and by distorting asset prices, may hamper the wellbeing of the non-receiving households.

The current globalized economy undergirds the challenges to migration and development for men and women (Delgado-Wise et al., 2013), yet, the 'remittances for development' model often overlooks the analytical considerations of unequal development among countries and its relation to migration in the first place. For example, considerations such as the asymmetry of power between countries of origin and destination determines in good part the fairness in bilateral trade relations, as well as affecting 'brain drain', 'brain gain', 'brain waste', and the relevance of labour and human rights protections for WMWs. For example, whilst financial remittances to Moldova have increased seven fold in the last 20 years reaching 23.406 per cent of GDP in 2015, 24 per cent of Moldova's population lived abroad in 2013 (World Bank, 2016a) with significant feminization of migration; the levels of emigration experienced have resulted in a negative projected population growth for the year 2050 (ibid) (See: Appendix 2 for a short case study of Moldova).

Relatedly, outside of several crucial studies (Pérez Orozco et al., 2008; Petroziello, 2013, 2011), there is a distinct lack of attention paid to the intersecting realities of the feminization of financial and labour migration flows. These limitations, together with a lack of consensus, suggest that the macro-economic effects of migration on women, households and communities require further study. Indeed, while changes in the labour market (such as aging populations, growing contractualization or temporary employment, labour shortages in low-skilled jobs, etc.), have

had profound effects on all women, it is WMWs who are at the forefront of these labour market changes – working in ever expanding feminized sectors (such as carework).

Such critical arguments surrounding the actual development potential of financial remittances has led to this paradigm being referred to as the ‘Emperor’s New Clothes’; a widely acclaimed and accepted idea with little empirical evidence to support it (Bronden in Gamlen, 2014). This migration and development pessimism sees a ‘vicious’ rather than a ‘virtuous’ cycle; under-development is considered to breed migration and migration makes under-development worse (Gamlen, 2014). This argument is often reflected in the case of WMWs, whose remittances are commonly used to support their families and communities as a supplement for the lack of social protection in countries of origin. In doing so, WMWs pursue irregular migration in informal feminized sectors for low pay and poor conditions. In the absence of any savings, investment or social protection of their own, these WMWs do not necessarily have the opportunity to elevate themselves or their families out of poverty. In addition, gendered impacts of the families they leave behind can include the need to rely on daughters to provide care and support to the family and home, which might result in them dropping out of educational systems. This is illustrated in Mexico where WMWs employed in care work abroad must either rely on other family members (usually female) in the country of origin to provide care for their children left behind, migrate to countries of destination with their children, or allow their dependents to remain unsupervised (Molano Mijangos et al., 2012).

Critics of circular migration programmes in particular have argued that remittances increase dependency and have long-term negative consequences for families (e.g. Verduzco, 2000; Sandoval and Vanegas, 2001; Basok, 2003; Binford, 2003; Hennebry, 2012). Such programs have become increasingly permanent in their design, so that destination countries are relying on temporary labour in the longer term. This has the added effect of keeping migrants in a liminal state between their destination country and origin country, unable to gain citizenship or receive the same rights

as citizens (Martin, 2001; Lenard and Straehle, 2012; Hennebry, 2012; Hennebry and Preibisch, 2010). Further, feminist critiques have drawn attention to the exclusion of women from some circular programmes (such as those in agriculture), and their positioning in gendered programs or sectors (such as carework); as well as all too often being positioned primarily as ‘those left behind’ to act as remittance receivers and caregivers in countries of origin, dependent on remittances sent by male migrants abroad for subsistence, with limited alternatives (Hennebry, 2014; Piper, 2006; Silvey, 2006).

The manner in which WMWs engage in development processes is affected by a range of factors such as migration status, skill level, occupation, as well as macro-economic and political factors. WMWs are typically embedded in feminized sectors that are subject to globalization (with shifting realities of supply and demand), staffed by a large undervalued labour force that has no platform or stake in the industries themselves; in part due to their precarious employment and migration status in occupations with inconsistent collective bargaining rights and insufficient access to social protection. These factors may limit the leverage that migrant women have to make claims, assert rights or engage actively in development. For these reasons, as well as a range of other criticisms levied at the migration for development paradigm, a strong rationale is provided for the need to question the role of remittances in sustainable development. Further, to estimate the economic gains from migration requires a more nuanced estimation of the emotional and economic costs migrants incur (Wise et al., 2013; Gamlen, 2014). Indeed, recognizing the costs of migration for WMWs can enable approaches to migration and development that are more realistic and sustainable.

## Women Migrant Workers as Agents of Development - Bearing the Burden of Costs

As noted, the dominant migration and development paradigm often fails to recognize contributions of WMWs to countries of origin and destination, and tends to overlook the costs of migration for migrant

women and their families. Neglecting to account for the mental, emotional, health and social costs and impacts on WMWs and their family units obfuscates estimates of the economic benefits of migration. Women migrant workers face gender specific risks and vulnerabilities while abroad, and their work is riddled with gendered expectations, and is often undervalued in comparison to migrant men. This results in women migrants being concentrated in low skilled, low paid and informal sectors, with limited social protections, where WMWs can face economic exploitation, and physical and sexual violence (Hennebry et al., 2015a, b). Migrant workers often bear the brunt of the migration and development nexus, living in social insecurity and subject to exploitation, abuse, health risks and poverty. These costs must be factored into any discussion on the economic benefits of migration.

Migrant workers face significant insecurity and precarity, so that their remittances may provide more financial stability for households in countries of origin. Indeed, there is mounting evidence of WMWs being denied pay, fired with limited redress and experiencing exploitation or abuse from employers – all while under severe pressures to maintain constant remittance flows to support their families in countries of origin (Briggs, 2014; Hennebry, 2014; Sönmez et al., 2011; Trask, 2014). This precarity and insecurity is transferred to their families in countries of origin if remittances begin to fluctuate or are halted (due to unemployment or a labour dispute, for example), which can result in social disruptions within transnational families and communities (Hennebry, 2014).

Migrant workers, particularly women working in informal sectors or jobs, or other precarious employment (e.g. low-skilled jobs, temporary or agency contracts) face high risks of unemployment, and typically have limited access to social protection, unemployment insurance in particular (Hennebry, 2014). This is particularly important with respect to development, as during periods of unemployment WMWs may either cease sending remittances home, or they may attempt to continue to send remittances, often at great personal cost (such as not being able to pay rent or buy food) or by seeking employment in unsafe work (such as sex work). Moreover, the pressures of familial expectations

and/or culturally enforced norms faced by WMWs to remit large portions of their income may push them to use credit services and accrue debt in order to maintain stability for their families at home (UN-INSTRAW, 2008). In addition, WMWs may start out their work abroad already in debt to recruiters or other agents, which further exacerbates their precarity and economic insecurity (Asis, 2006; Hennebry et al., 2016b; Plank, 2015).

While governments have made progress in extending social protection to informal sectors, the social protection of temporary and undocumented migrants is especially precarious. They are often limited by eligibility, and must piece together components of social protection programs from fragmented and informal sources. In most cases, no single source can typically cover migrant workers' social protection needs across borders, and each program is often unreliable or difficult to access. For example, undocumented migrant workers in the United States rely overwhelmingly on third sector organizations, or on social ties with the origin country which are not contractually guaranteed (Levitt et al., forthcoming).

Social protection gaps are particularly prevalent for WMWs working in domestic work, often in private homes, which do not tend to provide access to social protections (such as unemployment and parental leave), or workplace safety insurance schemes (which may include accident and injury benefits, long-term disability, retraining, and modification of work opportunities). Currently there are at least 8.5 million women domestic migrant workers (women represent 73.4 percent of migrant domestic workers worldwide), excluding child domestic workers (ILO, 2015b). Social security schemes rarely extend to domestic work in particular, which is often performed by WMWs, with some recent exceptions.<sup>4</sup> Among the countries that provide social security to domestic workers, only 14 per

4 In some cases, bilateral agreements have been established to enable the sharing or portability of pensions and in some cases access to social security protections across borders (Hennebry, 2014; Hennebry et al., 2016b). For example, Spain has bilateral social security agreements with Morocco and Ecuador for workers that have built up social security in either country which can be accessed by their dependents or survivors (Vazhynska, 2016). Such agreements, though still not the norm, can provide enhanced access to social protection for WMWs, and go some way to balance out the significant contribution that they make.

cent include migrants. However, data collected by the ILO Social Protection Department suggests that 70 out of 163 countries plan on introducing a form of social protection for domestic workers (Ibid). In most cases however, WMWs, particularly those in domestic work, are likely to have poor access to social and health services (such as maternal and reproductive health care) and health insurance (such as extended or supplemental health insurance) (Hennebry et al., 2016b).

Gaps in social protection exacerbate the marginalization of migrant women and have negative long-term impacts on their health and well-being as well as that of their children and families (Ungureanu, 2015). Regardless of sector of work, WMWs, especially those working in informal economies, are more vulnerable to losing social protection (Hennebry, 2014). These costs are unaccounted for in typical applications of the migration for development model, and are further compounded by gender-blind policies and initiatives addressing migration and social security.

Structural and systemic barriers to accessing rights, including limited access to information, gender norms and discrimination, and restrictive immigration policies, further marginalize WMWs and reduce their ability to access decent work opportunities and claim rights. In addition, restrictive laws and limited financial literacy often inhibit women's access and control over property and assets in their countries of origin – all factors that impact remittances and development (Hennebry et al., 2016b).

Women migrants also face less visible costs as well (those that are not monetized or easily measured by traditional metrics) from stigmatization in destination countries. Stigma can be attached to concepts of illegality and criminality, to ideas that migrants are responsible for economic decline in times of crisis (Delgado-Wise et al., 2013). In relation to women migrants, stigma may also be related to lack of empowerment or vulnerability to sex work and trafficking, or to concentrations in devalued sectors or occupations (e.g. care work, cleaning, hospitality). Gendered stigmatization is particularly damaging for WMWs throughout the pre-departure, work abroad and return phases of migration; women are stigmatized as abandoning

their families and their 'natural' roles in the domestic sphere (Lawrence, 2015; Kaspar, 2006). WMWs may also be socially marginalized upon return to countries of origin if there is suspicion that WMWs engaged in sex work or professions deemed 'dishonourable' in countries of destination. These assumptions are particularly common when WMWs are unmarried (Lawrence, 2015). It has been observed that Moldovan WMWs are plagued by prejudices and misconceptions about their activities abroad, especially if they are employed in countries with more rights and freedoms than Moldova. As a result, Moldovan migrant women often experience conflict, friction and violence within their families and home communities upon returning (Catana, 2015).

For WMWs, stigmatization, stereotypes and discrimination may heighten vulnerability to exploitation, as the devaluation of women's labour remains normalized, and gendered perceptions about women's abilities, roles and worth inform policy and governance. As such, negative stereotypes and gendered perceptions about WMWs can lead to even greater invisible costs incurred by women migrants (such as the social and mental health impacts of gender-based discrimination or long separations from families), in addition to the more concrete or visible costs (such as abuse or exploitation, declining physical health or injury, debt), both adding barriers for WMWs to claim their rights. These and other considerations, such as the risks and dangers faced by migrants as they travel to countries of destination, must be factored into estimates of the economic benefits of labour migration.

## **An Alternative Approach to the Migration for Development Paradigm**

Most literature pertaining to migration and development focuses either on structural and geopolitical systems that contribute to migration, or on individual, micro-level processes that impact remittance sending and use. Research focused on the former examines international systems that create barriers to the empowerment and protection of migrant workers, while research on the latter examines migrant

workers' financial and social gains through their involvement in global labour markets (Briones, 2009; Tacoli, 1999; Barber, 2000; Ford, 2001; Gibson et al., 2011; Ebron, 2002; Rahman, 2003; Mozère, 2005). Structuralist approaches to migration are effective in describing macro level policies and concerns that impact WMWs specifically, such as bilateral migration agreements and structural adjustment programmes (SAPs), but rarely consider the lived experiences of migrant individuals (Briones, 2009). Furthermore, structuralist approaches usually contain a 'sedentary bias', or an underlying assumption that international mobility is negative (Sørensen, 2012). Agency-centred explanations are often limited to the assumption that WMWs engage in conscious and voluntary choices to migrate which can ignore the structural conditions that limit and influence migrant decisions to seek employment abroad (Briones, 2009). There is thus a disconnect between efforts to ensure the protection of migrant rights and the acknowledgement of inequalities which give rise to under-development in countries of origin and create a need for migration and remittances. Policy makers and scholars have increasingly turned to the Capabilities Approach (CsA) to bridge the gap between agency and structuralist theories, which both often neglect to consider the impacts of gender segregated labour markets, social networks and presence or lack of state social services.

The CsA, as conceptualized by Amartya Sen and Martha Nussbaum, sees expanding human capabilities, or an individual's ability to enjoy all rights and freedoms, as the goal of development (Sen, 1997, 1989; Nussbaum 2000). If applied correctly, this approach challenges a narrow view equating development to economic growth which is often adopted by the migration and development nexus. Through the example of the Philippines, Robeyns (2006) argues that the increase of WMWs employed as domestic workers abroad has improved traditional welfare and

income development metrics in communities in the Philippines. However, through the application of the CsA, Robeyns found that mental, emotional and social strains experienced by WMWs and their families throughout the migration cycle often tempered any financial development, essentially negating the concept of 'win-win-win'.

International development policy makers have begun to adopt the CsA to inform the human development framework, which could provide an alternative approach to weave together migration, development and human rights. Unfortunately, policy solutions that incorporate the CsA often apply the approach incompletely or inauthentically, leading to policy solutions that do not maintain migrants and their families at the centre of the debate (Preibisch et al., 2014). In particular, the application of the approach has often organised rights and freedoms hierarchically, reducing the importance of such rights as mobility or comfort in exchange for economic gain. Preibisch et al. (2014) argue that an authentic implementation of the CsA, which eliminates the assumption that some rights must be forfeited in order to achieve economic rights, would encourage policy makers to adapt migration policies to consider a more holistic view of the migrant experience.

The protection of human rights must be a primary consideration in order to convert WMWs contributions into sustainable development and achieve the Sustainable Development Goals (SDGs) (as discussed later in this report). The CsA provides an alternative lens that can contribute to the protection of rights by operationalizing what it means to hold a right; this can be achieved by taking into account the material contexts determining the resources and strategies that make human and labour right more enforceable or protected while strengthening the bargaining position of WMWs to claim rights.

# GENDERED TRANSFERS: PROCESSES OF REMITTANCE SENDING

Given the current high levels of remittance flows, it is not surprising that global discussions around migration and development have firmly implanted remittances as the major, most visible benefit to migrant families and surrounding communities. Yet, as has been discussed, often such policy agendas are gender neutral and neglect the gendered practices of migration and remittance sending. Even a brief consideration of the gender dynamics of remittance processes reveals a number of gender differentiating factors between women migrants and men migrants, such as: ease of access to financial institutions, formalization and sector of work, working hours, financial inclusion and literacy, among other factors.

The transfer of remittances includes monetary transfers, various personal effects, deeds, goods, cultural exchanges and social remittances that comprise of a range of knowledge and experiences (Taborga, 2008; Levitt, 1998, 2011; Petrozziello, 2013; Beine et al., 2011). However, international organizations and destination and origin governments have focused on the cash transferred through money transfer businesses and banks, since these transfers do represent a significant portion of GDP in some cases. The type and amount of remittances that are exchanged are influenced by several factors including international regulatory frameworks (which are becoming increasingly securitized), fluctuating exchange rates, the availability of formal or informal transfer points and the ability of migrants to access and afford remittance transfer services. Research on remittances has focused overwhelmingly on economic development and investment, while the transfer of norms, ideas, practices and other assets occupy a subsidiary role. Yet emerging literature has indicated that financial remittances, though undeniably important for stakeholders, should be understood as subordinate to social and cultural remittances, rather than vice-versa (Ivlevs and King, 2013). This section will extrapolate on the various kinds of remittances sent by WMWs in

order to better capture the myriad ways that WMWs send and receive remittances, beginning with an overview of remittances from a gender perspective.

## Understanding Remittances & Development from a Gender Perspective

While there has been considerable focus and data on the macro level impacts of remittances, this assumes a homogeneity that is largely unsupported by evidence. In fact, there is significant global complexity and local variation in terms of the gendered dimensions of remittance sending and remittance use. Remittance practices and behaviours are affected by social norms and cultural expectations pertaining to gender, which also influence social perceptions of what might be constructed as the 'good remitter', which is often defined by frequent remittance sending and responding to demands of family members regardless of the remitter's employment or income security. This is particularly problematic for WMWs without permanent migration status (e.g. with work permits or undocumented workers) who are more likely to work in precarious employment, with risks

of periods of unemployment or exploitation and are largely excluded from social protections (such as employment insurance, workplace injury insurance or health benefits) (Gea-Sánchez et al., 2016; Hennebry, 2014; Lewis et al., 2015). Assumptions that the migrant worker will remain healthy and employed often pervade transnational family financial planning. Since WMWs are more likely to work in unregulated and informal sectors such as domestic work, the ability to meet these expectations can be particularly problematic, and may push them to use credit services and accrue debt (UN-INSTRAW, 2008).

As remittance-senders, women may exercise considerable individual and collective agency through their remitting practices, both by being central to household decision-making processes back home and by choosing remittance recipients. These practices may facilitate WMWs empowerment and foster empowerment and social change for those to whom they remit (UNDP, 2011). Yet, there remain many unanswered questions regarding linkages between women's empowerment and remittance-led development. For example, there is little understanding on whether remittances foster uneven development outcomes for women and men; whether social remittance transfers shift gender roles or power relations; whether migration-led development advances gender equality or further entrenches inequalities; and whether remittance sending produces greater empowerment or precarity for migrant women. Answering such questions can provide perspective on how growth in remittances affects the empowerment, agency and autonomy of women as both remittance-senders and receivers.

A growing body of research has outlined how gender impacts financial remittance amounts, the choice of Remittance Service Providers (RSPs) and the ways in which remittances are allocated (Clemens et al., 2015; Morrison et al., 2007). Remittance sending patterns are affected by factors including age, gender, education, marital status, skills, nature of migration, institutional constraints and familiarities (IOM, 2013). Gender specifically remains an important and understudied determinant of migrants' remitting behaviour. Micro-level empirical research that is available indicates

that WMWs' share in global remittance transfers is substantial (UN-INSTRAW, 2007). This is not surprising since such research indicates that WMWs tend to remit a greater share of their income more often than their male counterparts, with many choosing informal remittance transfer channels (ibid). Indeed, mounting evidence suggests that WMWs tend to send a higher proportion of their income more regularly and consistently, even though they generally earn less than men migrant workers (Curran and Saguy, 2013; van Naerssen et al., 2015; Phongpaichit, 1993; Vanwey, 2004; Richter and Havanon, 1995). Further, it has been argued that WMWs' remittance motivation is partially driven by altruism, strong family ties, concern for the welfare of the household, a sense of obligation for the financial and material support of the family, or the influence of social and traditional norms (López-Anuarbe et al., 2016; Orozco et al., 2006; Osaki, 2003).

Whilst commonly saving and remitting higher portions of their income more frequently than male migrants (IOM, 2013; Orozco et al., 2006; Kunz, 2008), the high cost of formal financial remittance sending services or the uncertainty associated with informal remittance sending services can reduce the benefits reaped by households and families from migrant women's earnings. Restrictive laws and practices governing women's access to and control over property can further limit their ability to invest and acquire assets in their home countries. Limited access to financial services and products in origin and destination countries, as well as a lack of financial literacy, can reduce women's ability to channel their earnings into concrete and realizable benefits (Clemens et al., 2015; Morrison et al., 2007; Hennebry et al., 2016b).

There is an increasing acceptance of women as 'breadwinners' and empowered family providers, with financial remittances now occupying the reverence once provided to micro-financing (Morrison et al., 2007; Petrozziello, 2011). However, retaining a singular focus on financial transfers compartmentalizes WMWs' experiences and ignores the complex interactions between cultures, race and religions, beliefs and understandings, and social and workplace hierarchies, among other elements. While evidence demonstrates that it is possible for WMWs to attain a significant

degree of empowerment through migration and remittance sending, this is often accompanied by significant hardship, precarity and dependency that is frequently overlooked in literature (cf. Hennebry, 2008, 2014b; Petrozziello, 2011; Lopez-Ekra et al., 2011).

The overt focus on financial remittances follows a neoliberal logic in which the individual is a rational and market-driven actor. Powerful national and supra-national interests and organizations uphold this ideology, treating financial remittances as a panacea of poverty alleviation, and as a solution to declining levels of ODA and FDI to developing countries (OECD, 2006). However, many other forms of remittances exist and a gender analysis must be applied widely to capture the nuances, the impacts of the transfer of goods, norms and other aspects. Further, the processes by which women migrants remit money are highly dependent on the regulatory systems, costs and accessibility of formal and informal systems, as discussed in the following section.

To wholly understand the way in which remittances are transferred across borders, analysis must include a gender dimension that encapsulates the power relationships that exist both in the household and between countries of destination and countries of origin. Indeed, the transfer of money across borders does not merely impact the receiver of remittances, but also affects migrants sending the money. Migration can be empowering, and may increase a woman's sense of independence and authority, exemplified by earning a salary and increased financial decision-making power (Petrozziello, 2011). On the other hand, the legal and economic precarity, faced by both women who migrate and women who remain in countries of origin, can have disempowering effects of dependence (Ibid: 62). Indeed, many WMWs facing long family separations (many from their own children), working in precarious employment without full access to rights and social protection, perceive their actions in terms of self-sacrifice to benefit subsequent generations (UN-INSTRAW, 2008). Failing to use gender as a lens to analyse remittances can lead to inaccurate and incomplete understandings around remittance sending, receiving and spending patterns among populations, and failure to develop policies

that respond to the gendered dynamics of remittance behaviours. More nuanced socio-geographical and gender analyses examining a range of migration and remittance corridors and practices is needed to determine the extent to which remittance-led development leads to women's empowerment. The process of remitting is clearly much more than economic exchanges, but rather represents social and cultural transfers between migrants and their transnational families.

## Formal Remittance Transfer Systems

Formal remittance transfer systems largely rely on the formal banking system, with most money transfer businesses (MTBs) operating through banks or post offices. Banks are trusted due to their adherence to central bank/government authority and their reputation of providing safe money transfer corridors. They are central to the push by many governments and international organizations toward global financial inclusion, despite the lack of an overall reduction in the fees charged by banks. In the first quarter of 2015, the World Bank reported that the average total cost of sending money through commercial banks was 11.42 per cent, well above the global average for all RSPs of 7.72 per cent (Page and Plaza, 2005). Banks in many countries have taken advantage of the continued deregulation of the banking sectors, beginning in the 1990s, in order to maintain exorbitant fees, yet they remain one of the most secure remittance transfer options for migrants. Some countries also permit foreign exchange transfers through micro-finance institutions, exchange bureaus and credit unions. Despite the formality of MTBs, there is an even greater lack of regulation than that which is applied to banks, and in many cases, operators are able to charge high rates without oversight (ACORN, 2013).

Formal remittance transfer systems can be complex to analyse because of the sheer number of options available. In recent years there has been significant development in transfer channels, payment and distribution systems. The formal remittance transfer system includes banks, as well as privately owned or franchised businesses such as Western Union. The formal remittance transfer practice involves an

exchange of either cash or electronic funds across borders with such RSPs acting as intermediaries between sender and receiver. Some of the most popular of these include: door to account, home delivery, door to door, bank account, account to cash, account to account (other bank), cash to cash, cash to account, card, mobile transfer (using mobile phones and a bank account), online service and online to cash (World Bank, 2015). RSPs also have a variety of geographic restrictions on where they are able to provide services, such as main cities, nationwide, urban only, rural only or online only (FATF, 2013), with many limited to urban areas or online options.

WMWs are often unable to access formal remittance transfer systems (particularly those provided by banks) due to limited financial literacy or lack of official documentation required by banks. WMWs are more likely to use private and less regulated MTBs compared to formal banks, and therefore more likely to encounter exploitation, fraud, or other forms of financial scams or manipulation. Women migrants disproportionately face barriers that prevent them from benefitting from the security of the formal remittance transfer systems provided by banks. For instance, Go (2002) found that geographic location, skill level and duration of employment affect the processes of remittance sending. Several general trends have been noted for WMWs. For example, the process of setting up a bank account in a foreign country can be restrictive, expensive, complicated and otherwise unfeasible, particularly for those without formal status, permanent addresses, credit ratings and property/assets. Women working informally or without status will have difficulty obtaining necessary documentation in order to access formal remittance transfer services, particularly those offered through banks. Furthermore, feminized sectors are informal in many situations, meaning women would not have the documents necessary to set up a bank account, including those that confirm regular migration status and formal working agreements. In addition, in the case of domestic work, long working hours and a lack of freedom of movement presents further challenges to a migrant worker's ability to attend the bank to deposit and transfer wages.

Barriers are evident on the receiving side of remittances as well. Geography plays a key role in accessing formal remittances; living far from urban centres or banks restricts the ability to retrieve remittances, especially financial remittances. Women in countries of origin can also have difficulty opening a bank account or retrieving money from it without the participation or consent of their male partner, without property rights or ownership, or lack of identification (e.g. birth certificate or nationality card), or documentation pertaining to permanent residency or status (Fletschner and Kenney, 2014; World Bank, 2016c). Gender-sensitive remittance transfer, payment and distribution systems are required in order to facilitate cost reduction and equal access for women. Moreover, without greater financial inclusion, women will continue to face heightened barriers to receiving and sending remittances through formal channels, particularly since women tend to send remittances to other women.

### **Gender and Financial Inclusion**

The World Bank publishes a 'Global Findex Database' regularly which seeks to measure the levels of financial inclusion around the world. Financial inclusion refers to the ability of individuals and/or businesses to access necessary and affordable financial products and services which are delivered in a responsible and sustainable manner that facilitates day-to-day living and assists individuals' preparedness for long term goals and emergencies (World Bank, 2016b). The Global Findex Database is sex-disaggregated but the analysis in the report is not, perpetuating a gender-blind approach to financial inclusion. The report notes that the number of 'unbanked' adults, or those without a formal bank account, has dropped by 20 per cent between 2011 and 2014, and has been steadily dropping in most parts of the world (ibid). A major reason for this is increased engagement with formal remittance institutions as they increasingly offer cheaper and more secure alternatives for remittance senders. The rise in online remittance transfers, which is led by banking institutions (FATF, 2013), has also resulted in greater engagement with formal transfer processes, signifying a move toward greater financial inclusion for those with access to

online services. This is a particularly welcome move for those with the lowest levels of financial inclusion, such as women, those in rural areas, and those in poverty (Fletschner and Kenney, 2014; World Bank, 2016c). Indeed, data indicates that women are 20 percent less likely than men to have a bank account with formal financial institutions in developing countries (World Bank, 2014b). Some of the barriers women migrants face in accessing the financial products and services include: mobility constraints, distance and safety impediments, lack of financial literacy and limited access to technology.

Improved access to formal banking and financial systems can help women build wealth through saving as well as borrowing (Rao, 2015). Moreover, such access can have positive impacts on various development metrics such as child nutrition and schooling outcomes, positive effects that are often overlooked. In many countries, WMWs lack access to financial education and receive limited formal assistance from banking and financial institutions (Rao, 2015; Hennebry, Williams and Walton-Roberts, 2016). For example, studies have indicated that WMWs in the Philippines tend to be younger, have less formal education, and live in rural areas. These characteristics, alongside lack of financial inclusion efforts by banking services, have reduced WMWs' opportunities in asset building and economic empowerment (Encinas-Franco et al., 2015).

A number of country-level initiatives have been created to increase financial inclusion of the most unbanked and marginalized populations, often with an emphasis on women. For example, in the Municipality of Rosario in the Philippines, a women-oriented bank known as the Women's Rural Bank was established to offer alternative services to women, including leadership development and initiatives focusing on improving financial literacy (Ang et al., 2015). At a global level, the Shaping Inclusive Financial Transformations (SHIFT) programme created by the United Nations Capital Development Fund (UNCDF) works towards transitioning low-income populations use of financial services from informal mechanisms to formal, regulated and higher value services, with a specific focus on women (UNCDF, 2015).

Despite such efforts of governments to promote secure and reliable transfer systems and banking, gender blind policies have contributed to women constituting a disproportionately large share of the world's unbanked population (See Appendix 1, Table 4 and Appendix 3, Table 3, for specific statistics on unbanked populations in Mexico and the Philippines). This can be attributed to social factors that limit women's financial literacy, knowledge and overall access to financial services. For example, the Government of Mexico has attempted to address unbanked populations by implementing a new legislation requirement mandating money senders to present official documents indicating residency, Mexican nationality, or legal status. Furthermore, in order to receive remittances, a bank account is now required. Despite this policy's intent to encourage individuals into the formal banking system, it created disproportionate impacts upon women, as they are less likely to have access to formal financial institutions and often lack official status (Dodson et al., 2008).

Financial inclusion through the expansion of banking services has been a major goal of international financial institutions (IFIs), development organizations and intergovernmental bodies with specialties in economic development, security and finance (Sharma and Knio, 2011). And governments play a major role in the proliferation and regulation of both banks and MTBs, though they differ widely in the approach taken to manage both. Therefore, both countries of origin and destination must be encouraged to lower financial remittance costs and increase financial inclusion for women, including WMWs.

## Informal Remittance Transfer Systems

While use of formal transfer systems are higher in relatively more liberalized economies with robust payment and distribution systems, informal channels are more popular across regions with insufficient competition among RSPs, inflexible accessibility in financial services and strict regulation in foreign currency exchanges. Informal remittance channels (primarily for financial remittances) vary widely across

regions, and are popular among migrants due to their relatively low cost, speed of transfer and ease of access. Yet, informal transfer methods are given little attention by policy makers (other than the attention they glean for security concerns), despite their importance particularly for WMWs.

To send or receive an informal remittance transfer, neither sender nor receiver require a bank account, and must only provide minimal identification, all factors attractive to women who face barriers to accessing both. When the remittance receiver is located in a developing country, there are some additional challenges, as many people have limited or no access to a bank account, the Internet or telephones, particularly in rural areas. These factors coupled with barriers to access formal remittance transfer systems, discussed earlier in this report, make informal remittance transfer services an attractive option for WMWs (El Qorchi, 2002). Indeed, evidence indicates that WMWs are more likely than their male counterparts to utilize informal methods of transfer, and are highly likely to engage in the transfer of socio-cultural remittances (Siegel and Luecke, 2013; UNCDF, 2016), which will be discussed in a subsequent section of this report.

Most informal monetary remittance transfer methods, such as the 'Hawala' system, do not involve the actual exchange of money across borders, but rather senders and recipients rely on a system of money lending (often based on community, trust and power relationships) between operators in countries of origin and destination. These systems operate through community networks and kinship relationships,<sup>5</sup> which are affected by the discretion and reputation of money transfer operators (MTOs). Under the Hawala system, the MTO in the money sending country will accept the amount exchanged from the consumer, in addition to fees, and instruct a partner in the money receiving country to pass along the agreed upon sum to the remittance receiver. The agent in the money sending

country then 'owes' the money to the agent in the receiving country. The sum is then paid back at a later date through a money transfer going the other direction, or an exchange of goods in either country. The MTOs on either side presumably keep a tally of their debts and assets from other agents but do not always keep track of the consumers' information which may leave them vulnerable to loss of funds, financial crime or other forms of exploitation (Blackwell and Seddon, 2004; Plank, 2015; Pieke et al., 2005).

Social ties and gender norms may therefore be reinforced more clearly through such informal transfer methods, where often the MTO is known to the migrant family (IOM, 2013). These close connections could serve as an avenue to reinforce traditional gender norms, or may also have the effect of pressuring women migrants into sending the same monthly amount regardless of their own situation in the destination country (Hammond, 2011). In many cases, women remitters choose informal transfer options in order to reduce costs and/or get around documentation requirements of formalized MTOs. Several studies have pointed to the importance of MTOs, particularly informal ones, in the lives of migrant workers, yet there has been insufficient attention to the role of gender in differentiating these systems or their impacts on migrants' vulnerability to exploitation or abuse (See: UNDP, 2011; ILO, 2015; World Bank, 2014).

The nature of such informal remittance transfer systems means they leave very little or no paper trail, are unreported, and as such are difficult to measure (Nakhasi, 2007). This also means that migrants utilizing these services are vulnerable to exploitation, financial abuse, extortion, debt-bondage, etc. While informal remittance channels remain largely outside of government control, several governments have attempted to regulate them, but with minimal success (Viles, 2008). Government attempts to do so have not been out of concern for the vulnerability of those using informal transfer services, but rather due to security concerns, despite the fact that links have been made between informal remittance providers and trafficking (Moniruzzaman, 2016a; Pieke et al., 2007). Indeed, it is the perceived role of MTOs as finance channels for terrorist activities that has driven efforts by governments to securitize these flows (Perkel, 2004;

5 The Hawala system is the most commonly cited informal system of transferring money. Hawala is a common practice in the Middle East and India, common in China and many other Asian nations, and present in Africa and virtually all other countries, including in North America (El-Qorchi, 2002; Gilligan, 2001; MacPhee, 2012; Nakhasi, 2007).

Lindley, 2009). Though some 'Hawaladors' (Hawala operators), or informal money transfer operators, have been linked with criminal activities, it is not generalizable across all cases. Further, MTOs play an important role for WMWs in particular by providing needed social and financial connections that allow WMWs to connect with their families, despite a lack financial inclusion or property rights, or the lack of official documents necessary to utilize banks and other formal remittance sending systems (Viles, 2008).

## New Information and Communications Technologies

Both formal and informal remittance transfer operators have made efforts to seize new markets through the engagement of new communications technologies, and the growing rates of mobile telephony, to provide remittance transfer services to those deemed the 'unbanked'. Online remittance transfer methods have exploded in popularity in recent years, as both MTBs (both formal and informal) and banks look to capitalize on the growth in total remittances. With advances in information communications technologies (ICTs), formal RSPs such as banks and MTBs have been able to expand their services, providing migrants from countries such as Mexico and the Philippines with expanded options to remit money to their countries of origin using formal methods. The Philippines has been leading the charge in providing online services. For example, the iRemit Direct Online (iDOL) remittance system is an internet based remittance service that offers a variety of tools to the remitter. iDOL includes an iRemit visa card, debit card, delivery services and notification services for family members. The iRemit system represents a comprehensive alternative to other formal means of remitting, and in many ways is reflective of governments' acknowledgement and acceptance of the use of MTBs that are not as heavily regulated as banks (UN-INSTRAW, 2010).

Such ICT based systems can address some of the barriers to formal remittance transfer systems that WMWs face and that make it difficult to maintain bank accounts, or engage with banks and other formal businesses. Emerging trends in mobile banking can

shift the ways women send and receive remittances, allow women to more easily navigate traditional gender norms associated with remitting and spending (such as expectations that women reside in the home, or that male breadwinners are primary banking clients, or that women migrants must remit to male spouses or heads of households) and can decrease the costs associated with the exchange. Indeed, the use of mobile banking is growing considerably among women (Morawczynski, 2009; Riquelme and Rios, 2010; Venkatesh et al., 2000). For example, 67.9 per cent of electronic remittances to Mexico were received by women including mothers, sisters and daughters of both women and men migrant workers (Banco de Mexico, 2016). Mobile banking may reduce the cost of sending money, while increasing frequency with which it is sent (which is more consistent with the remittance sending patterns of WMWs). However, it is important to note that, whilst there will be benefits to faster and more direct transfers of remittances, this may result in magnifying the pressures levied upon WMWs to maintain remittance flows despite changes in jobs or decreased earning power. Such a shift in behaviour could change overall household spending, investment and saving dynamics. Morocco's 'Mobicash' programme, for example, is an initiative among Maroc Telecom, the country's largest mobile provider, as well as Attijariwafa Bank and Banque Central Populaire that provides infrastructure to enable clients to send and receive remittances through SMS. Al-Barid Bank in Morocco is also developing a mobile banking platform, and has over 1000 branches and 800 postal agents that can market the service (Flamming et al., 2012: 14). Relatedly, the development of existing and new micro credit mechanisms through SMS-based mobile banking could be transformative for women. Research on the use and obstacles to use of SMS banking in migrant families is needed to foster this potential equally for women and men (Spence, 2010).

On the one hand, mobile methods could allow women with limited financial inclusion to bypass literacy challenges, circumvent highly gendered banking systems and gendered stereotypes and roles. Yet, on the other hand, mobile technologies can serve to strengthen social control and surveillance of women migrants, as well as those women who remain in countries of

origin, and can heighten expectations of continuing technologically mediated emotional care, parental and spousal roles and household management from abroad (Benitez, 2012; Horst, 2006; Madianou and Miller, 2011; Salazar Parreñas, 2005). Indeed, ICTs can pose a potential threat to women if they are used in a manner that replicates or perpetuates gender stereotypes and biases (Spence, 2010). ICTs are not gender-neutral, and the assumption that the use of mobile phone or other ICT remittance transfer systems will benefit an entire population regardless of gender is “not grounded in reality, because of the impact of gender relations on technology and the societal constraints that women face in accessing and using information technology” (Hafkin, 2002).

Governments may understandably perceive such systems as having potential economic benefits to all, but also as a threat to security since they are difficult to monitor and regulate; and banks, experiencing reduced profits as a result of losing business to these platforms, may do the same.<sup>6</sup> It is expected that these platforms and other mobile-based ICTs will gain larger shares of global remittance transfers. The current landscape of RSPs has presented a global patchwork of actors and organizations exerting varying levels of top down regulation on an activity that is inherently micro level and highly individualized. In the coming decade, remittance transfer services that operate at the same micro scale will no doubt be in demand from migrants and their families. Where formal regulators and RSPs take a resistant stance towards these new platforms, there is a risk they will become integrated into informal remittance transfer services. Such a move, which would push ICT transfers into informality, could have multiple negative consequences for migrants and their families. Rather than resist or restrict these new remittance transfer methods, governments must recognize the vital role that such emergent technologies

<sup>6</sup> The technologies being employed in the transfer of money are continuously evolving. The most recent innovation being digital currencies, such as Bitcoin, can be instantaneously transferred directly between individuals at much lower costs. Estimations based on use of a Hong Kong based remittance payment platform predict fees in the Philippines could be reduced from \$10 USD on transfers of \$300 USD or less to as little as \$1.81 USD (Oxford Business Group, 2015).

can play in financial inclusion. Further, if they are supported through gender-responsive policies they can represent opportunities to empower women remittance senders and receivers.

## Transferring Goods Across Borders

WMWs often send or personally transport crates, barrels or suitcases full of goods back to countries of origin in lieu of remitting money. These goods include clothing, toys, books and technological devices sent through the postal services (Bashi, 2007). Items sent home are often unavailable or in limited supply in countries of origin, including agricultural products, medicines, food provisions and raw materials (Long, 2008). Such goods are commonly transported at peak festival and celebration times and sent in bulk to reduce transportation costs (Long, 2008). In most cases, there is little evidence of luxury items being sent back home, and the materials and foodstuffs tend to be basic in their composition (Crush, 2014). In some cases, sending materials back home is considered more reliable than sending money, largely because of the informal nature of both and the reduced risk of theft (Hall, 2013).

For many WMWs, sending goods may serve to strengthen social and familial ties and intimacy, as WMWs send personally chosen and purchased items to loved ones back home. For example, there is considerable literature on WMWs from the Philippines remitting ‘Balikbayan Boxes’ (Salazar Parreñas, 2008; Camposano, 2012; Albuero, 2005). The name of the Balikbayan is from the Tagalog words, ‘balik’ to return and ‘bayan’ meaning box, and they are widely understood as the Philippine symbol of the transnational family. These boxes often contain clothes, toiletries and other goods purchased for family members and dependents that remained in the Philippines. The sending of Balikbayan boxes is a symbol of transnational intimacy and motherhood for Filipina WMWs (Salazar Parreñas, 2008).

There are other advantages to sending goods rather than financial remittances. For example, sending goods provides attractive alternatives to financial remittances that can ensure control over

how resources are spent (i.e. for children's school supplies rather than other consumption). Many WMWs from Moldova rely on physical delivery remittances via courier, family, relatives, or personal delivery, especially when they are geographically close to their country of origin or employed in seasonal labour. Indeed, WMWs from Moldova frequently send home goods including clothes, foodstuffs, household appliances, or medicine, in part since they cannot control how remittances are spent and some evidence has emerged that male remittance receivers in Moldova misspend funds on luxury consumption, entertainment and other goods (Ghencea and Gudumac, 2004; Pantiru et al., 2007). As of 2013, 37.6 per cent of WMWs relied on physical delivery (Cantarji and Mincu, 2013). The Moldovan Government has recognized this practice and has recently established agreements with the Moldovan Postal Service to provide low cost remittance transfer services to Moldovans abroad (Teleradio Moldova, 2014).

Shipping companies have begun placing advertisements in newspapers to capture the expanding market of WMWs sending goods home (Bashi, 2007). Websites have also emerged to respond to this emerging market (often geared toward women), including companies such as niokobok.com, which migrants use to send goods safely and securely back home (Gubert, 2014).

In some cases, migrants themselves, including WMWs, can become the vessel of transport, by transporting or even smuggling goods across borders in suitcases or on their persons. In the case of Cuba, for example, 'mulas' are men or women who earn their income by carrying packages full of goods from destination countries back to Cuba. These mulas often retain a well-established network of colleagues that range from businesses in the country of destination to customs and security officials in Cuba or at the borders. Mulas are so common and established in Cuba that formal money transfer operators even use their services to increase their distribution networks (Orozco, 2008). This practice represents a problematic intersection of remittances and smuggling, putting WMWs into the crosshairs of law and border enforcement, as well as heightening their vulnerability to exploitation and abuse.

## Social Remittances

The concept of social remittances is utilized in a growing body of literature that seeks to track the intangible transfers between migrants and their families. They include the norms, ideas, beliefs and social capital exchanged across borders, and are typically not measured empirically but have been noted through a variety of studies in recent years (Levitt, 2001, 2011; Beine, 2011; Pérez-Armendáriz and Crow, 2011). Social remittances can also include the political ideologies, power relationships and gender norms that are exchanged, negotiated, dismantled or built across separated families and communities. The transfer of such intangible values is often written about as though they are subservient to financial remittances, however the generation of human capital and the production of new forms of knowledge are often formed by migrant workers' experiences abroad.

Levitt (1998) first coined the term social remittances as the ideas, behaviours, norms, practices, identities and social capital transferred by migrants from their destination country to their country of origin. Ten years later, to refine the concept, the author notes that the experiences, ideas and previous practices of migrants influence the type of remittances sent later (Levitt, 2011). According to Ramirez et al. (2005) the contribution of women migrants to social remittance transfers can be particularly significant, in part due to their dominant role in care and maintenance of family ties.

In recent years, scholarship attempting to empirically assess and better understand the transfer of social remittances has emerged. Social remittances are typically exchanged by letters or other forms of communication such as telephone, internet or video and impact family relationships, gender roles and identities (Sørensen, 2005). The transfer of democratic principles and beliefs is an example of social remittances that have been found to be absorbed by migrants in countries of destination and returned to countries of origin upon return or via communication technologies (Pérez-Armendáriz and Crow, 2010). This is not to assume that democratic or liberal principles are not present in countries of origin, in fact, Spilimbergo (2009) has found that the transfer of democratic

values only occurs if the diaspora members are educated in democratic countries (Spilimbergo, 2009).

Women's engagement in the political sphere has been argued by some to be positively impacted by migration. Lodigiani and Salomone (2012) looked at migration-induced transfers of social norms and found that WMWs' political participation in countries of origin may be affected positively by the number of women migrants and immigrants abroad, assumedly through the transaction of gender norms. Li and McHale (2013) found a positive correlation between the number of emigrants from an origin country and the rising number of political institutions in that country, but found an associated reduction in the number of economic institutions. Similarly, in a study of several former Yugoslav countries, Ivlevs and King (2013) found that having relatives abroad reduces the likelihood of bribing public officials, but that having greater access to financial remittances raises the likelihood of bribing. Further, political engagement and awareness of rights among women may be enhanced through migration. The participation of migrant women in unions and civil society organizations (CSOs) can provide an avenue towards political empowerment. Agency for these women is exercised through increased organizing and advocacy to improve labour rights while in countries of destination that can be transferred to political engagement upon return to countries of origin. For example, despite the challenges faced by migrant domestic workers in collective bargaining (in part due to lack of collective bargaining rights and the private and isolating nature of domestic work), domestic workers have formed their own collective agreements and organizations, and have developed wide-reaching networks that have a strong presence in countries of origin (Visel, 2013). Such networks include Migrante International and the International Domestic Workers Network (IDWN) that have organized by and for domestic workers to demand their rights (Baruah, 2015; Visel, 2013). The passing of the 2011 ILO Convention on Decent Work for Domestic Workers (C189) can be attributed to the grassroots and transnational organizing of domestic migrant workers (Visel, 2013). Many argue that through their experience as migrant

domestic workers, women migrants have locally and transnationally organized, and continue to hold their own governments accountable (Visel, 2013).

Levitt (2011) outlines several research studies that identify certain aspects of maternal, fertility and gender norms as changing in various ways based on whether the women have family members abroad. For example, Beine et al. (2011) found a relationship between migration and a reduction in origin country fertility due to the transfer of 'fertility norms'. Some scholars suggest that social remittances can transform gender and generational dynamics in a manner that benefits women (Levitt and Lamba-Nieves, 2011; Hughes, 2014). In the case of the Philippines, research has shown that remittance behaviours have influenced gender norms and family dynamics at home. For example, in certain cases, husbands of WMWs have taken on roles at home previously attributed to women (Encinas-Franco et al., 2015). However, migration does not inherently lead to positive shifts in gender norms, and in some cases may reinforce gender norms or may introduce new norms, but the effects of social remittances are frequently contradictory to this end (Taborga, 2008).

The scholarship on social remittances overlaps and is related to studies of diaspora groups, and the return of migrants to infuse 'development' into home communities through Home Town Associations (HTAs) and other means (Conway et al., 2012). Social remittances are thought to contribute to social development in home communities through these informal diffusions, and have also been theorized to contribute to a 'culture of migration' in which migrating becomes a rite of passage or the norm (Massey, 1990). The Philippines presents an interesting study in which the promise of financial remittances coupled with the normalization of migration practices contributes to a distinct desire for and pressure on many young men and women to migrate temporarily. Together, social pressures and the promise of economic improvement, construct a set of norms and beliefs around the value of migration and in so doing, construct the 'good migrant', or s/he who goes abroad and heroically sends home money to their families and communities.

Power is a very important factor in the transfer of social remittances from destination to countries of origin. Several reports have identified the potential for women to hold decision-making power both as migrants and as recipients of remittances (cf. UN-INSTRAW, 2008; Ghosh, 2009). If women feel that they need to stop the flow of remittances, then familial pressures and the necessity of remittances for the household would probably prevent this (Petrozziello, 2011). Those who remain home while their husbands or partners remit from another context are far more likely to be involved in decision-making in the home and thus be empowered through these opportunities; but this does not inherently lead to a contestation of dominant gender norms (Hennebry, 2014a). Indeed, Piper's (2005) study shows that this may be more complex, as men tend to remit the vast majority of their financial remittances to other family or friends, leaving an average of 20 per cent for wives. In addition, Pessar and Mahler's 2001 study of gendered power dynamics of migration concluded that women's reliance on migrant men's remittances has the potential to reinforce traditional power dynamics, reducing women's agency and reinforcing their subordinate position in the household. Thus while empowerment can be transferred to women through their use of various means of remittances and their ability to hold the power to remit, it is best explicated as a complex power relationship that does not always, but has the

potential, to lead to greater empowerment for women at home and abroad. These practices (of sending and receiving) are inherently bound up with gender norms and relationships and power dynamics, and the only certainty in the context of migration is that women must negotiate these transnationally. Indeed, families are not an undifferentiated unit, but a site of struggle over distribution of resources (Murison, 2005).

Increasingly migration is becoming more temporary and circular, which is increasing interconnectedness of individuals and allowing for the flow of ideas (Usher, 2005). When migrants return home, they bring with them new values, norms, beliefs, experiences and attitudes - or social remittances (Démurger and Xu, 2011; Marchetta, 2012; Levitt, 1998, 2001). However, there is also a need for longitudinal studies to analyse how deep the impact of migration on gender relations actually is - especially in the context of contract overseas migration where the migrant spends only a few years abroad (Piper, 2005). Indeed, it is not entirely clear how migration influences internal family structures, social dynamics and gender norms over the long term. More research focused on social remittances is needed to determine the gendered processes and impacts on destination and sending countries over time, to gain a more nuanced understanding around how to best foster gender equality and the empowerment of women in migration.

# WOMEN MIGRANT WORKERS' CONTRIBUTIONS TO HUMAN DEVELOPMENT

The theoretical and empirical investigations into the economic and social impact of migration have produced highly mixed results. While remittances are partly spent on basic livelihood needs and partly invested, and have therefore been seen to have notable or expected impacts on economic development, the impacts of social remittances, and the long term impacts of migration on sustainable, human development factors (such as gender equality) remain understudied and difficult to empirically assess.

Development outcomes for global migration and remittances are contingent on different micro factors such as the type of migration (temporary, permanent or circular), age, skill level of the migrant and the composition of the receiving household; as well as macro-level factors such as skills endowment, the scale of remittances, expenditure pattern of remittances (Perrons, 2009; Williams, 2009) - and *each of these factors are gendered*. The following section outlines some of the general knowledge on the impact of remittances on development, and then offers a more critical gender analysis of the role of WMWs in human development, reflecting on the global political economic structures in which they are embedded.

Global evidence shows that with some variability across region, remittances reduce poverty rates approximately 3 to 5 percent (Adams, 2011; Adams and Page, 2005; Acosta et al., 2008; Lokshin et al., 2010). On the other hand, the impact of remittances on income inequality (particularly among men and women) is a largely debated issue. While some research shows remittances increase the income inequality between receiving and non-receiving households (Delgado Wise et al., 2013) other research shows that it reduces inequality when migrants come

from low- and middle-income segments of the community. Moreover, remittances may reduce inequality through spillover effects (Adams et al., 2008; Brown and Jimenez, 2007). However, there is no conclusive evidence that remittances increase equality between men and women.

The impact of remittances is particularly important in view of the continued 'feminization' of poverty wherein women represent a disproportionate percentage of the world's poor (Chant, 2006, 2008; Merino and Lara, 2016). In terms of access to resources, women are poorer than men, and women heads of household are poorer than other types of women or household heads. Data indicates that the majority of the 1.5 billion people living on one dollar a day or less are women (UN-DPI, 2000). Therefore, gender is increasingly becoming a critical component of international discourses on poverty and poverty reduction strategies (Chant, 2006). The feminization of poverty has detrimental effects on households' well-being, children's nourishment, health and education. While the development impacts of international migration are a debated issue, there is a general agreement in economic literature on the poverty reducing role of migration and remittances (Adams, 2011; Adams and

Page, 2005). Furthermore, as stated above, research has shown that many households spend remittances on education, health care and better housing (Adams and Cuecuecha, 2011; Edwards and Ureta, 2003; Yang, 2008). Increased expenditure on health and education may influence the process of increasing human capital accumulation. Furthermore, remittances act as informal insurance and safety nets for vulnerable households and income shocks (Jones, 1998; Kapur, 2003). A more detailed discussion of these issues from a gender perspective is provided later in this report.

Migration is often a viable option for access to employment for women (particularly in the context of gender inequity and discrimination in labour markets within countries of origin). For many, it may represent an opportunity to secure improved income, as well as offer potential for empowerment and decision-making power, and facilitate better educational access for women in the family. Women's migration has the potential to increase access to resources for other women in their households who have remained in countries of origin. Thus, the financial benefits of migration can contribute to both poverty reduction, and positively impact the human development of children, adolescents and other members of the family.

## The Global Care Chain: Women from the Global South Alleviating Care Deficits

Embedded in the global care chain, domestic labour in remittance receiving households is carried out by other women, usually a family friend, sister, or cousin. The care work done in countries of origin represents the lowest economic value of the chain. This work is often provided with very little monetary remuneration, if at all (Petrozziello, 2013). It is often the case that female family members are required to drop out of school or forgo other endeavours in order to provide care for the dependents of a migrant, often out of a sense of responsibility or as a result of societal pressures or coercion (Ibid: 133). This is evident in the case of Latin America and Mexico where the mobilization of the female work force, without government policies to reconcile the work and family

areas, has led to the multiplication of care chains and marginalization of vulnerable WMWs (OIT, 2013; Molano Mijangos et al., 2012). In this regard, due to prevailing gender norms, women in countries of origin are required to fill care deficits of both female and male migrant workers. This both reifies the notion that care is 'women's work,' and signals a decline in human capital in origin communities.

Both the origins and implications of the global care chain must be understood within the broader context of the neoliberal reductions of the welfare state in Northern countries (Petrozziello, 2013). The spillover of care deficits from the Global North to different parts of the Global South has been well researched (Raghuram, 2016). Underfunded care programs in the Global South also amplify the negative effects of the care chain, which are felt most at the 'bottom' of the chain, where care work has the lowest economic value. In the Philippines, inadequate implementation of day-care laws has exacerbated the unequal burden of childcare faced by women providing alternative care for children with parents working abroad, including grandparents, aunts, or friends (Yacat, 2011). This perpetuates the feminization of care work. In the country, 84 per cent of the total household time dedicated to childcare is carried out by women, and 31 per cent of working age women report that they are not in the labour force, while only 3 per cent of men report the same (ADB, 2013). Thus, the development impact of remittances is situated within local patriarchal hierarchies of care. Remittance receiving communities also experience care deficits, though the care work that fills the gap generated by labour export receives marginal to no remuneration.

While the global care chain reality continues to disproportionately relegate women to domestic roles, global and local initiatives have sought to address the gender division of household labour. In the Philippines, a programme called AMMA, which translates to 'A father that excels in nurturing his child,' works with fathers whose wives work abroad, to be more effective managers of household and financial affairs, as well as to better communicate with their children. Within the context of a predominantly Catholic and conservative culture, the organization is aiming to help men

overcome the stigma of no longer being the family breadwinner (Arkin, 2014).

Care deficits in the Global North have been addressed through the transnational movement of migrant women in order to sustain the labour force, thereby playing a part in perpetuating reproductive roles. In the EU, ageing and falling populations will mean that the old-age dependency ratio will increase from 27.5 per cent to 51.0 per cent in 2080, with fewer young people to care for the elderly. The Bertelsmann Institute predicts that half of all German workers will become pensioners within the next 15 years (Oberoi, 2015).

The global care chain is not limited to South-North migration; it is also an important element of South-South migration. South-South care chains are not a new phenomenon, however, they remain markedly understudied and information about North care regimes has been assumed to apply to the South (Kofman and Raghuram, 2010). These assumptions ignore the important differences that exist between South-North and South-South care chains. Defining characteristics of the South-South care chain include inter-regionality of movement, with WMWs providing care in countries with close proximity to countries of origin. In addition, countries of destination are often only slightly higher income countries than countries of origin (i.e. Haiti to Dominican Republic). The journey is also primarily undertaken through informal channels, leading to undocumented employment in unregulated sectors. The result is that WMWs engaged in the South-South care chain have a lower earning potential and are at greater risk of exploitation than their South-North counterparts (Kofman and Raghuram, 2010). UN Women published a series of investigations to begin to address the gaps in understanding the South-South care chain (Carcedo et al., 2011; Espinoza et al., 2012; Mijandos et al., 2012), but these flows require further attention and research in order to create policies that respond to the unique concerns and needs of WMWs.

Regardless of a country's income, reproductive labour is a fundamental component for any economy to develop. Households benefit from domestic work because families are liberated from domestic chores,

and can join the formal labour force and generate higher incomes. This process enlarges the consumer market, increases the demand for consumer goods and contributes to economic growth (Salazar Parreñas, 2012). The provision of care is a fundamental aspect of global economic development, contributing to development in remittance receiving countries and also sustaining economic growth in migrant receiving states. It is vital that the care costs (labour, time, resources, emotional and other health costs), which are absorbed by women when other women migrate for work, are factored into estimations of the economic, social and human development benefits of migration.

## Human Capital Investment

Human capital includes basic indicators of human well-being, including knowledge, skills, attributes, resources, ability to access services, reproduction and ideas, all of which contribute tangentially to productive labour (Kwon, 2009). Human capital acquisition tied to migration typically comprises the various investments made into primarily non-consumption activities such as education and health care in the country of origin by the migrant's family, often with direction from a migrant worker living abroad.

Financial remittances allow for the possibility for human capital formation, but it is ultimately the values and beliefs of the migrant's family, along with the decisions taken by the migrant him or herself, as well as external constraints such as immediate uses for remittances (i.e. disaster relief) that influence human capital formation.

Human capital is also linked intimately with notions of development and 'brain circulation', in which some educated migrants travel abroad but transfer back money to be invested in education for other family members (Meyer, 2001; Saxenian, 2005). However, Gamlen (2014) cautions optimism about the model since potential gains can be tempered by involuntary compulsions to migrate, the financial costs of migration, restrictive policies and exploitative agents and employers. Furthermore, the brain circulation model only works if the cost of education born by countries of origin is offset by the financial remittances

returned by migrants. Remittances therefore enable the household to broaden their choice-set for expenditure through the effect of increased income, but optimism should be cautious (Taylor and Mora, 2006; Karki, 2016).

As indicated, remittances help to relax household budget constraints and resources are often devoted to sending children to school instead of work (Amuedo-Dorantes and Pozo, 2010; Edwards and Ureta, 2003; Zhunio et al., 2012). Girl children have most benefited from this as remittances have led to significantly higher levels of schooling for girls as well as higher private school attendance. The positive effect of remittances on schooling has been confirmed by a growing body of cross-country empirical research.<sup>7</sup>

It is important to note, however, that splitting up families can also have multiple adverse effects on education and health of the children and the positive effects on education are not universal (Antman, 2012; Dustmann and Glitz, 2011; Dietz et al., 2015, McKenzie and Rapoport, 2011). The absence of the main caregiver can delay children's progression in school, and can even increase the risk of dropping out of school. Moreover, migration may reduce incentives for the education of children because of expectations of future migration (McKenzie and Rapoport, 2011). School absenteeism can also be higher among those children that have to perform household duties to compensate for parental absence. Further, the absence of the main caregiver can be detrimental to children's physical and psychological well-being. Migration seems to improve the nutritional status of the family members left-behind through income effects; however, absenteeism can lead to children's poor diets and poor health (Gibson et al., 2011). Migration can also lead to the 'moral hazard' problem; reducing labour force participation of family members left-behind.

As available research has shown, when women control the inflow of remittances, the money is more likely to be spent on items such as food, education, health and

nutrition services (UNDP, 2011; IOM, 2013). As 'unitary household' theory suggests, when women control resource allocation they more often enhance the household's overall well-being, and increase investment in human capital, spending more on children's education, healthcare and food and nutritional services (Alderman et al., 1995; Doss, 2006; Gobel, 2013; Quisumbing and McClafferty, 2006). This is unlike male spending patterns that tend towards consumer durable goods (Doss, 2006; Gobel, 2013; Hoddinott and Haddad, 1995; Mason and King, 2001; Quisumbing and Maluccio, 2000; Quisumbing and McClafferty, 2006). In contrast, male-headed households spend significantly less on food and more on housing and other consumer durable goods (Gobel, 2013; Quisumbing and McClafferty, 2006). In the Philippines, research indicates that women tend to save more than male migrants and spend more on education, utilities, transport, and communication. In comparison, Filipino households where men received remittances spent more on health and food, but also gambling, alcohol and cigarettes (Ang et al., 2015: 70). In rural areas of the Philippines, where households receive remittances from women more than men, investment in agriculture, land, technology, workers, or education for other family members is common (UN-INSTRAW, 2008: 5). Thus, as a remitter and primary income provider, women migrants may acquire a new role in the household. This may influence their bargaining power, power relations and economic status in the household. Therefore, women's control on these resources might be an impetus for human development in the long run.

Unsurprisingly, research also demonstrates that women migrants are more likely to send remittances to other women such as trusted female relatives, daughters, sisters, or mothers, rather than to a husband. This creates 'women centred networks of remittance' flows even within male headed households (Naerssen et al., 2015; Pickbourn, 2016; Piper, 2006). Regardless of the gender of the household head; when women are the recipient of remittances, they allocate substantial resources for the education of the children which has a significant human development impact in the long run. Such 'women centred networks of remittances' can also be responsible for additional stressors on

7 See Acosta et al. (2007) in Latin American countries, Cox Edwards and Ureta (2003) in El Salvador, Lopez-Cordova (2005) and Alcaraz et al. (2012) in Mexico, Calero et al. (2009) in Ecuador, Ilahi (2001) in Peru, Yang (2008) in the Philippines.

WMWs. Evidence from the Philippines and elsewhere suggests that when WMWs are abroad, they are often relied upon as principal wage earners for families and are considered responsible for family wellbeing. These responsibilities are levied on women due to the social construction of gender that maintains an individual within a certain set of tasks regardless of their desires. This characterization of migrant women as individuals with the sole responsibility for children and family places them firmly as the primary purveyors of human capital in their community. Thus, women have become targets for development initiatives that single their experiences out as both wage earner and head of household (Petrozziello, 2013).

One of the many benefits of remittances that major organizations and groups have identified is the potential to create productivity in the migrant's country of origin. However, improvements in human capital, such as education opportunities and health care, are not complemented by increases in job opportunities, leading to a human capital flight out of countries which is commonly referred to as the 'brain drain'. There are also concerns among civil society and critical scholars that the sending of remittances relieves pressure from governments of countries of origin to stimulate economic growth (Delgado Wise et al., 2013). Thus while remittances may be invested in human capital indicators in countries of origin, they do not necessarily have human capital outputs due to macro level economic factors such as substituting social protections.

## Food Security

Migrant remittances improve the households' food and nutrition security through income effects and improving the household's economic access to safe, sufficient and nutritious food (Crush, 2013; Moniruz-zaman, 2016b). Positive impacts of migration and remittances on household food security have a long-term human development impact. For example, several empirical research studies have shown that health and child 'anthropometric' parameters are better in remittance receiving than non-receiving households (Azzarri and Zezza, 2011; de Brauw, 2011; Frank and Hummer, 2002). This is not surprising, since, as noted, when women control flows of

remittances, more money is spent on healthcare, food and nutrition (Gobel, 2013; Quisumbing and McClafferty, 2006). Such remittance spending patterns can significantly improve infant mortality rates, school attendance and nutrition over time (Thomas, 1990). Further, Hondagneu-Sotelo and Avila (2007) have suggested that as transnational mothers, women forge "new arrangements and meanings of motherhood" having been coerced into long-term physical separateness. In these cases, women migrants cannot engage in feeding activities, such as preparing meals for consumption of the household; instead they rely on local care (in the form of relatives, friends, significant others) to feed their dependents with money from remittances. The gender dimension in the allocation of resources must be recognized as an important component of the relationship between migration, food security and human development.

There are also important linkages between land rights for women, household food security and gender equality. Indeed, control over land is vital for food security, particularly in the context of rural livelihoods, though it may lead to increased workload without much change in gender norms which affect status and decision-making authority (Rao, 2005). Clearly, property rights are important to both financial inclusion and food security, however the way in which these relationships intersect with migration remains understudied.

Gender roles and identities further shape household access to food and nutrition services and are critical in human development impacts in the long run. For example, Floro and Bali Swain (2013) examine the relationship between household food security and occupational choice among workers in poor urban areas in communities in Bolivia, Ecuador, the Philippines and Thailand. The study shows that "self-employed women in households with money shortages tend to engage in food enterprise activities". This tendency serves as an insurance strategy against food insecurity in the household by allowing the household the use of unsold inventory for household consumption. WMWs may also seek employment abroad as part of their food security strategy.

Yet migration as a strategy for food security may further dependency, or even heighten food insecurity for migrant women themselves as they forgo their needs in order to sustain families in countries of origin (i.e. sending remittances even in periods of unemployment or without pay). Households in urban areas have few options to reduce reliance on financial remittances for food (other options include: land cultivation, food assistance programs, unemployment or health insurance, or informal safety nets as available). The significant role of WMW's remittances in food security, dietary diversity and children's health should not be underestimated. Yet, a reliance on remittances to cope with household food security suggests that migrant households (households with a member working abroad) are vulnerable to income shortfall, increase in food prices and other shocks.

## Gender and Resilience

Global financial crises and economic decline over the last two decades have renewed international interest in the importance of remittances in times of crisis. Since migrant remitting behaviour is often responsive to the welfare of households in countries of origin, the consistent transfer of remittances is often resilient to uncertainty, especially compared to other capital flows including FDI, ODA and portfolio investments (Paerregaard, 2015). Global development and policy agendas are dominated by the role of remittances in reducing poverty, their positive influence on expenditures and on investment goods such as education and healthcare, their influence on financial markets, and their potential to maintain consumption patterns in times of crisis (Adams, 2011; Adams and Page, 2005; Acosta, Calderon, Fajnzylber and Lopez 2008; Jones, 1998). Globally remittances have been linked to the reduction of poverty by providing stability in the context of economic shock. For example, remittances have been linked to the reduction of the poverty ratio in Uganda, Bangladesh and Ghana, with reductions of 11 per cent, 6 per cent and 5 per cent respectively (UNDP, 2011). Additionally, the participation of many lower income countries in global capital markets is in large part based on their ability to attract remittances, since they remain relatively stable in the face of global economic shocks and are even thought to be

counter-cyclical to such shocks (Grabel, 2009; UNDP, 2011; Ratha, 2009).

Gender is a primary factor contributing to the resilience of migrant families (via remittance flows) during times of crisis. Data and empirics show that men migrant workers tend to be concentrated in the construction, production and manufacturing sectors in countries of destination (Ghosh, 2009, 2016). These sectors are often heavily impacted by job loss in financial crisis and economic downturns. Employment for migrant workers in these sectors is therefore vulnerable to shifting markets, which can lead to the decline in remittances by men migrant workers during GFCs. In contrast, data from recent financial crises suggest that employment in care and entertainment sectors, where WMWs are most concentrated (Notara et al., 2013; Veverita et al., 2011), is less vulnerable to financial crisis and economic downturns. Ghosh (2009) indicates that this is the case since these sectors are demand driven jobs which tend to be influenced by demographic shifts, policy and institutional arrangements and labour force participation of women in the destination countries. Remittances from WMWs are therefore more reliable during times of GFC. Furthermore, countries such as the Philippines and Sri Lanka, which have a high number of women working abroad, do not experience the full adverse impact of GFCs thanks to WMWs ability to maintain the volume and magnitude of remittances during financial crisis.

In general, remittances are associated with greater access to quality health care facilities. More specifically, remittances influence the households' choice set in terms of health care provisioning by inducing a 'sectorial glide' in the use of health care services from the public to the private sector (Drabo and Ebeke, 2011). Using large-scale survey data, research indicates that remittances have been associated with a reduction in infant mortality and have positive impacts on child weight (Hildebrandt and McKenzie, 2005). Furthermore, remittances have the ability to reduce vulnerability to health emergencies, allowing families to be less reliant on debt financing for health care (Ambrosius and Cuecuecha, 2013). The remittances sent by WMWs enable households to respond to crisis

which otherwise would be addressed with coping strategies including the sale of assets, the removal of children from school, cuts to investment spending, or borrowing high interest loans which often lead to indebtedness. Women migrants tend to stay linked to and sacrifice more for their family in countries of origin, and contribute significantly to enhance households' ability to respond to challenges and build economic and human capital (Goff, 2016).

Migrant resources are mobile; they are accumulated and partly consumed in one region and saved and

consumed by the households in another region. Such mobility can offer flexibility in the face of crisis or economic downturn, and this potential benefit intersects with access to social protection for WMWs and their families. Indeed, in some cases migrant worker employment and remittances serve as poor substitutes for inadequate social protection (e.g. unemployment insurance) in countries of origin (Hennebry, 2014). As noted previously in this report, this resilience therefore comes at significant costs –personal, health, economic – that are borne by migrant workers and their families (Hennebry et al., 2016b).

# ENSURING THE ‘WIN’ FOR WOMEN MIGRANT WORKERS

As outlined in the above sections, by focusing on productive investment of financial remittances, the dominant model of measuring migration’s impact on development does not properly account for the economic and social contributions of WMWs throughout the migration process, and the costs involved in making those contributions.

Whilst programmatic and policy efforts focus on increasing the financial inclusion of WMWs so that their remittances can fit the migration for development model, there is less focus on recognizing the contributions that WMWs already make. However, in recognising the wider scope of the contributions of WMWs, there is an opportunity to measure broader development indicators and measure the contribution to the global development agenda, specifically the SDGs. In creating a system that fully recognises and measures the contributions of WMWs to development, the need for gender-responsive migration governance will also follow, so that the costs of migration for WMWs can be mitigated and their contributions maximised.

As discussed in the preceding section, ensuring WMWs access to social protection is extremely important to maximize the benefits of international migration of women, by women and for women. WMWs are often excluded from the basic coverage of social protection instruments and schemes particularly in the case of temporary and circular migration. Some longstanding migrant sending countries such as India, the Philippines and Sri Lanka, have incorporated social protection schemes into recruitment practices (Blokhus, 2004). Inclusion of social protection within job contracts can enhance protections for WMWs against exploitative working conditions, underpayment, abuse and inhumane treatment, insufficient income caused by sickness, employment

injury, disability, affordable access to health care and all form of social exclusion. Such initiatives recognize the important link between migration, social security and development - where social protection gaps in countries of origin serve as drivers of migration, and protection gaps in destination countries bolster demand for migrant labour. Recognizing these links, as well as addressing gender discrimination and human rights violations often present in such programs, are vital toward realizing the SDGs.

## **Women Migrant Workers and the Sustainable Development Goals**

The recent adoption of the SDGs represents a vision of an inclusive and fair social and economic future for all. The SDGs seek to address inequitable distributions of wealth and promote inclusive economic growth that can enable dignity and decency in the workplace. The SDGs address both gender and migration through numerous indicators, and can guide policy makers toward the mainstreaming of gender into national migration and development policies and legislation. They also have the potential to strengthen policy processes to empower WMWs, through reducing barriers to decent work, and ensuring equality across social, economic and political domains. The following table demonstrates how specific SDGs have relevance in relation to WMWs specifically.

**TABLE 2:**

**The Sustainable Development Goals and Women Migrant Workers**

SDG	Goal Description	Relevance to WMWs
<b>Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</b>		
4.3	Ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.	• Address lack of equitable/ empowering opportunities for WMWs with structural barriers to education.
4.4	Substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.	• Address lack of recognizable/professionalized skills in feminized sectors.
<b>Goal 5. Achieve gender equality and empower all women and girls</b>		
5.2	Eliminate all forms of violence against all women and girls in the public and private sphere, including trafficking and sexual and other types of exploitation.	• Mitigate vulnerabilities of WMWs to violence in the workplace (such as in Domestic Work) and WMWs in transit to COD.
5.4	Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.	• Recognize the value of global care chains in the countries of origin and destination; • Identify the role and costs of transnational mothering; • Challenge social constructions that undermine the value of the worker and the person by identifying all women migrants as workers with corresponding rights.
5.5	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	• Recognize the value and weight of social/political remittances of WMWs.
5.6	Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.	• Mainstream gender and migration in legislative and policy frameworks.
<b>Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</b>		
8.5	Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.	• Attention to and regulation of gender pay discrepancies/ lack of decent work in feminized formal and informal sectors (entertainment and sex).
8.7	To take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms.	• Address the causes, organizations and demands that generate and facilitate forced labour and trafficking of women.
8.8	To protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.	• Protect WMWs' labour rights for the promotion of decent and dignified work.
<b>Goal 10. Reduce inequality within and among countries</b>		
10.2	Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	• Increase legal migration channels and opportunities for WMWs and formalize work that empowers WMWs and values their contributions at home and abroad.
10.4	Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve gender equality.	• Gender inclusive social protection including transferability of benefits/pension for WMWs.
10.7	To facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies.	• Gender-responsive labour migration governance that empowers WMWs in decisions affecting their economic future.
10.c	To reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent.	• Eliminating discrimination against WMWs in relation to costs; • Financial inclusion: bring awareness to the role of WMWs as sound agents of economic development.

## Why Gender Mainstream Migration & Development Governance?

As a starting point for efforts towards gender mainstreaming into migration and development planning and policy, adopting a human development approach rather than a narrow economic focus on remittances and market movements will provide inroads toward recognition of the role of gender. Many migrant sending countries have developed policies to facilitate migration in general. These policies mostly aim to protect migrant workers by curbing recruitment abuses, regulating recruitment agencies and intermediaries and setting standards for employment contracts and welfare services for migrants (Moniruzzaman, 2016a; Kuptsch, 2006). However, gender mainstreaming has been lacking in emerging migration policies which continue to largely ignore the fact that men and women experience migration differently and face different barriers. There is an urgency for policies that recognise the multiple forms of discrimination that WMWs experience, their risks and vulnerabilities and the obstacles faced by them in accessing international labour markets.

By gender mainstreaming approaches to migration and development governance, states acknowledge the differences between men and women's experiences as migrant workers, and cast a light on the disadvantages and discriminations facing WMWs (Global Action Programme on Migrant Workers and their Families, 2016). Further, gender mainstreaming approaches recognize the economic and social contributions of WMWs in both countries of origin and destination (Ibid) while considering the implications of migration for all aspects of human development, particularly with respect to WMWs' rights (UN Women, 2016). Conversely, if the emphasis is solely on economic development, and migrant workers are recognized only as remittance senders, then rights can too easily fall into the background. Further, gender mainstreaming approaches would embed gender-responsive migration policies into states' broader development strategies, allowing for policy coherence and avoiding policies in one issue area detracting from another (Hennebry et al., 2015). Finally, the exercise of gender mainstreaming in migration and

development planning and policy development helps identify gender gaps in existing government legislation and policies and can facilitate funding and resource mobilization (UN Women, 2016).

There are several entry points for gender mainstreaming which can be located at a range of governance levels. For example, entry points can be national or local development plans, such as through a national migration policy statement similar to 'A social contract with the Filipino people' (Republic of the Philippines, n.d.). Inroads to gender mainstreaming may also be made through relevant ministries and agencies (e.g. the Immigration, Refugees and Citizenship Canada and Global Affairs Canada), gender disaggregated migration data, gathering of national statistics bureaus, national level legislation, profiles, or action plans on migration and development (Global Migration Group, 2010). For gender mainstreaming to be successful, governments at all levels and departments must communicate and share information.

The United Nations Development Programme 2009 document, 'Overcoming Barriers: Human Mobility and Development' showed how migration can be an important tool for the promotion of human development. In particular:

...opening up existing entry channels so that more workers can emigrate; ensuring basic rights for migrants; lowering the transaction costs of migration; finding solutions that benefit both destination communities and the migrants they receive; making it easier for people to move within their own countries; and mainstreaming migration into national development strategies.

(UNDP, 2009: v)

Furthermore, as remittances do not uniformly nor inherently contribute to development in a gender-sensitive or sustainable manner, training initiatives can be an integral way to leverage the development potential of migration. It is thus important to analyse the gender-differentiated practices in remittance services, and improve women's access to fast, safe and

affordable remittance services. Increasing the financial inclusion of WMWs can be done through financial literacy campaigns and initiatives. For example, in the Philippines there are currently 29 organizations (including banks, bank associations, civil society organizations, private companies and financial literacy advocates) involved in 'Financial Literacy Trainings' targeted at overseas Filipinos and their families at home.

## Continuing the Momentum Toward Gender-Mainstreaming into Migration and Development

To ensure that WMWs are benefiting from and continuing to contribute to development, their rights must be protected at all levels and throughout all stages of migration. There are several conventions and mechanisms that can be engaged to improve the labour and human rights of women migrants, and to provide greater access to social protection and prevent exploitation and abuse. In particular, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), as further elaborated in General Recommendations No. 26 (2008) on WMWs and No. 32 (2014) on the gender-related dimensions of refugee status, asylum, nationality and statelessness of women. Further the International Convention on the Elimination of Racial Discrimination (CERD), as further elaborated in General Recommendation No. 25 (2000), provides a very thorough framework for addressing the gender-related dimensions of racial discrimination. In addition to these gender-responsive instruments, the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICRMW), as further elaborated in General Comments No. 1 (2011) on Migrant Domestic Workers and No. 2 (2013) on the rights of migrant workers in an irregular situation and members of their families, provide particularly valuable frameworks for ensuring labour rights are protected across informal and formal occupations in all sectors. In addition, the ILO has solidified international labour standards through a number of widely ratified conventions of general application as well specific provisions on migrant workers, including the

Migration for Employment Convention, 1949 (No. 97), the Migrant Workers Convention, 1975 (No. 143) and, more recently, the ILO Convention concerning Decent Work for Domestic Workers, 2011 (No. 189) and the attending Domestic Workers Recommendation, 2011 (No. 201). It is critical that efforts towards achieving the Sustainable Development Goals are grounded in these frameworks.

Indeed, ratifying and meeting commitments from these conventions would actually represent concrete steps toward the implementation of the Sustainable Development Goals. For WMWs, the implementation of the SDGs would represent significant progress toward ensuring the protection of WMWs globally (particularly with respect to goals 5 and 8). They provide the opportunity to operationalize and mainstream gender into the remittances, migration and development model, national legislative instruments and policy processes which can enhance opportunities for the empowerment of WMWs through migration.

Momentum regarding the governance of international migration and development has been mounting over the last decade, and in each instance there has been growing international attention to the role of gender, and the specific vulnerabilities of women and girls throughout migration, as well as their role in development. Of note during this period was the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, which reiterated the need for gender mainstreaming, including targeted actions and investments in the formulation and implementation of all financial, economic, environmental and social policies. The Agenda also included a commitment to the promotion of gender equality and women's and girls' empowerment at all levels, to ensure women's equal rights, access and opportunities for participation and leadership in the economy and to eliminate gender-based violence and discrimination in all its forms (UN, 2015b). Further, the Declaration of the High-level Dialogue on International Migration and Development adopted in October 2013 recognized that women and girls accounted for almost half of all international migrants at the global level, as well as the need to address the distinct situation and vulnerability of migrant women and girls by incorporating

a gender perspective into policies and strengthening national laws, institutions and programmes to combat gender-based violence, including trafficking in persons and discrimination against them (UNGA, 2013). The Paris Agreement on climate change, adopted in December of 2015, acknowledged the importance of gender-responsiveness in efforts to combat effects of climate change, as well as an acknowledgement that such efforts must respect, promote and consider the rights of migrants, gender equality and the empowerment of women (UN, 2015a). The Durban Declaration on equality and non-discrimination adopted in 2009, specifically urges states to place special focus on gender issues and gender discrimination where the multiple barriers faced by migrant women intersect, stressing that detailed research should be undertaken not only in respect of human rights violations but also on the contributions made by women migrants (UN, 2001). In addition, Habitat III, the United Nations Conference on Housing and Sustainable Urban Development, held in Ecuador in October 2016, recognizes the need to give attention to multiple forms of discrimination faced by women and migrants regardless of their migration status, and commits to strengthening synergies between international migration and development by ensuring safe, orderly and regular migration through planned and well managed migration policies (UN General Assembly, 2016b).

On September 19, 2016 the UN General Assembly hosted the Summit for Refugees and Migrants. The high-level meeting brought together heads of state to strengthen governance of international migration. The main objective of the Summit was the production of a blueprint for a better international response to large movements of refugees and migrants. One of the main outcomes included the commitment to initiate a process to work towards developing a global compact for safe, orderly and regular migration (United Nations, 2016). Commitments made by each country have

highlighted the need to protect the human rights of all migrants, including the rights of women and girls. The Summit resulted in the creation of the New York Declaration for Refugees and Migrants which committed members to preventing and responding to sexual and gender-based violence and strongly condemning xenophobia against refugees and migrants. States party to the declaration will also work towards strengthening the positive contributions made by migrants to various forms of development in countries of origin (United Nations, 2016).

This Summit provided an opportunity for countries to commit to protecting women and girls throughout the migration process (at origin, transit and in countries of destination). In order to mainstream gender-responsive perspectives into the migration for development paradigm and beyond, the new global compact for migration needs to specifically address the vulnerabilities that migration creates for women and girls. The formulation of gender-responsive and rights based policies must respect, protect and fulfil the human rights of women and girls throughout migration. States party to the New York Declaration should commit to ensuring the leadership and engagement of WMWs in policy formulation and decision-making processes. Furthermore, human and financial resources should be made available to match on-going needs and to increase research, including the collection and analysis of sex- and age-disaggregated data on migration. Placing the rights of women and girls at the heart of a new international framework on migration can pave the way to more inclusive, gender-responsive and sustainable development. Hearing the voices of women and girls throughout the design, implementation, monitoring and evaluation of the SDGs and the global compact for migration will ensure that no one is left-behind, while placing the rights of WMWs, and all people, at the centre of sustainable development.

# CONCLUSION

Financial remittances and their potential to contribute to development have become a central focus of global migration governance. Remittances are often lauded for their positive role in economic development for countries of origin, with remittances regularly exceeding foreign direct investment and overseas development assistance. In an effort to maximize these benefits, many policies and programmes aim to increase the transfer of remittances through formal channels, to promote saving and investment and to ‘bank the unbanked’. Whilst women make up half of all migrant workers globally, the tendency has been to consider the migration for development model in gender neutral and economic terms.

Taking a gender-responsive approach to the migration development model is important, not only to ensure that women’s contributions are recognised, but also to ensure that the costs of migration are fully visible. Whereas the current migration for development model focuses on increasing access to formal remittance pathways for greater financial inclusion and resultant productive investments, and it does not address the structural realities that determine women’s access to this model. These nuances are important, as they illustrate not only the type of financial contributions that women make, but also the structural factors that affect these contributions.

Remittances directed by women towards the health and wellbeing of dependents and families can provide the necessary security to ensure a level of education and health that can elevate the prospects of families on a micro level, which has positive repercussions for the community and country. Yet, the structural realities of feminized sectors in which many migrant women work – characterized by low wages, poor conditions and lack of labour and human rights protection – mean that such remittances may come at significant personal costs to migrants.

In focusing on financial remittances, the dominant ‘migration for development’ model fails to fully appreciate such costs, as well as the contributions that migrant women make to development throughout the migration cycle. These include the social remittances that come from the transfer of knowledge, information

and ideas, and the impact that an increase in agency and empowerment can have on gender norms at a micro level and beyond. Contributions throughout the migration cycle also include those made in countries of destination, both in terms of the tremendously important social value of care work, as well as economic value gleaned from the commodified migrant care industry in the context of declining public care services and social protections (such as daycare and parental leave), aging populations, and the participation of women in the formal economy.

Moving away from a focus on economic development, this report argues that adopting a gender perspective on migration and human development provides a broader scope within which the costs and contributions of migration can be fully recognized. Examining and operationalizing international conventions, normative frameworks and commitments, such as the SDGs, from a gender perspective is a valuable first step towards the implementation of more comprehensive and gender-responsive policies that support migration for sustainable development. Recognizing that migration and remittances have great potential to contribute toward development, they also present new challenges. Adopting a gender-responsive approach to mainstreaming migration into development planning can better account for such challenges whilst ensuring that the development achieved is equitable, sustainable and for the benefit of all.

## Recommendations

- 1) Ratify key international conventions and incorporate their provisions into national law, especially:
  - a. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), as further elaborated in General Recommendations No. 26 (2008) on women migrant workers;
  - b. International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICRMW), as further elaborated in General Comments No. 1 (2011) on Migrant Domestic Workers and No. 2 (2013) on the rights of migrant workers in an irregular situation;
  - c. ILO's international labour standards including conventions of general application as well as those that contain specific provisions on migrant workers including the Migration for Employment Convention, 1949 (No. 97), the Migrant Workers Convention, 1975 (No. 143) and, more recently, the ILO Convention concerning Decent Work for Domestic Workers, 2011 (No. 189) and the attending Domestic Workers Recommendation, 2011 (No. 201).
- 2) Operationalise and monitor implementation of commitments under the SDGs, in particular:
  - a. Achieving gender equality and empowering all women and girls (goal 5);
  - b. Eliminating violence against women (goal 5.2);
  - c. Recognizing the value of unpaid and domestic work through the provision of public services and social protection (goal 5.4);
  - d. Promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all (goal 8);
  - e. Protecting labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants (goal 8.8);
  - f. Empowering and promoting the social, economic and political inclusion of all, irrespective of age and sex (goal 10.2);
  - g. Adopting policies, especially fiscal wage and social protection policies and progressively achieve gender equality (goal 10.4);
  - h. Facilitating orderly, safe, regular and responsive migration and mobility of people, including the implementation of planned and well-managed migration policies (goal 10.7);
  - i. Reducing transaction costs of migrant remittances to less than 3 per cent (goal 10c).
- 3) Mainstream migration into development planning from a gender perspective, in particular incorporating the following considerations as they pertain to drivers of migration, governance of migration and impact of migration:
  - a. Addressing gender discrimination and barriers in policy and practice;
  - b. Addressing gender gaps and equity in economic, financial and social systems;
  - c. Recognising the interaction between care and migration in economic and social terms;
  - d. Addressing the interaction between migration, social protection, and access to public services (e.g. health, education, daycare, parental leave);
  - e. Recognising the social contributions and costs of migration (personal, social, cultural and political).
- 4) Improve understanding of the interaction between women, migration and development in context, including:
  - a. Gathering sex-disaggregated data on labour and migration;
  - b. Improving data collection on the wider socio-economic aspects of migration, both in relation to the situation of those who migrate and the implications and impacts for those who remain in countries of origin;

- c. Undertaking research into the consequences of exploitation, abuse and discrimination against women migrant workers to better understand the detrimental impacts on development and to mitigate challenges.
- 5) Institutionalise capacity development for policy makers on the interaction between gender, migration and development:
- a. Provide gender and migration training to policy makers, service providers, law enforcement and other relevant actors;
  - b. Develop gender-responsive financial literacy training and education tools;
  - c. Develop gender-responsive and accessible human rights, health and safety awareness training and resources for migrants;
  - d. Develop gender-responsive evaluation and monitoring for migration and development policy and programs.

# APPENDICES

## APPENDIX 1

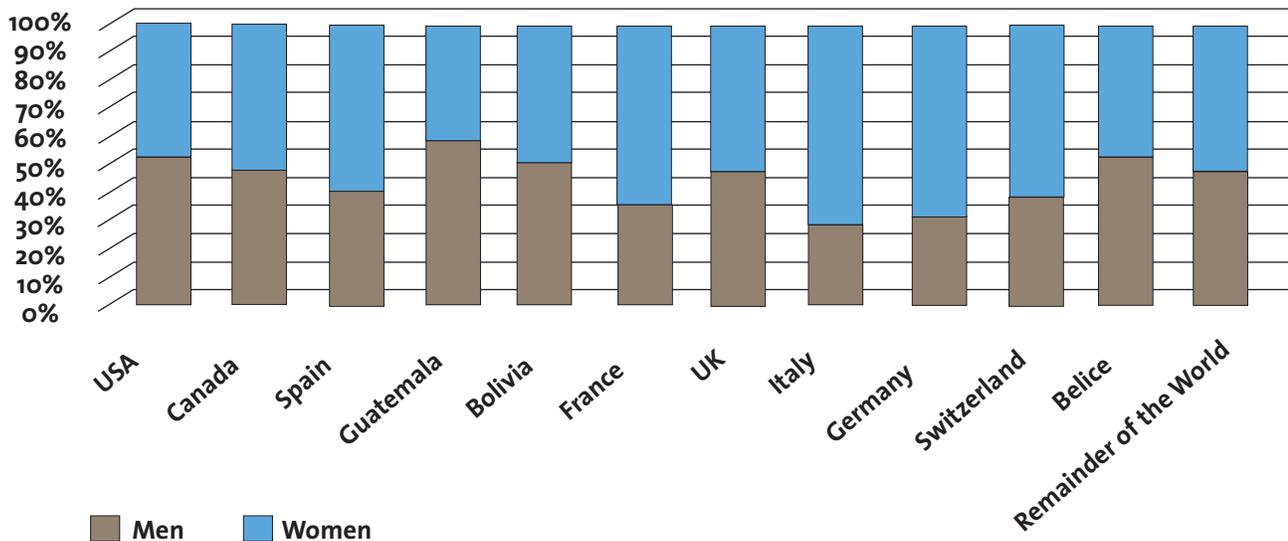
### Case Study: Mexico

Mexico is a country of origin, transit and destination for migrant populations. As a result, remittances simultaneously flow in and out of Mexico. According to Cervantes (2015), Mexico receives the fourth largest amount of remittances globally and has the second largest number of emigrants internationally (Consejo Nacional de Población, 2013).

The United States remains the top destination country for Mexican women and men migrant workers,

with 97.8 per cent of Mexican workers destined for the United States, followed by 0.6 per cent to Canada and 0.4 per cent to Spain (Consejo Nacional de Población, 2013). The US is the most popular destination for many other Latin American countries as well. In 2014, the Mexican diaspora accounted for approximately 53.3 per cent (11.7 million) of the total Latin American migrant population residing in the United States (Maldonado and Havem, 2015); and the percentage of women migrating to the United States from Latin America and the Caribbean has increased over the last years from 44.1 per cent in 2007 to 47.1 per cent in 2013 (Cervantes, 2015).

**FIGURE 1:**  
Total Number of Mexican Migrants by Gender and Country of Destination, 2013



Source: Cervantes, 2015

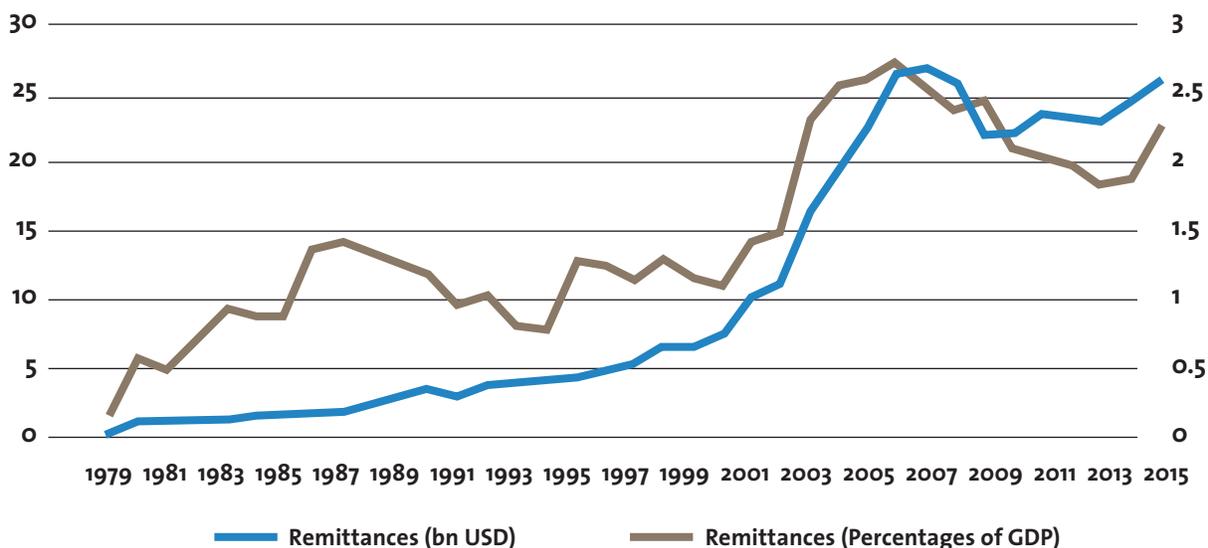
## Remittances to Mexico

Mexico receives 24.5 billion USD yearly in remittances which represents 1.9 per cent of its GDP (World Bank,

2015a, 2015b); the vast majority of these funds are transferred by the Mexican diaspora living in the United States.

FIGURE 2:

### Mexico's Remittances Received as a Share of Mexican GDP, 1977-2014



Source: World Bank, 2016a

In 2015, approximately 68.31 billion USD flowed into the Latin American and Caribbean countries according to the Inter-American Dialogue. Of this amount, 24.77 billion USD (36.26 per cent) remained in Mexico (Orozco et al, 2016). Mexican migrants tend to use electronic remittance channels, such as Western Union, to remit to their families in Mexico; and as noted in the body of the report, the majority of remittances to Mexico are received by women including mothers, sisters and daughters of both women and men migrant workers.

Changes in the currency exchange have an identifiable effect on remittances. According to Bank of Mexico, the income from remittances increased to 6,316 million USD during the first trimester of 2016 (Banco de Mexico, 2016). This represented an increase of 8.6 per cent compared to the same period of the previous year. The total amount of transactions rose to 21.2 million. Individually, each transfer had an average value of 293 USD. The historical depreciation of the Mexican

peso in 2016 continues to increase the value of remittances for local households (Caballero, 2016).

### Profile of Mexican Women migrants in the US

In 2013, the labour market participation of Mexican women in the United States (52.9 per cent) exceeded the participation of their counterparts in Mexico (Cervantes, 2015). The number of Mexican women immigrants (4.6 per cent) in the United States pursuing higher education also exceeded the number of men Mexican immigrants (3.2 per cent) in 2013 (Cervantes, 2015).

In the US, both Mexican men and women have a significant presence in the manufacturing and retail trade sectors. Mexican involvement in the financial, insurance, real estate and IT activities is very small. Meanwhile educational services, health care and social assistance services are an important source of employment for Mexican immigrant women (Cervantes, 2015).

**TABLE 1:****Work Structure of Mexican Migrants in the US by gender, 2013 (shown in percentage)**

Occupation	Men	Women
Administration, business, sciences and arts	7.4	12.5
Service jobs	24.7	43.9
Sales and office jobs	7.6	20.6
Natural resources, construction and maintenance	36.1	5.1
Production, transport and movement of materials	24.1	17.8

Source: Maldonado and Havem, 2015

In general, earnings for immigrant women from Mexico and Central America are lower than those from other immigrant groups. Cervantes (2015) found that women earned approximately 27 per cent less than Mexican migrant men. This can be explained by their participation in lower paid and lower valued gendered sectors of employment.

#### Profile of Central American WMWs in Mexico

Little is known of Central American women workers in Mexico. While their precarious working conditions have been documented (See: IMUMI, 2015), and greater attention is being drawn to the violations of their rights, their agency and their contributions to the development of Mexico have been understudied.

Fernandez and Casanueva (2012) brings attention to the links generated between Central American WMWs in the Southern border regions of Mexico and their relatives in Central America. The authors documented

how despite ICTs being expensive and poorly serviced in this area, the geographical closeness to home countries afforded WMWs the ability to travel with certain regularity to their countries of origin to visit their children, regardless of their status in Mexico. Relatives also manage to visit them in southern Mexico (Fernandez and Casanueva, 2012). In fact, for many women migrants with children in the country of origin, the geographical nearness is a motivation to be established in Mexico's southern region. Even without resources to travel, 'to feel close' represents an emotional resource for WMWs and their families (Rojas, 2013; Fernandez and Casanueva, 2012).

The main electronic channels used for remittance transfer amongst migrant workers in Central America are remitting companies (65.9 per cent), banks (25.7 per cent) and money orders (7.3 per cent). Other non-electronic remittance transfer channels include relatives and friends (0.6 per cent), and money transfers through checking or savings accounts (0.5 per cent) (Bank of Honduras, 2016).

**TABLE 2:****Remittances from Mexico to Central America, 2010 and 2015 (Millions USD)**

Year	Guatemala	El Salvador	Honduras
2010	130	17	19
2015	204	21	53

Source: World Bank, 2016a

## Mexican Legislation

Policies recently implemented in Mexico require remittance senders and receivers to have bank accounts with formal financial institutions in order to send/receive via formal systems. Such policies serve to push remittance sending into informal avenues, and differentially impact female migrants since women are less likely to have accounts with formal financial institutions. A significant portion of the Central American and Mexican population remain unbanked, and restrictive banking legislation has far reaching consequences (See: Table 4 for details by gender). In

Mexico and the US, many WMWs lack official status, further compounding their difficulties engaging with formal remittance sending and receiving. For Central American women transiting through Mexico to the US, these factors are particularly exclusionary. Therefore, these policies aimed to address access to financial institutions and services lack a gender perspective and lead to the further marginalization of WMWs. Such policies can also contribute to the lack of gender specific analysis and data that lead to incorrect understandings around sending, receiving and spending patterns among populations (Dodson et al., 2008: 8).

**TABLE 3:**  
**Women and Men, 15+ Years of Age with an Account in a Formal Financial Institution, 2011**  
**(shown in percentage)**

Countries	Women	Men
Guatemala	15.58	29.89
El Salvador	10.13	17.61
Honduras	14.92	26.27
México	21.96	33.19

Source: World Bank, 2012

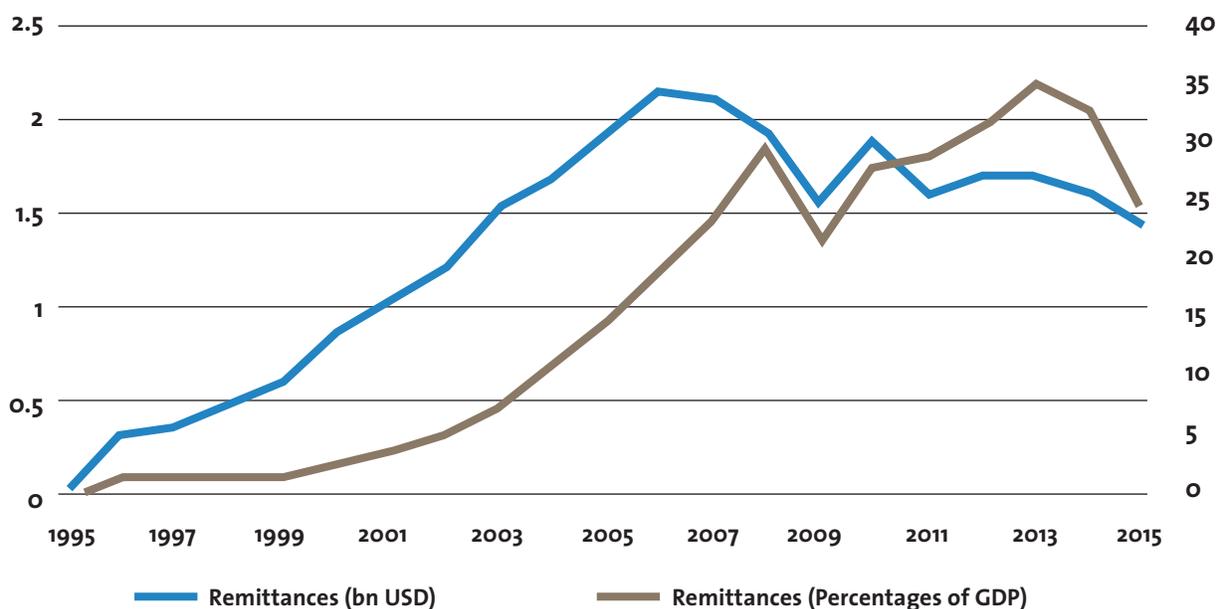
## APPENDIX 2

### Case Study: Moldova

Moldova is considered a lower-middle-income country by the World Bank, and has one of the lowest per capita GDPs in Europe (2,233.77 current USD). Moldova experiences a negative population growth (-0.28 per cent) despite an increase in the birth rate (World Health Organization, 2012), in part due to the large numbers of Moldovan out-migration

Remittances are an important source of revenue for the Moldovan economy which otherwise relies heavily on agriculture and food processing industrial sectors. Remittances complement the incomes of 22 per cent of Moldovan households, accounting for 57 per cent of their income (Poalelungi et al., 2014). In 2014, total remittance flows to Moldova amounted to 2.1 billion USD, which constituted 26.2 per cent of the GDP and almost six times the amount of foreign direct investment into the country (World Bank, 2014).

**FIGURE 1:**  
Moldova's Remittances Received as the Share of the Moldovan GDP, 1993-2014



Source: World Bank, 2016a

### Profile of Moldovan Migrants

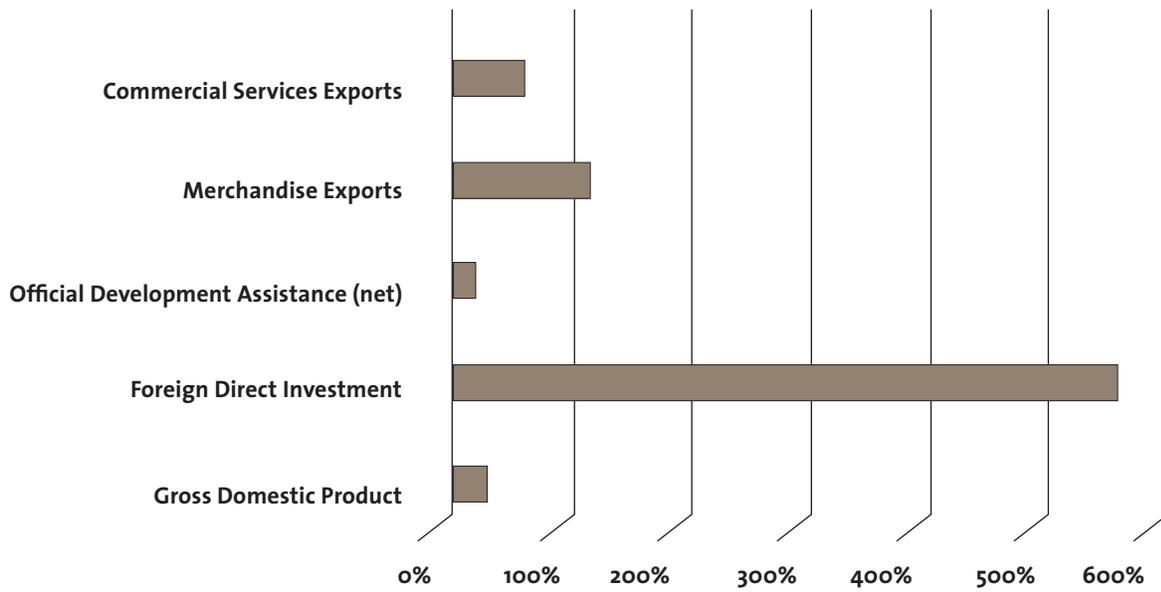
The migrant stock of Moldovans around the world totals 851, 512 people. More than half of Moldovans living abroad reside in Russia (69 per cent), large percentages also reside in Ukraine and Italy. Women make up almost 53 per cent of the Moldovan migrant stock (United Nations Department of Economic and Social Affairs, 2015).

Demand for cheap and flexible labour has increased due to ongoing structural changes in European countries of destination, alongside the reorientation of labour markets from manufacturing to service economies. This has placed WMWs in poorly paid positions, working in unfavourable conditions, unprotected and economically unrecognized (Vaculovschi, 2015). Moldovan migrant men are most often employed in construction while Moldovan migrant women typically find jobs in domestic service or in retirement and nursing homes (IOM,

2011). Approximately one fifth of working-age Moldovans were employed or looking for employment abroad in 2011. More than 75 per cent of migrants are under the age of 44. Labour migration has reduced the Moldovan labour force in almost all sectors of the economy, affecting the agricultural sector in particular since the majority of Moldovan emigrants (70.7 per cent) come from rural areas (Cantarji and Mincu, 2013).

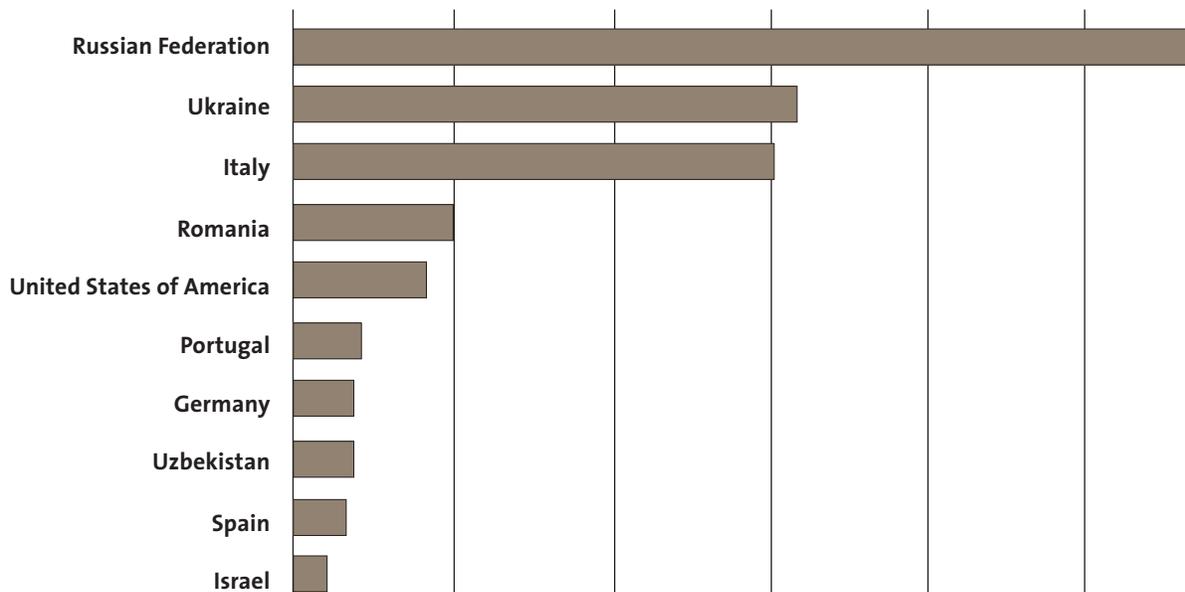
Moldovan migrants often select countries of destination based on their ethnic background. Ethnic Gagauz migrate mainly to Turkey, as Gagauz is considered a Turkish dialect, and ethnic Ukrainians and Russians tend to migrate to Commonwealth of Independent States (CIS) countries.

**FIGURE 2:**  
**Remittance Inflows as Share of Selected Financial Flows and GDP, 2014**



Source: UNCTAD, 2016

**FIGURE 3:**  
**Top 10 Destinations of Moldovan Migrants**



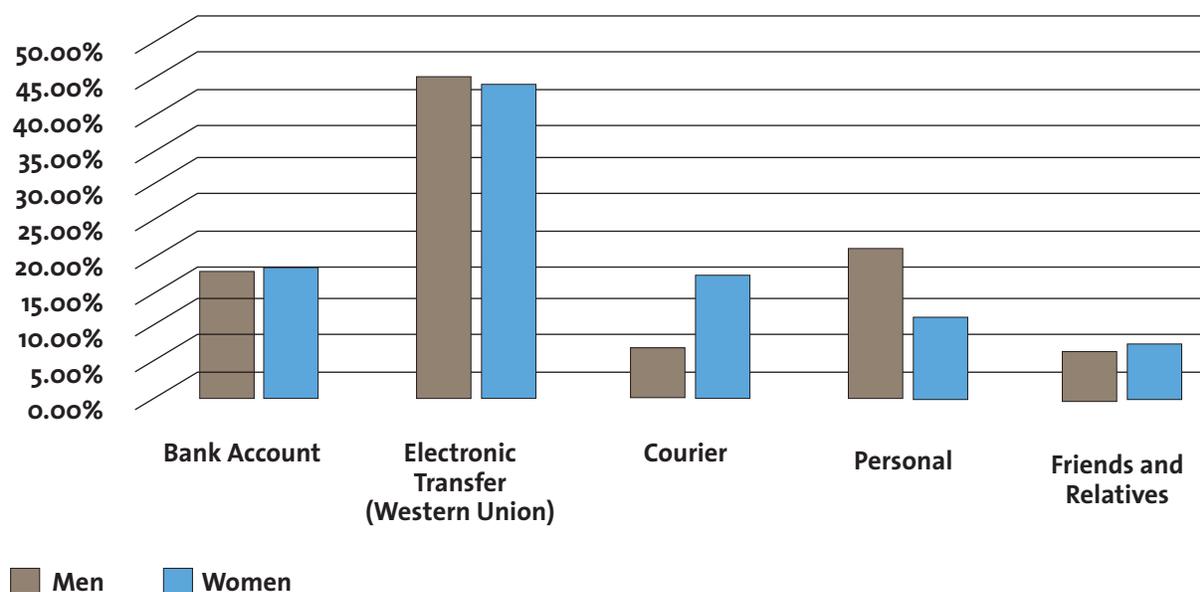
Source: United Nations Department of Economic and Social Affairs, 2015

It is estimated that between 25 and 40 per cent of economically active Moldovans have migrated or are currently engaged in migration (Poalelungi et al., 2013: 29). Women tend to migrate for longer periods while men tend to be more involved in short term labour migration (Poalelungi et al., 2013: 29). One factor leading to the feminization of labour migration from Moldova is the persistent gender pay gap in the country (25.6 per cent in 2011), which provides incentive for women to seek employment abroad (UNECE, 2011).

#### Remittance Transfers and Uses

Remittance behaviour differs substantially on the profile of migrants. The figure below (Figure 4) identifies the remittance transfer tools used by men and women. Less than 20 per cent of both men and women use banks to send remittances, and around 45 per cent send remittances through service providers like Western Union. Women are shown to rely on the services of couriers, as well as friends and relatives more often than men when transferring remittances.

**FIGURE 4:**  
**Transfer Tools used by Migrant Men and Women, 2009**



Source: Migration and Risks of Labour Migration, CBC-AXA, 2008

In Moldova, the financial resources sent by migrant women comprise a significant portion of the capital utilized for the economic development of families (Catana, 2015). The funds sent by women are invested in the education of children, housing, repayment of debts, entrepreneurial activities and upkeep of property. The money sent by migrants not only increases the funds available for consumption by families, it also has the effect of contributing to the investment processes and fostering development in Moldova (Catana, 2015). Essentially, the growth capital within families has led to the growth of lending activities by Moldovan banks, which has had a positive impact on entrepreneurship and business development (Catana, 2015).

### Social Remittances

There is a prevalent set of prejudices and misconceptions about Moldovan women working abroad which may curtail social remittances (Catana, 2015). Indeed, some believe that women will be changed by their time abroad. Many husbands and family members

feel that women migrants' experiences in another country with more rights, opportunities and freedoms can alter their behaviour upon return (Catana, 2015). As a result, time abroad can cause increased friction between families once migrants return to Moldova.

These issues are compounded for women migrants who have experienced trafficking. Prior to 2001, Moldova had little, if any, legislation to properly address human trafficking (Catana, 2015: 5), which increased the vulnerability of Moldovan WMWs. WMWs that are victims of trafficking are unable to remit money, and are often thought to have disappeared or abdicated their duties as migrants. Upon return, they are generally misunderstood and marginalized by their families and community members, and also face issues with their health, family relations and fear of being re-trafficked (Interview with Viorelia Rusu, La Strada, 2015). These factors can be compounded to negatively impact women who may have their children removed from their care, lack the support of their families, or have difficulties obtaining employment.

## APPENDIX 3

### Case Study: Philippines

The Philippines is among the world's top migrant countries of origin. The Filipino diaspora amounts to 10.5 million, as estimated by the Commission of Filipinos Overseas (CFOs), and is composed of permanent, temporary and irregular migrants spread across 200 countries. Temporary foreign workers make up 40 per cent of the Filipino diaspora, permanent migrants constitute roughly 47 per cent and 13 per cent hold irregular status (Encinas-Franco et al., 2015).

The annual remittances sent by migrant workers make up eight to ten per cent of the country's GDP. In 2014 alone, Overseas Filipinos sent USD 24.3 billion in remittances (Encinas-Franco et al., 2015). The daily deployment of migrant workers, including hires and rehires, is averaged at 5000 (Ibid: 14). The leading countries of destination for male and female hires are Saudi Arabia, the United Arab Emirates (UAE), Kuwait and Qatar (Ibid: 16).

**TABLE 1:**  
**Deployment of New Hires by Top 10 Countries of Destination and by Sex, 2013**

Country	Male	Female	Not Stated	Total
1. Saudi Arabia	96,483	65,732	4,142	166,357
2. UAE	19,663	59,427	2,446	81,536
3. Kuwait	4,899	28,509	770	34,178
4. Taiwan	11,208	17,922	33	29,163
5. Qatar	17,793	9,429	1,072	28,294
6. Hong Kong	567	20,999	606	22,172
7. Singapore	1,546	14,078	1,004	16,628
8. Malaysia	2,493	11,129	443	14,065
9. Bahrain	1,555	7,541	147	9,243
10. Papua New Guinea	3,526	278	297	4,101

Source: Encinas-Franco et al., 2015

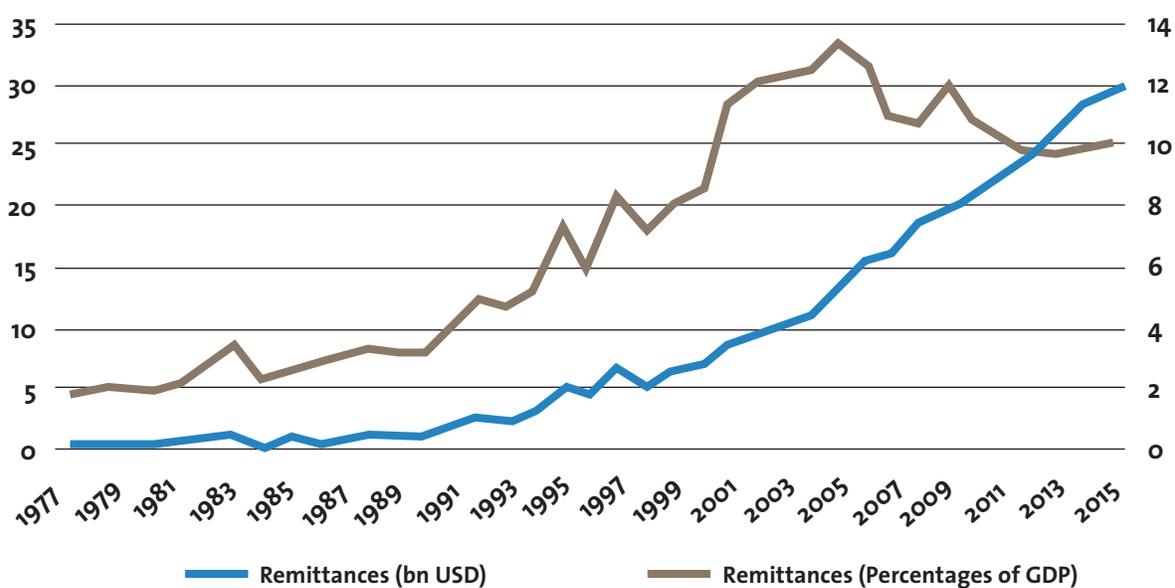
#### Outward Migration and Remittances

The sending of remittances to the Philippines has increased over the past 40 years, and continues to be key for economic growth in the country. In 2014, the Philippines was the world's third highest receiver of remittances, coming largely from overseas Filipino workers (OFWs). Of the approximate five million OFWs, the

proportion between males and females is equal, though the percentage of female migrants leaving the country has increased as part of the feminization of migration, referring not only to the number of female migrants leaving, but their shifting autonomy as breadwinners (Ang et al., 2015; Encinas-Franco et al., 2015).

FIGURE 1:

Philippines' Remittances Received as Share of GDP, 1977-2014



Source: World Bank, 2016a

Remittances in receiving countries have multiple potential uses and applications, and the impacts and outcomes of such processes are highly varied and context-dependent. In certain instances, remittances can present a financial burden for migrant women,

foster the dependency between family members and migrants, or further entrench the traditional role of men and women within society. In other instances, these funds can elevate the position of women within society and change long-standing ideals.

TABLE 2:

Share of Migrant Workers by Occupation and Average Remittances, 2002 and 2013

2002	Share of Total		Average Monthly Remittances (USD)	
	Male	Female	Male	Female
Executives and Managers	4.3	0.8	418.6	202.1
Professionals	8.8	8.4	371.7	216.5
Technicians	7.8	4.8	397.0	180.4
Clerks	3.6	7.6	241.8	151.6
Service Workers	13.0	15.8	205.7	151.6
Farmers	0.6	0.1	158.8	198.5

Trade Workers	24.9	2.2	238.2	137.1
Plant and Machine Operators	24.4	2.1	285.1	202.1
Laborers and Unskilled	12.6	58.3	194.9	119.1
<b>2013</b>	<b>Share to Total</b>		<b>Average Monthly Remittances (USD)</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
Executives and Managers	5.1	1.8	376.9	267.0
Professionals	10.1	13.1	424.1	274.9
Technicians	11.1	4.0	396.6	223.8
Clerks	3.1	7.3	302.3	223.8
Service Workers	13.4	19.0	227.7	180.6
Trade Workers	25.2	0.6	306.3	278.8
Plant and Machine Operators	21.9	1.7	278.8	219.9
Laborers and Unskilled	10.0	52.5	200.3	141.4

Source: Ang et al., 2015

### The Philippine Remittance Industry

The money transfer industry in the Philippines is characterized by partnerships, alliances and tie-ups among banks and other financial institutions. There have been several initiatives to lower remittance transfer charges among the public and private sectors. These include the usage of automated teller machines, online bank transfers, as well as internet and mobile based remittance systems which have lowered remittance transfer charges through increased competition. Government financial institutions including the Social Security System (SSS), Philippine Health Insurance Corporation (PhilHealth) and the Home Development Mutual Fund (HDMF or the Pag-Ibig Fund) have enhanced their services to migrants. Regulations from the Banko Central ng Pilipinas (BSP) encourage lessening remittance rates, enhancing access to remittance networks within the Philippines and internationally and multi-stakeholder collaboration to shape remittances for development policy (Ang et al., 2015).

### Money Transfer Services

The Philippines provides a range of services for migrant populations living abroad, including door-to-door services so that cash is delivered from the destination country directly to the origin country. In a study undertaken by UN-INSTRAW (2008), 75 per cent of Filipina WMWs surveyed in Italy remit at least some of their earnings through bank transfers and bank door-to-door services. This is likely due to the high numbers of Filipina domestic workers in Italy who are primarily employed in cities (Castagnone et al., 2013). Bank transfer fees are relatively inexpensive from Italy to the Philippines, and banking fees are regulated and kept low by the Banco d'Italia (IOM, 2013). Banks and financial institutions from the Philippines have also established a presence abroad to facilitate the transfer of funds from countries of destination back to the Philippines.

## Gendered Implications

The pressure for WMWs to fulfil their obligations and send money home can unduly burden women and decrease the income they are able to keep for themselves. Furthermore, to access more money, migrant women may resort to getting high interest loans from accessible financial institutions which tend to have stricter conditions for low-income earners and undocumented migrants (Ang et al., 2015). Although these loans are available to help the dependents of migrants in the Philippines, they may have the adverse impact of putting migrants in greater debt (Ang et al., 2015).

Ang et al. (2015) indicate that migrant women from the Philippines tend to be younger, with less formal education and from rural areas with compromised access to formalized banking systems. These characteristics often result in constrained economic opportunities in destination countries, as well as lower wages and a smaller share of remittances. While migrant women will work abroad for a longer period of time than their male counterparts, their lower wages complicate their ability to provide for family and empower themselves economically. Furthermore, the generally lower level of education among migrant women hinders their opportunities for asset building, and their savings are directed

toward what they know and value in their origin communities. These demographic factors are compounded by a gap in programming to attract savings and investments of migrant women and their families (Ang et al., 2015).

Similar to many other countries of origin, there is also a lack of social protections afforded to migrant women in the Philippines. Similar to the Moldovan case, many Filipina women in Italy, despite working most of their life in a country abroad, have no pension to support them when they return (UN-INSTRAW, 2008).

## Financial Inclusion

In 2013, the banking system in the Philippines had 45.4 million deposit accounts with an estimated PhP 7.6 trillion (1PhP=0.02USD). E-money accounts are a popular mode of finance, with currently 26.7 million e-money accounts that account for PhP 348 billion worth of transfers coming from 217 million e-money transactions. While 1,030 cities (63 per cent) in the Philippines have active banking services, 604 cities still do not have a banking presence. However, there are 398 cities with alternative financial access points, and these combined with cities with financial services mean that 1,428 cities have at least one centre to access financial services (Ang et al., 2015: 72).

**TABLE 3:**  
**Banking Presence and Access Points in Cities and Municipalities in the Philippines**

	2012		2013	
	Cities and Municipalities	Percentage to national total	Cities and municipalities	Percentage to national total
<b>With banking presence</b>	1,023	62.6	1,030	63.0
<b>Without banking presence</b>	611	37.4	504	37.0
<b>Without banking presence but with other access points</b>	394	24.1	398	24.4
<b>Without any access point</b>	217	13.3	206	12.6
<b>Local governments with at least one access point</b>	1,417	86.7	1,428	87.4

Source: Ang et al., 2015

## APPENDIX 4

**TABLE 1:**  
**Regional Distribution of Global Women Migration Stock**

Major Area, Region, Area of Destination	International Migrant Stock of Women in Millions					
Year	1990	1995	2000	2005	2010	2015
<b>World Total</b>	<b>74.82</b>	<b>79.06</b>	<b>84.82</b>	<b>93.40</b>	<b>107.10</b>	<b>117.58</b>
Developed regions	42.12	47.21	52.84	59.96	68.48	72.86
Developing regions	32.70	31.85	31.98	33.44	38.62	44.72
Sub-Saharan Africa	6.95	7.29	6.51	6.51	7.31	8.89
<b>Africa Total</b>	<b>7.41</b>	<b>7.74</b>	<b>6.94</b>	<b>6.96</b>	<b>7.80</b>	<b>9.53</b>
Eastern Africa	2.89	2.44	2.36	2.22	2.29	3.02
Middle Africa	0.72	1.30	0.85	0.94	1.05	1.15
Northern Africa	1.17	0.98	0.84	0.72	0.78	0.88
Southern Africa	0.55	0.48	0.50	0.60	0.93	1.39
Western Africa	2.08	2.54	2.39	2.48	2.76	3.08
<b>Asia Total</b>	<b>22.13</b>	<b>21.35</b>	<b>22.49</b>	<b>23.79</b>	<b>27.71</b>	<b>31.53</b>
Central Asia	3.66	3.25	2.87	2.83	2.77	2.80
Eastern Asia	1.95	2.39	2.84	3.30	3.74	4.02
South-Eastern Asia	1.37	1.78	2.42	3.18	4.16	4.75
Southern Asia	8.84	6.96	6.86	6.18	6.37	6.40
Western Asia	6.32	6.96	7.50	8.29	10.65	13.56
<b>Europe Total</b>	<b>25.27</b>	<b>27.21</b>	<b>29.04</b>	<b>33.17</b>	<b>37.70</b>	<b>39.87</b>
Eastern Europe	11.79	11.32	10.73	10.38	10.08	10.38
Northern Europe	3.47	3.79	4.19	5.02	6.16	6.95
Southern Europe	2.28	3.13	3.91	6.14	8.31	8.37
Western Europe	7.73	8.97	10.21	11.61	13.15	14.17
<b>Latin America and the Caribbean Total</b>	<b>3.57</b>	<b>3.34</b>	<b>3.29</b>	<b>3.64</b>	<b>4.15</b>	<b>4.65</b>
Caribbean	0.51	0.56	0.61	0.65	0.66	0.67
Central America	0.93	0.66	0.55	0.69	0.88	1.02
South America	2.14	2.13	2.13	2.30	2.62	2.97
<b>North America Total</b>	<b>14.11</b>	<b>16.94</b>	<b>20.37</b>	<b>22.82</b>	<b>26.16</b>	<b>27.90</b>
<b>Oceania Total</b>	<b>2.32</b>	<b>2.49</b>	<b>2.68</b>	<b>3.03</b>	<b>3.59</b>	<b>4.10</b>
Australia and New Zealand	2.20	2.36	2.55	2.89	3.45	3.96
Melanesia	0.04	0.04	0.04	0.05	0.05	0.05
Micronesia	0.05	0.06	0.07	0.06	0.06	0.06
Polynesia	0.03	0.03	0.03	0.03	0.03	0.03

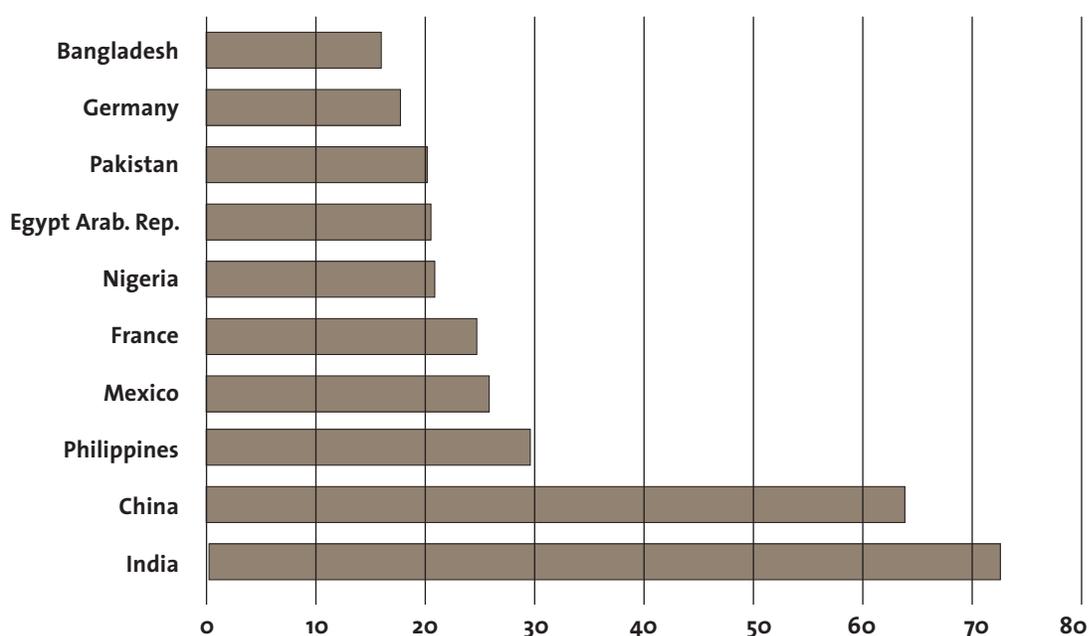
Source: UN, 2015

**TABLE 2:**  
**Regional Distribution of Global Remittances (Billions USD)**

Region	2006	2007	2008	2009	2010	2011	2012	2013
<b>All Developing Countries</b>	235	289	324	303	334	373	389	414
East Asia and the Pacific	58	71	85	79	95	106	107	115
Europe and Central Asia	37	51	45	32	32	38	38	43
Latin America and Caribbean	59	63	64	55	56	59	60	61
Middle-East and North Africa	26	31	36	34	40	43	47	49
South Asia	43	54	72	75	82	97	107	114
Sub-Saharan Africa	13	19	22	28	29	30	30	32
Low-income Countries	20	25	22	21	24	28	32	38
Middle-income Countries	215	265	302	281	310	345	357	376
High-income Countries	76	86	133	115	120	133	129	135
<b>World</b>	317	385	457	418	454	506	519	549

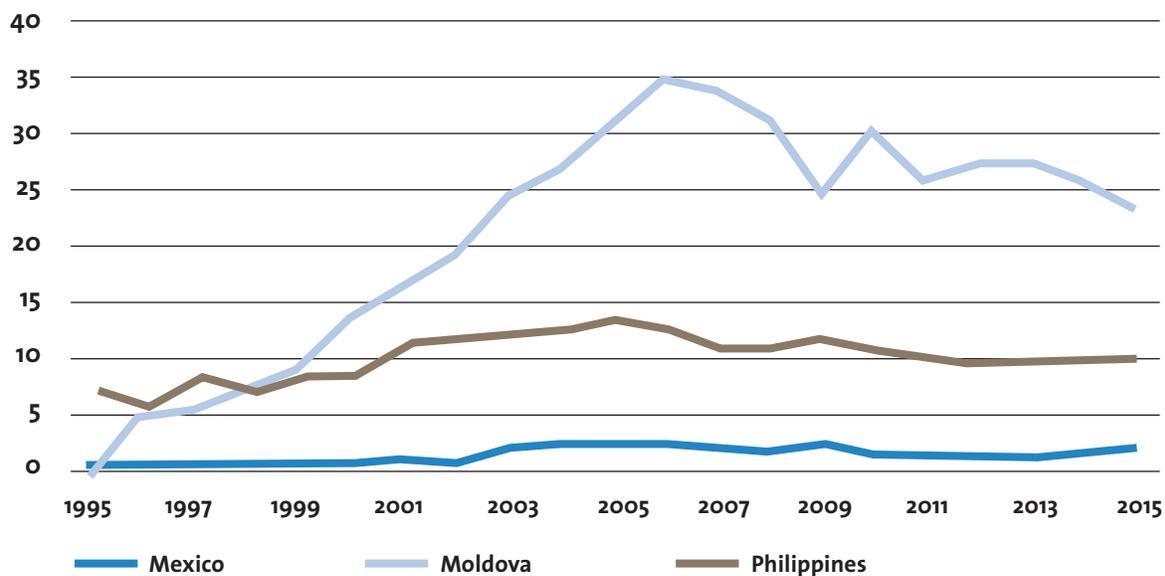
Source: World Bank, 2009, 2015a

**FIGURE 1:**  
**Leading Remittance Receiving Countries in 2014 (Billions USD)**



Source: World Bank, 2016a

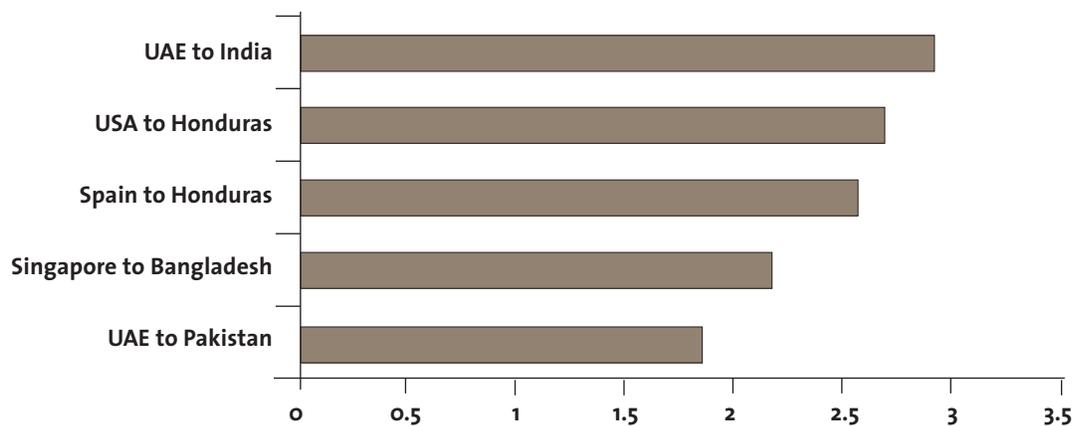
**FIGURE 2:**  
**Country Specific Remittances, 1977-2014 (Share of GDP)**



Note: Figure 2 compares the national remittance characteristics for Mexico, Moldova and the Philippines from 1977 to 2014. Each country shows an increase of the total amount of remittances received and the percentage share of GDP, with Moldova showing the most dramatic growth in this period.

Source: World Bank, 2016a

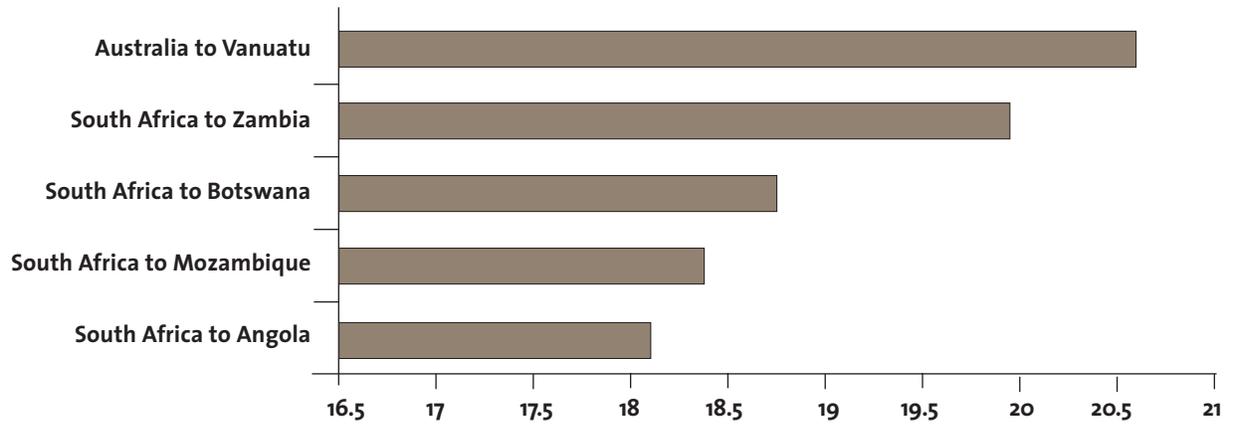
**FIGURE 3:**  
**Five Least Costly International Financial Remittance Corridors, 2015**



Note: Cost for USD \$200 transfer.

Source: World Bank, 2015d

**FIGURE 4:**  
**Five Most Costly International Financial Remittance Corridors, 2015**



Note: Cost for USD \$200 transfer.  
Source: World Bank, 2015d

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