

DISCUSSION PAPER

**GENDER, REMITTANCES AND
ASSET ACCUMULATION IN
ECUADOR AND GHANA**



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TABLE OF CONTENTS

1	INTRODUCTION	1
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2	CONCEPTUAL FRAMEWORK: GENDER, ASSET ACCUMULATION AND MIGRATION	2
2.1	Asset accumulation and women's economic autonomy and empowerment	21
2.2	The conditions for asset accumulation by migrant women	21

3	WHAT DO WE KNOW? REMITTERS, RECIPIENTS AND THE USE OF REMITTANCES	3
3.1	Migration and remittances in Latin America and sub-Saharan Africa	21
3.2	Who are the remitters?	21
3.3	Who are the recipients?	21
3.4	The use of remittances	21
3.5	The role of remittances in business development	21
3.6	Summary	21

4	CONTEXT AND METHODS: ECUADOR AND GHANA	4
4.1	Migration and remittances in Ecuador	21
4.2	Migration and remittances in Ghana	21
4.3	The household asset surveys	21
4.4	Migrants with economic relations to their households of origin	21

5	CURRENT REMITTANCES AND THEIR USE IN ECUADOR	
5.1	The global financial crisis and the reduction in remittances	21

5.2	Who remits to whom and decides on their use	21
5.3	The uses of current remittances	21
5.4	Remittances in kind	21
5.5	Summary	21

6. THE ACQUISITION OF ASSETS WITH REMITTANCES IN ECUADOR AND GHANA

6.1	The incidence of remittances in the acquisition of assets	21
6.2	The incidence of remittance use by location and gender of the migrant	21
6.3	The ownership of assets purchased with remittances	21
6.4	Summary	21

7. RETURN INTERNATIONAL MIGRATION AND STATE POLICY

7.1	Planning for the return home	21
7.2	Return migration to Ecuador	21
7.3	Return migration policies	21

8. CONCLUSIONS AND POLICY IMPLICATIONS

8.1	Main findings	21
8.2	Methodological contributions and limitations	21
8.3	Policy implications and recommendations	21

References

Endnotes

LIST OF ACRONYMS AND ABBREVIATIONS

AMCO	Área Metropolitana Centro Occidente (Metropolitan Area of the Central West [Colombia])
EAFF	Encuesta de Activos FLACSO-Florida (Ecuador Household Asset Survey)
ECV	Encuestas Condiciones de Vida (Living Standard Survey [Ecuador])
FLACSO	Facultad Latinoamericana de Ciencias Sociales (Latin American Faculty of Social Sciences)
GDP	Gross Domestic Product
GHAS	Ghana Household Asset Survey
GLSS	Ghana Living Standard Survey
IDB	Inter-American Development Bank
IIUD	Institute for International Urban Development
IOM	International Organization for Migration
OECD	Organisation for Economic Co-operation and Development
SENAMI	Secretaría Nacional del Migrante (National Secretariat of the Migrant [Ecuador])
UN-INSTRAW	United Nations International Research and Training Centre for the Advancement of Women

LIST OF TABLES

Table 2.1	Incidence of property ownership in country of origin, by sex, Latin American and African immigrants in Spain	Table 4.6	Households with economic relations to migrants, by wealth quintile and location of migrants, Ecuador and Ghana
Table 3.1	The propensity to remit and median remittance, by sex, Latin American and African immigrants in Spain	Table 5.1	Distribution of migrants according to remittance behaviour during 2009–2010, by sex and location, Ecuador
Table 3.2	Remittance transactions of female immigrants in Spain, by country of origin, 2006	Table 5.2	Average amount remitted during 2009–2010, by sex and location of the remitter, Ecuador
Table 3.3	Share of individuals who receive international remittances and gender of the recipients, Latin America	Table 5.3	Changes in remittance patterns during 2009–2010 compared to previous year, by sex and location of remitter, Ecuador
Table 3.4	Share of individuals who receive international or internal remittances and gender of the recipients, Africa	Table 5.4	Sex and location of the remitter and sex of the recipient, Ecuador
Table 3.5	Uses of remittances as reported by the recipient, Latin America	Table 5.5	Sex and location of the remitter by relationship to the person who receives the remittance, Ecuador
Table 3.6	Distribution of the value of remittances, by use and the gender of the recipient and remitter, Guatemala, 2007	Table 5.6	Incidence of formal savings accounts, remittance recipients vs. non-recipients, by sex, Ecuador
Table 4.1	Indicators of gender inequality, Ecuador and Ghana	Table 5.7	Recipients and administrators of remittances, by sex and location of the remitter, Ecuador
Table 4.2	Distribution of households with economic relations to migrants, by urban and rural locale of household and location of migrants, Ecuador and Ghana	Table 5.8	Sex of the administrator of remittances, by sex and location of the remitter, Ecuador
Table 4.3	Current migrants with economic relations to households, by sex and location, Ecuador and Ghana	Table 5.9	Incidence of receiving instructions, by sex of the administrator and sex and location of the remitter, Ecuador
Table 4.4	Current migrants with economic relations to households, by level of education, sex and location, Ecuador and Ghana	Table 5.10	Average amount received by administrators from all remitters, by whether they receive instructions and by sex of the administrator, Ecuador
Table 4.5	Current migrants with economic relations to households, by marital status, sex and location, Ecuador and Ghana	Table 5.11	Distribution of number of uses of remittances, by sex and location of the remitters, Ecuador

- Table 5.12 Use of the remittances by sex and destination of remitter, Ecuador
- Table 5.13 Distribution of assets purchased with current remittances, by sex and location of remitters, Ecuador
- Table 5.14 Incidence of recipients acquiring assets with current remittances, by sex and location of remitter, Ecuador
- Table 5.15 Incidence of recipients acquiring assets with current remittances, by sex of recipients and location of remitter, Ecuador
- Table 5.16 Incidence of administrators acquiring assets with current remittances, by sex of administrator and location of remitter, Ecuador
- Table 5.17 Incidence of administrators acquiring assets with current remittances who receive instructions, by sex of administrator and location of remitter, Ecuador
- Table 5.18 Percentage of migrants who gift in kind, 2009–2010, Ecuador
- Table 5.19 Distribution by type of gifts in kind, by sex and location of the remitter, Ecuador
- Table 6.1 Acquisition of assets with the use of remittances, all households, Ecuador
- Table 6.2 Acquisition of assets with the use of remittances, all households, Ghana
- Table 6.3 Acquisition of assets with the use of remittances, by households with current migrants, Ecuador
- Table 6.4 Acquisition of assets with the use of remittances, by households with current migrants, Ghana
- Table 6.5 Migrant households that acquired the asset with remittances as share of households who own, by destination of the migrant, Ecuador
- Table 6.6 Incidence of acquisition of assets by international migrant households with remittances, by sex of migrant who remitted, Ecuador
- Table 6.7 Incidence of acquisition of assets by internal migrant households with remittances, by sex of migrants who remitted, Ecuador
- Table 6.8 Migrant households that acquired the asset with remittances as a share of households who own, by destination, Ghana
- Table 6.9 Incidence of purchase of assets by international migrant households with remittances, by sex of migrant who remitted, Ghana
- Table 6.10 Incidence of purchase of assets by internal migrant households with remittances, by sex of migrant who remitted, Ghana
- Table 6.11 Type and sex of owner of principal residence, by sex of all migrants who contributed remittances, Ecuador
- Table 6.12 Type and sex of owner of principal residences, by sex of all migrants who contributed remittances, Ghana
- Table 6.13 Type and sex of owner of businesses, by sex of all migrants who contributed remittances, Ghana
- Table 6.14 Type and sex of owners of consumer durables, by sex of all migrants who contributed remittances, Ecuador
- Table 6.15 Type and sex of owners of consumer durables, by sex of all migrants who contributed remittances, Ghana
- Table 6.16 Type and sex of owners of savings, by sex of all migrants who contributed remittances, Ecuador
- Table 7.1 Homeownership by returned migrants, by sex, Ecuador

EXECUTIVE SUMMARY

This paper explores whether women—as migrants or recipients of remittances—are able to accumulate physical and financial assets on par with men and, if not, the gendered constraints to this process. This question is important since ownership of assets is associated with women’s relative economic autonomy. Asset ownership strengthens a woman’s fall-back position—those resources that she commands should a marriage break-up (be it through separation, divorce or death of a spouse) that allow her to survive on her own. A woman who owns a dwelling, for example, is in a much stronger position to decide whether to leave an abusive relationship than one who does not have a secure place to live or from which to carry out income-generating activities. Women who own major assets may have greater choice in deciding whether to marry at all or whom to marry. The stronger a woman’s fall-back position, the greater her household bargaining power and thus her ability to negotiate outcomes that reflect her preferences and aspirations. Hence, it is posited that women’s ownership of assets increases their agency, a critically important component of the process of empowerment of women and of achieving gender equality.

There has been relatively little research on whether women and men who migrate internationally generate similar or different levels of savings from their work abroad and on how they utilize these savings. International migration results in five types of potential transfers of foreign savings to the country of origin: (1) remittances sent by migrants abroad to their households of origin; (2) savings that they transfer to their own bank accounts in the home country; (3) savings that they invest directly at home, such as in real estate; (4) savings that migrants bring home with them when returning either permanently or temporarily; and (5) collective remittances, those sent by associations of migrants abroad to their communities of origin. Most studies of remittances focus only on the first process, since this is what is captured by household surveys and studies of remittance recipients. Data on remittances, however, are usually just gathered for one year, the one preceding the survey, and only provide part of the bigger picture of the role of foreign savings. One of the contributions of this study is to broaden the terms of the long-standing debate over whether remittances are used primarily for consumption or investment purposes by adding an

important time dimension; that is, by considering the cumulative impact of remittances on the possibility for migrants and family members in their households of origin to accumulate assets.

In developing our conceptual framework, we consider the factors that influence whether women and men who migrate internationally are able to save from their earnings while abroad. A central factor conditioning the process of asset accumulation is the much lower incomes earned by migrant women as compared to migrant men and hence the amount that they are able to save. Whether women and men then utilize their foreign savings in similar or different ways depends on another series of contingencies, including their marital status, location of their children, intention to stay in the host country or return to their country of origin, and obligations to kin at home, among other factors. For example, if immigrant women are more inclined to settle permanently in the host country than immigrant men, they may aim to focus their asset accumulation efforts there rather than in the home country. Our review of the literature suggests that while the share of immigrants who own major

assets in countries of destination is not insignificant, such information is rarely disaggregated by sex.

There is considerable evidence that women remit a higher share of their income to their households of origin, another factor that might impinge on their ability to accumulate personal assets in either the host or home country. The manner in which women and men transfer their foreign savings—through remittances to households of origin or via direct investments—and the focus of their asset accumulation (for instance, whether they aspire to acquire a home or a business) also depends on the assets that migrants and their families owned prior to their departure as well as on whether they intend to accumulate assets individually or jointly with a member of the household of origin.

In order to set the regional context for our empirical work on Ecuador and Ghana, we summarize previous studies for Latin America and sub-Saharan Africa regarding the gender of international migrants and of remitters and recipients. A major distinguishing factor between the two regions is the gender composition of international migrants. Whereas there is a relative gender balance among international migrants from Latin America, a more male bias is evident in those from sub-Saharan Africa. There are also marked contrasts in the gender composition of migrants depending on the country of destination. In sub-Saharan Africa, where intra-regional migration is still quantitatively more important than migration overseas, the male bias appears most acute with respect to intra-regional flows from southern Africa to South Africa. In Latin America, different patterns characterize migration to the United States and Spain, with men tending to still dominate the former flow, such as from Mexico and Guatemala, and women the latter, particularly from the Andean region.

While the volume of research on migration and remittances has grown considerably over the past decade, all too many studies fail to consider the gender of the remitter or the recipient and their familial position, as well as who is actually making the decision over the use of remittances: the remitter or the recipient. Data

on the propensity to remit by gender is surprisingly scant, but those that are available suggest this differs by the particular migrant corridor and its gender composition. For example, when comparing Latin American immigrants in Spain and the United States, studies suggest that among those in the latter country the propensity to remit is higher for men than for women, but the opposite occurs among those in the former. With respect to international migrants from sub-Saharan Africa, most studies find that men have a higher propensity to remit than women. Within each migration corridor the gender composition of remitters and the share of the volume of remittances sent tends to follow a similar pattern as the propensity to remit.

Much more is known about the gender of the remittance recipients than of the remitters. The evidence suggests that women make up the vast majority of the remittance recipients in Latin America, whereas Africa shows a mixed pattern. Intra-regional male migration centred on South Africa has tended to result in women, particularly wives, being the majority of recipients in countries such as Lesotho. A different pattern appears to characterize East African countries and Nigeria, with men dominating among the recipients. Whether this pattern is explained by more patriarchal modes of administration of household finances in these African countries remains to be studied; most surveys do not distinguish between who receives and who administers the remittances, an important distinction.

While survey data for Latin America tend to support the argument that the majority of remittances are used for daily expenses and to enhance the standard of living of recipient households, there is great variation across the region. This is partly related to how the use of remittances is measured, since it seems to matter whether households are asked only about their primary use or all of the uses to which remittances are put. Also, not all surveys separate out human capital investments in health and education from daily living expenses. However measured, a not insignificant share of households in Latin America are using remittances for investments in housing, businesses and, particularly, as savings. Qualitative studies for Africa suggest that the use of remittances for daily expenses

is perhaps of even greater importance in this region than in Latin America, although some recipient households also manage to invest in physical assets.

It is difficult to draw out patterns in the gendered use of remittances based on existing studies since relatively little is known about how decisions over the use are made. Previous studies for sub-Saharan Africa and Latin America suggest that, to the extent that remittances are used for basic living expenses, the decision over their specific allocation is likely to be made by the remittance recipient or administrator. Remitters are more likely to be involved in the decision over the use of remittances if such represent discretionary income, above the household's basic needs, and particularly if funds are destined for investment purposes, a hypothesis investigated in our empirical work.

The empirical work presented in this paper is based on nationally representative household asset surveys carried out in Ecuador and Ghana in 2010 that collected information on both international and internal migrants who contribute to their households of origin. We compare outcomes from international and internal migration in order to gain perspective on the particular characteristics and potential promise of

international migration for women. The destination of migration in Ecuador and Ghana differs significantly, with international migration predominating in Ecuador and internal migration in Ghana. Overall, 15.5 per cent of households in Ecuador report that a migrant contributed economically to the household during the previous 10 years, compared to 24.5 per cent in Ghana. But whereas 12.4 per cent of the households in Ecuador have economic ties to international migrants, only 4.8 per cent do so in Ghana. There is a distinct gender pattern in the location of the migrants. In Ecuador, women are more likely than men to be international migrants, whereas the reverse is true in Ghana. A similarity between the two countries is that international migrants are better educated than internal migrants.

The Ecuador data set includes information on current remittances (those received in the previous 12 months), while both data sets provide information on household accumulation of all physical and financial assets and how these were acquired, including whether with remittances. For Ecuador we also analyse how successful international returned migrants are in becoming homeowners as a result of their work abroad and the means via which they transferred their foreign savings to attain their goal.

Main findings

The analysis of current remittances in Ecuador and of past remittance use in Ghana and Ecuador reveals that international migration increases the possibility of migrant households acquiring assets as compared to internal migration. This is obviously related to the higher average level of remittances that can be attained by having a migrant work abroad, one of the main factors motivating international migration in the first place.

In Ecuador, the acquisition of physical and financial assets represents only around 10 per cent of the total uses of current remittances, but the survey year was atypical since the data capture the impact of the 2008 financial crisis, when high unemployment in the countries of destination reduced the total remittance

flow. The acquisition of assets was probably one of the first things postponed when migrants were forced to reduce the volume of remittances sent. Under these generally unfavourable circumstances in the host countries, Ecuadorian female and male international migrants with economic ties to their households of origin were just about equally likely to remit cash, with women remitting slightly higher average amounts than men so that, overall, women contributed over half of the volume of international monetary remittances. Women were also slightly more likely to remit gifts in kind to their households of origin.

Another important finding is that in 2010 it was equally likely for the remittances of female and male international migrants to be used for the purpose

of asset acquisition. The assets most frequently purchased were consumer durables, ranging from household appliances to vehicles. Thus, in the case of Ecuador, women migrants appear to be no more disadvantaged than men in directing their remittances towards asset accumulation, except that they are likely to be remitting a higher share of the income that they earn abroad.

The study of current remittances in Ecuador also confirms that, following the Latin American pattern, women are the overwhelming majority of those receiving remittances, irrespective of the gender of the remitter. Moreover, the recipient and the administrator of the remittances sometimes differ, with women even more likely to be the administrator than the recipient. This pattern is partly explained by the finding that in Ecuador men are more likely than women to have bank accounts, which could facilitate the transfer of remittances. Interestingly, male remitters are even more likely than female remitters to rely on a female administrator.

Particularly noteworthy is that female remitters are more likely to send instructions on how their remittances are to be used than male remitters, and that both are more likely to give instructions when a man is the administrator compared to when it is a woman. Overall, the average amount of remittances is significantly greater when the administrator receives instructions from the migrant. Male administrators are significantly more likely to purchase assets with remittances but are also more likely than female administrators to receive instructions on the assets to purchase, particularly when the remittances are from a female migrant. Thus female migrants who are able to direct a portion of their remittances to asset acquisition are exercising considerable agency over their use. Moreover, female administrators, while less likely to be acquiring assets with current remittances, appear more likely to be acting autonomously than male administrators when they do so.

The comparative study of asset acquisition in Ecuador and Ghana over the medium term confirms the important contribution of remittances, particularly

from international migrants, to household asset accumulation. The share of all migrant households who have acquired at least one asset through the use of remittances is 24 per cent in Ecuador and 17 per cent in Ghana. For Ecuador, this share is over twice as large as the percentage of migrant households purchasing assets with current remittances, illustrating why a longer time horizon is important to the study of remittance use and asset accumulation. The share of migrant households who own an asset where the asset was acquired or built up through the use of international remittances is particularly notable in Ghana: 13 per cent of those with businesses, 15 per cent for places of residence and 27 per cent of those who have savings. In Ecuador, 15 per cent of such homeowners acquired the dwelling, 17 per cent built up their savings and 12 per cent of those with other real estate acquired such with international remittances.

Another salient finding is that remittances have contributed towards strengthening women's individual ownership of assets in both countries, particularly their ownership of consumer durables. Also, in Ghana the majority of businesses acquired or built up with remittances are owned by women, as are the majority of the residences acquired through remittances. In Ecuador, women have benefited individually primarily through the build-up of their savings; they have also gained as joint owners of the homes built with remittances. Although based on a small number of observations, these findings add support to the argument that migration processes contribute to the economic autonomy of some women as recipients and/or administrators of remittances through their ability to acquire ownership of assets.

In Ghana, the assets owned by women as a result of the receipt of remittances are largely due to the contributions of male migrants, who also constitute the majority of migrants. The majority of male migrants whose remittances were used to establish businesses are spouses of the owners. On the other hand, the places of residence were financed by remittances sent by children. In Ecuador, where international migration is more gender balanced, the pattern is more mixed; the main significant finding is that female migrants

are the most likely to contribute to the accumulation of consumer durables by women in their households of origin.

Few of the assets accumulated by the households of origin are considered to be jointly owned by a household member and a remitter. The main exception to this trend is housing in the case of Ecuador, where over half of the principal residences acquired with remittances are considered to be jointly owned with the remitter. This, of course, does not mean that migrants themselves are not accumulating assets on their own; rather, such accumulation is not generally taking place through the remittances sent to their households of origin, which are those that can be captured in a household asset survey. The analysis of homeownership by return international migrants in Ecuador, however, potentially allows us to capture the overall impact of the other means of transferring foreign savings besides through remittances

Policy recommendations

To increase the possibility that migrant men and women are able to channel their international remittances towards asset accumulation, and that women are able to do so under the same terms as men, will require policy interventions at various levels, including a focus on their conditions of employment in destination countries and on reducing the cost of remittance transfers as well as specific policies to facilitate the acquisition of assets in the home country.

Whether migrant workers are able to save enough of their earnings to engage in asset accumulation largely depends on their level of earnings in the country of destination. Their potential earnings, in turn, are related to their legal status and rights as well as the conditions of employment. As a minimum, countries should be encouraged to ratify the 1990 International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families, which finally entered into force in 2003. Countries should also adhere to General Recommendation No. 26 on Women Migrant Workers of the United Nations

to households of origin. We find that return female migrants are more likely than their male counterparts to become homeowners due to migration, and to acquire their homes on their return to Ecuador rather than by remitting for this purpose while abroad.

The central question motivating this study is whether women, by migrating themselves or by managing the remittances sent to their households, are able to strengthen their own fall-back position and potential bargaining power through the acquisition of physical and financial assets and hence their economic autonomy. We demonstrate that some migrant women as well as female administrators and/or recipients of remittances in Ecuador and Ghana are able to do so, acquiring assets either individually or jointly, but that they constitute a minority of either group. Strengthening the possibility for asset accumulation through migration processes for both women and men will require concerted efforts at multiple levels.

Committee on the Elimination of Discrimination against Women, which recognizes the specific vulnerability of female migrant workers and the potential violations of their human rights due to sex- and gender-based discrimination (UN CEDAW 2008).

Perhaps the greatest lacuna in the international system of rights until recently has been with respect to the rights of domestic workers, one of the primary occupations of immigrant women. Approved in 2011, ILO Convention 189 and Recommendation 201 Concerning Decent Work for Domestic Workers came into force in September 2012. This convention guarantees domestic workers the same basic rights as other workers, such as freedom of association and norms regarding the conditions of employment. The labour laws of relatively few countries offer domestic workers a minimum of workplace protections, such as the right to earn the minimum wage as well as overtime pay, the right to periods of rest, inclusion in workers' compensation or unemployment schemes, or remedies for discrimination, abuse or harassment

in the workplace; thus this convention is a major step forward and countries should be encouraged to ratify and enforce it.

Comprehensive immigration reform in the countries with large undocumented populations is another policy intervention that should be supported and would undoubtedly improve the working and living conditions of large numbers of migrants internationally, facilitating their inclusion in destination countries, including their access to basic human and labour rights as well as their ability to generate savings and remittances. Moreover, deportations of illegal immigrants carry a huge cost for their households in the country of origin, many of whom remain saddled with the burden of the debt incurred for the migration. Not infrequently, this results in a process of de-accumulation of assets as farms and homes are repossessed to cover such debts.

Another factor that affects the volume of remittances received by households in the country of origin and the amount that might be available for asset accumulation is the cost of remittance transfers. Over the past decade or so transfer fees have generally begun to come down, primarily as a result of increasing competition among remittance providers, although these fees vary by the size and type of the transfer and the country of origin and destination. Improving information on the fees charged by different companies can contribute to reducing the cost of money transfers. Relatively little research has been carried out on whether there are gender differences in the average amount and frequency of remittance transfers, on the choice of remittance transfer providers and, particularly, on whether women migrants are as likely as men to avail themselves of lower-cost transfer services. To the extent that women tend to remit smaller amounts more frequently, they are likely to be paying more than men in average annual costs. Moreover, whether recent efforts in destination countries to ‘bank the unbanked’ are reaching women deserves investigation. Women may be less likely than men to respond to advertising campaigns regarding the ease with which international transfers may now be made—for example, by establishing a bank account and providing those at the receiving end with a debit

card—if they have greater unfamiliarity with or distrust of formal banking institutions. The latter may also be related to their immigration status and level of schooling and their functional literacy in the language of the host country. Such factors may require special initiatives aimed at female immigrants, such as community-based programmes aimed at enhancing their financial literacy.

Efforts at enhancing financial literacy in the countries of origin are also important, particularly where women are the majority of recipients, since owning a bank account can result in a significant reduction in remittance costs. In addition, there is mounting evidence of other benefits to migrants and their families having bank accounts. The literature suggests that the amount of remittances sent increases when a migrant has a bank account in either the host or home country, but it increases most significantly if the account is held in the home country. In addition, having a bank account in the home country has been found to increase the likelihood of the money remitted being used in connection with a business in the home country and is also associated with greater access to credit. But we do not know if these positive relationships hold up specifically in the case of women, which requires further study. As a minimum, policy makers need to ensure that efforts to ‘bank the unbanked’ do not discriminate against women, directly or indirectly, by not accommodating their special needs. Moreover, for women to be able to accumulate assets, the legal framework must assure that they are able to own assets in their own name, including a bank account.

Enhancing the ability of women to acquire assets, both in general and specifically through migration, may require marital regimes to be reformed to, for example, enhance the rights of spouses to marital property in the case of separation, divorce or widowhood. Moreover, inheritance laws in many countries continue to explicitly favour men. To the extent that inheritance continues to be the main way that major assets are acquired in many parts of the world, attention should also be given to their reform if gender equity in women’s acquisition of assets and wealth is to be attained.

As is well documented in the literature, and confirmed in this analysis, the primary use of international remittances sent to households in the home country is to improve their standard of living and provide them with insurance and social protection. A major constraint on the use of remittances for asset accumulation is the many demands that are placed on remittances, particularly those sent by women. This could be relieved by stronger social protection policies in the countries of origin, combined with strengthened health and educational systems so that such a large share of remittances need not be directed for these purposes.

The effective channelling of remittances to business investments requires a supportive environment, including the appropriate physical and financial infrastructure as well as technical assistance and training for potential entrepreneurs. It cannot be assumed that the skills and experience gained by migrants abroad will necessarily translate into marketable skills or facilitate entrepreneurship. This is particularly the case for women, whose migration experience abroad often involves a process of de-skilling, being confined to employment in the care sector and with jobs not commensurate to their level of schooling. Owning their own business is often an aspiration of many international migrants who plan

to return to their country of origin, although we know little regarding whether women and men share this same aspiration. For the hard-earned savings of migrants to result in successful business ventures will likely require well-designed programmes of technical assistance as well as expanded access to credit. Existing programmes to encourage return migration need to be evaluated from a gender perspective to see whether women are as likely to benefit from such state initiatives as men and, if not, how such programmes could be improved to provide equal opportunities for female migrants.

Finally, in the discussion of how to harness remittances for development from a gender perspective, attention must be given to the prospects for gender equality in the home country as compared to host countries. To the extent that the more equal gender relations that migrant women experience in the destination country are a factor in what appears to be their greater proclivity to remain abroad, they may prefer to invest their savings and accumulate assets there. Thus policies aimed at gender-progressive change in the countries of origin need to be part of any strategy aimed at encouraging return migration by women, including enhancing their possibilities to accumulate assets at home.



INTRODUCTION

1.

INTRODUCTION

In the discussions over how to enhance ‘remittances for development’, relatively little attention has been given to the role of gender in the process of accumulation of assets by individuals and households. This is somewhat surprising since women make up around half of the world’s international migrants and play central roles both as remitters and as recipients of international remittances. This paper explores this lacuna in the literature and policy debates by asking new questions and bringing to bear new evidence on how women and men utilize the savings they generate through international and internal migration.

Feminist analyses of international migration have tended to concentrate on the question of whether migration brings about changes in gender roles that support more egalitarian gender relations. Thus the emphasis has been on the increased mobility and personal autonomy women gain by the opportunity to migrate on their own and/or the change in status implied by migrant women becoming the main or an important income earner for the families they have left behind. Often highlighted in the case of joint or step migration of husbands and wives is how the domestic gender division of labour and household decision-making become more equitable when both women and men work in the country of destination and contribute to maintain the family. Similarly, studies of the impact of migration on the households left behind emphasize the changes brought about in the gender division of responsibilities when a husband migrates alone, which lead to women’s greater role in decision-making as recipients of remittances.

An important question raised by these studies is whether these changes in gender roles in favour of gender equality will be long lasting—i.e., are they transformative of gender relations or merely short-term adaptations required by particular circumstances (Pessar 2003; Ramírez et al. 2005; Pérez Orozco et al. 2008)? For example, in the case of return migrants, do couples who achieve a more gender equitable distribution of domestic labour and household decision-making while abroad return to more

traditional household norms once they resettle in their country of origin? Or once a migrant husband returns, does a woman forfeit the decision-making power she has gained in his absence? To answer such questions requires follow-up studies (such as panel data) in specific circumstances, research that has yet to be undertaken. Our aim is more modest: to explore the conditions that might support sustainable changes in gender relations.

We argue that the outcome will likely depend on whether the conditions have been secured for women’s relative economic autonomy. A woman’s fall-back position plays a key role here, defined as those resources that a woman commands should a household break-up (be it through separation, divorce or death of a spouse) that allow her to survive on her own. Among these resources are the physical and financial assets that she owns. Our primary objective in this paper is to explore whether women are able to accumulate assets—whether as migrants or recipients of remittances—on par with men and, if not, the gendered constraints to this process.

There has been relatively little research on whether migrant women and men generate different levels of savings from their work abroad and on how they utilize their savings. At the macro level, the concept of remittances is much broader than can be captured in the typical household survey in countries of origin. International migration results in five types

of potential transfers of foreign savings: (1) remittances sent by migrants abroad to their households of origin; (2) savings that they transfer to their own bank accounts in the home country; (3) savings that they invest directly at home, such as in real estate; (4) savings that migrants bring home with them when returning either permanently or temporarily; and (5) collective remittances, those sent by associations of migrants abroad to their communities of origin.

Most studies of remittances focus only on the first process, since this is what is captured by household surveys and studies of remittance recipients. Moreover, such data are usually just gathered for one year, the one preceding the survey. But current remittances are only part of the bigger picture of the role of foreign savings; we really do not know much about what share these represent of the total foreign savings of migrants.¹ One of the contributions of this study is to broaden the terms of the long-standing debate over whether remittances are used primarily for consumption or investment purposes by adding an important time dimension; that is, by considering the cumulative impact of remittances on the possibility for migrant households to accumulate assets.

It is important to recognize these different modes of transferring foreign savings since women and men migrants may differ not only in how much they manage to save abroad, but also in the manner that they transfer their savings, for what purpose and for whose benefit. For example, gender differences in the amount, frequency or share of income or savings that migrant women and men remit to their households of origin may be related to whether they plan to settle permanently in the host country or to eventually return home. This may also be related to different individual accumulation strategies. There may be gender differences, for instance, in whether migrants tend to acquire a dwelling in individual ownership or jointly with a member of their household of origin; in the former case it would be less likely that remittances for home acquisition pass through the household of origin.² A comprehensive analysis of the possibility for asset accumulation through migrants' foreign savings would thus need to combine the analysis of current

remittances to households in the home country with an analysis of the total savings generated by migrants overseas and their use. A complete analysis of the latter process would require survey data on international migrants in the country of destination.

Our empirical work in this paper, focused on Ecuador and Ghana, is based on household surveys in the countries of origin; thus we can only examine part of the total process: what migrants send home through their households of origin. However, since our surveys were designed as household *asset* surveys, they have the benefit of offering a longer-term perspective to the study of remittances, including not only the use of current remittances (in the case of Ecuador), but also of the remittances sent by migrants to their households in previous years that resulted in household asset accumulation (for both countries). In addition, the Ecuador survey collected information on return international migrants, thus some inferences can be drawn regarding asset accumulation via the use of all forms of migrant foreign savings.

A crucial question in a gendered analysis of the use of remittances is who decides and controls the way that remittances are used. In most economic analyses, when a gender variable is employed at all, it is used as a control variable rather than to explore the gendered nature of migration or remittance behaviour (Pfeiffer et al. 2008). Such studies implicitly assume that the person making the decisions over the use of the remittances is either the head of the remittance-recipient household or the reported recipient. While qualitative studies have provided important insights on why women or men might remit to those of the same or the opposite sex in particular settings, and how this is influenced by a myriad of factors, few studies have focused explicitly on the decision-making process. It is obviously necessary to know who is making such decisions and their sex to make any claims regarding the gendered use of remittances.

In our review of the literature and empirical work we compare data on remittances from international and internal migration in order to gain perspective on the particular characteristics and promise of international

migration for women. The destination of migration in Ecuador and Ghana differs significantly, with international migration predominating in Ecuador and internal migration in Ghana. One of our main findings is that the two processes differ notably with respect to the likelihood that households of origin will be able to accumulate assets. The higher average level of remittances sent home by international migrants facilitates asset accumulation to a much greater extent than internal migration. Another important finding is that women have been able to take advantage of the process of international migration to accumulate assets both as migrants and as remittance recipients. In Ecuador, where there is relative gender parity among those who remit international monetary remittances, women accumulate assets in both positions—as remitters and recipients. In Ghana, where men predominate among international remitters, women’s accumulation of assets is primarily as remittance recipients.

The paper is organized as follows. In section 2, we present our conceptual framework, first developing why we consider asset accumulation to be so important for women’s economic autonomy and empowerment and then exploring the factors that

condition asset accumulation among international female migrants. In section 3, we summarize the results of previous surveys in Latin America and sub-Saharan Africa regarding the gender of remitters and recipients and the use of remittances. Section 4 sets the stage for our empirical analysis, providing an overview of the importance of migration and remittances in Ecuador and Ghana, and describes the household asset surveys. Section 5 presents the analysis of current remittances for Ecuador and shows how an analysis based on who decides over the use of remittances provides different insights from analyses that assume the use of remittances reflect the preferences of recipients. Section 6 then considers the role of past remittances by female and male migrants in the accumulation of assets by households in both Ecuador and Ghana and of who within the household owns these assets. Section 7 discusses the available evidence on the foreign savings and investments of international migrants that may facilitate a return home, and then presents a gendered analysis of return migration to Ecuador and these migrants’ investments in housing. Also reviewed are recent policies designed to favour return migration and investment in the home country. Section 8 summarizes the main results and draws out the broader policy implications of the study.

The image features a solid blue background in the upper half and a solid green background in the lower half. A large, semi-transparent, light blue arc is positioned in the upper right, overlapping the blue background. A large, semi-transparent, light green arrow is positioned in the lower half, pointing from the bottom left towards the top right, overlapping the green background. The text 'CONCEPTUAL FRAMEWORK' is centered in the upper left area, with 'CONCEPTUAL' on the top line and 'FRAMEWORK' on the bottom line, both in white, uppercase, sans-serif font. Each line of text is underlined with a thin white horizontal line.

CONCEPTUAL FRAMEWORK

2.

CONCEPTUAL FRAMEWORK: GENDER, ASSET ACCUMULATION AND MIGRATION

In this section we explain why a focus on physical and financial asset accumulation is useful, develop the link between asset accumulation and women's economic autonomy and empowerment, and then explore the conditions that impact on whether women are able to accumulate assets through migration. Our focus is on the physical and financial assets that constitute the gross wealth or net worth of individuals, as typically defined by economists (Davies 2008).³ Physical assets include the principal residence, agricultural land, other real estate (such as housing lots and other dwellings and buildings), agricultural equipment, installations and tools, farm animals, non-agricultural business assets and consumer durables. Financial assets include all types of bank accounts and informal savings, stocks and bonds, loans to third parties, insurance and pensions.⁴ Net worth is obtained by subtracting outstanding debt from gross wealth.

The ownership of physical and financial assets provides a number of benefits to individuals and households (Deere and Doss 2006). Physical assets are foremost means of production, or the basis for generating a livelihood. This is fairly straightforward in the case of agricultural land or business assets. In the case of home ownership it may not be as obvious, but owning a home may be a precondition for business activities, particularly for poor women. A home of one's own provides a place to carry out artisan or manufacturing activities, or a space from which goods might be sold—witness the number of shops located in front rooms or porch extensions throughout the developing world. Some assets, such as agricultural land or rooms in a home, may also be rented to generate income directly. The generation of rental income is often a motivation for investments

in other real estate, such as a second dwelling or a commercial property. Similarly, savings can be deposited in a savings account to earn interest income or lent out directly to others to earn the same. Assets also serve as potential collateral for loans. Thus owning any kind of real estate is often associated with an increased likelihood of access to credit to start or expand a business. Asset ownership also serves a precautionary or insurance function, allowing people to meet emergencies and smooth out their consumption by either drawing down savings or pawning or selling physical assets. Assets thus provide security and stability to the people who own them. Finally, asset ownership serves as a store of wealth, allowing this to be transmitted across generations, and is a well-known source of power and social standing.

For all of the above reasons, the ownership of physical and financial assets is an important measure of the well-being of households and individuals and of their productive potential. The distribution of asset ownership among households is also a major source of economic and social inequality. In fact, the distribution of wealth in both developed and developing countries tends to be more concentrated than the distribution of income (Davies 2008).

Moreover, the distribution of asset ownership and wealth is a major source of gender and intra-household inequality.⁵ The comparative work of the Gender Asset

Gap project reveals that at the aggregate level, women in Ghana own 30 per cent and in Karnataka, India, only 19 per cent of gross household wealth (Doss et al. 2011). In Ecuador, no aggregate gender wealth gap was found, primarily due to the relatively large share of women's aggregate wealth owned by women who are not currently partnered. In terms of intra-household inequality, however, married women and those in consensual unions in Ecuador own only 44 per cent of couple wealth. The comparable figures for Ghana and Karnataka reveal an even more acute gender gap, with married women owning only 19 per cent and 9 per cent of couple wealth, respectively (Deere et al. 2013).

2.1

Asset accumulation and women's economic autonomy and empowerment

Gender inequality in asset ownership is first and foremost an equity issue. Women face particular constraints in acquiring and keeping assets and these must be overcome if a more just society, one based on gender equality, is to be attained (Deere and Doss 2006). We thus depart from the proposition that gender equality must be both a means and the end goal of the process of human development.⁶

Asset ownership is also related to women's empowerment, specifically their economic autonomy. Following Kabeer (1999: 435) we define women's empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability". Strategic life choices, for example, include whether to marry, leave a relationship, have children or pursue an income-generating activity, among others. In this framework, the ability to exercise choice depends on three inter-related dimensions: command over resources, agency and achievements or outcomes. Command over resources—material, human and social—may be considered the precondition for the process by which women begin to exercise agency, "the ability to define one's goals and act upon them" (ibid.: 438).

We use the term 'economic autonomy' to refer specifically to women's command over material resources and 'economic empowerment' to refer to the process through which women exercise agency and influence outcomes to reflect their preferences. Economic autonomy includes the ability to generate one's own income, and decide on how it is used, and to acquire assets in one's own name and use or dispose of them. Economic empowerment is broader and—besides the above—includes, for example, the ability to negotiate how other household members generate income, how much they contribute to the common pot and how this income is used. It also includes the ability to participate in decisions regarding the acquisition of assets from the household's common pot and how such assets will be used and disposed of. Further, as is now well recognized, women's economic empowerment has important social, political and psychological dimensions.

Drawing on collective household bargaining models, we posit that a woman who earns income and owns assets (economic autonomy) has a much stronger fall-back position than a woman who does not; she is in a better position to survive outside of the marriage should this break up than a woman who owns no assets of her own. A woman who owns a dwelling (whether her own place of residence or a rental

property), for example, is in a much stronger position to decide whether to leave an abusive relationship than one who does not have a secure place to live. Women who own a dwelling or land may have greater choice in deciding whom—or whether—to marry than others who are not so endowed. A woman's fall-back position is, of course, influenced by a number of other factors, such as her employability (and hence, education) and social networks and norms (family and community support) (Agarwal 1994).

A basic proposition of feminist economic theory is that the stronger a woman's fall-back position, the greater her bargaining power; i.e., her ability to negotiate outcomes in the household that reflect her preferences (economic empowerment). For example, we would expect women who have strong fall-back positions to play a greater role in household decision-making than those who do not. Thus, strengthening her economic autonomy (ownership of assets) is a constituent aspect of her economic empowerment (ability to bargain as an equal). Or in Kabeer's (1999) framework, women's ownership of assets increases their agency, a critically important component of the process of empowerment of women.

There have not yet been many empirical studies of the impact of women's ownership of assets on household outcomes; studies concerned with women's economic empowerment tend to focus on their control over income or access to credit.⁷ Fewer yet test the conditions under which asset ownership may provide a more stable and enduring base than employment for women's autonomy and empowerment, as argued by various scholars (Agarwal 1994; Panda and Agarwal 2005). Nonetheless, asset-based studies are beginning to demonstrate how the intra-household distribution of asset ownership affects household expenditure patterns (Doss 2006; Katz and Chamorro 2003), children's welfare (Allendorf 2007; Quisumbing and Maluccio 2003), women's participation in household decision-making (Anderson and Eswaran 2009; Swaminathan et al. 2012) and the likelihood of egalitarian decision-making among couples (Deere and Twyman 2012). Moreover, women's ownership of assets may act as a preventive factor against intimate partner violence

(Panda and Agarwal 2005; Bhattacharyya et al. 2011) or, depending on the context, women's share of couple wealth may reduce the likelihood of physical or emotional abuse (Oduro et al. 2015).

A bargaining power framework with a focus on assets allows us to recast the debate on remittances and development beyond whether remittances are used for 'productive' or 'unproductive' purposes.⁸ For example, in this framework the use of remittances by a migrant woman to acquire a housing lot or dwelling goes beyond meeting a basic human need for shelter or simply improving her standard of living. As noted above, it can also be viewed as a productive investment for the potential it represents for income-generating activities. Equally important, a woman's acquisition of a dwelling represents an investment in her fall-back position, providing her with potential economic autonomy if single, the capacity to opt for separation or divorce if need be or a more secure future if widowed. Further, being the sole or co-owner of the home may enhance her bargaining power within the marriage or with her extended family.

The acquisition of consumer durables by migrant women should be viewed in a similar light. To treat these as 'luxury' goods, as often happens in the literature, ignores both their productive potential for women as well as how these might save them time related to domestic labour, releasing them for other activities, whether economic, political and/or social. It is curious that the purchase of automobiles by migrant men is often viewed as a 'productive' investment that provides them with a means of generating a livelihood through, for example, becoming a taxi driver. Rarely, however, is the purchase of a stove, refrigerator or washing machine evaluated on similar terms. Consumer durables may also be a precondition for self-employment or small businesses: a refrigerator to store cold drinks for sale, for example, or a gas stove to cook food items to be sold. Thus a focus on assets and women's bargaining power allows us to cast a broader net in terms of what might be purchased with remittances that are useful for generating livelihoods and are components of women's fall-back position.

In sum, to further develop the remittance-development nexus requires that the study of the use of remittances not only employ a different temporal focus—moving beyond the short-term analysis of current remittances—but also take into account how these might contribute to female economic autonomy and empowerment. Our empirical work focuses on whether women can accumulate assets, building economic autonomy through migration processes, rather than on whether economic autonomy leads to female empowerment.⁹ A concern with female

autonomy motivates a different set of questions than the usual ones in the debate over the relationship between remittances and development: do remittances by female migrants result in the accumulation of assets by them on par with male migrants? Or are there specific gendered aspects to the process of asset accumulation that result in different outcomes for women and men? Further, in the case where women are the recipients of remittances, are they able to use this position to accumulate assets as owners, be it in their own name or as joint owners?¹⁰

2.2

The conditions for asset accumulation by migrant women

The basic precondition for remittances is that migrants secure employment at their destination that generates an income sufficient to meet basic expenses so that they can begin to save. The conditions of employment of international migrants in the recipient countries of the North have been well documented in the literature, particularly how these are related to their legal status, the strength of their social networks and occupational segregation by gender, among other factors.¹¹ The greatest growth in recent decades in South-North migration has been by women who then take up largely low-wage jobs in the service sector, particularly domestic and caring labour. Among the gendered aspects of the international migration process is that migrant women as a whole earn lower incomes than migrant men (Pérez Orozco et al. 2008; Benería et al. 2012). For example, Moré et al. (2008), drawing on the 2005 Wage Structure Survey of the Spanish Institute of Statistics, report that immigrant women in Spain (excluding those from the European Union) earn 76 per cent of the average wage of immigrant men. The Bendixen-IDB and Ministerio de Economía (2007) survey of Latin American migrants in Spain reveals that whereas 65 per cent of male migrants report earning an annual income of 10,000 euros or more, only 48 per cent of the female migrants do so.¹²

The wage gap between immigrant women and men mirrors that between women and men in developed

countries in general, which is often explained in terms of occupational segregation by sex. A detailed study of the wage structure in Spain (based on 2007 data, prior to the global financial crisis) found that immigrant women were even more segregated than both native women and immigrant men, explaining their lower average wages (del Río and Alonso-Villar 2012). Whereas immigrant women are largely concentrated in domestic service, a sector where wages are linked to the minimum wage, immigrant men work in a broader array of sectors, including some, such as construction, where few women are employed and average wages are much above the legal minimum.

It is often noted that, notwithstanding their lower earnings, female migrants tend to remit a higher share of their income than do migrant men (UNFPA 2006; UNDP 2009).¹³ Consider the calculations of Moré et al. (2008), whose study is based on actual remittances made by immigrants through money transfer companies in Spain during 2006. They estimate that immigrant women (again excluding those from the European Union) remit 38.5 per cent of their wages whereas immigrant men remit only 14.5 per cent. An analysis of the 2007 Spanish National Immigrant Survey reveals different magnitudes but a gender gap nonetheless. Considering all the foreign-born population who sends remittances, almost one quarter of women report sending 30 per cent or more

of their annual wage income while only 16 per cent of men do so (Colectivo IOE 2012: 178). While some studies report a smaller gender gap,¹⁴ the great majority of studies conclude that migrant women must make much more of a sacrifice than migrant men in order to remit to their families and/or to be able to save for their own accumulation purposes (Ramírez et al. 2005; Pérez Orozco et al. 2008).

To illustrate this point, it is useful to consider in more detail the occupations in which migrant women typically engage in the countries of destination and their average wages and living costs. In a recent survey of 2,086 domestic workers in the 14 largest metropolitan areas in the United States, foreign-born workers made up a total of 78 per cent of the sample, 47 per cent of whom were undocumented (60 per cent of the total sample were Latinas or of Latin American origin) (Burnham and Theodore 2012). The median wage for caregivers and housecleaners was \$10 an hour, and \$11 for nannies.¹⁵ Wages, of course, vary depending on whether employees are live-in or live-out, with the former earning 71 per cent less since room and board is included. Sixty per cent of the workers report that they spend over half of their income on rent. Thus a typical immigrant live-out worker earning \$10 an hour, working 40 hours a week ‘under the table’ (without payroll deductions) might earn \$1,600 a month. If 50 per cent went for rent, this would leave her with \$800 for food, transportation and other necessities. Thus to be able to save she would have to live on less than \$25 a day, irrespective of her number of dependents. If she was remitting the average share reported for Latin American immigrants in the United States of 15 per cent of earnings,¹⁶ she would be living on \$18.67 a day. If she remitted the average reported for immigrant women in Spain, 38.5 per cent of her wage income, she would be living on less than \$7 a day, and so on.

This example suggests that to generate savings requires a willingness on the part of the migrant to reduce her own consumption to a bare minimum, foregoing entertainment and/or leisure (by working more hours or several jobs)—not to mention any investment in furthering her own education or training. It also illustrates how the high cost of housing in

destination countries may explain why live-in domestic work is an attractive proposition for women who migrate on their own, for it allows them to begin saving almost immediately.¹⁷ For many immigrants, the top priority in the initial years abroad is repaying the debt incurred for their migration, often a precondition to saving for other purposes.

Both points shed insight on why women may remit a higher share of their earnings than men. Live-in domestic work is an occupation primarily available only to women, thus women in such employment, irrespective of their lower earnings, should be able to remit a higher share of their earnings than men who are employed in jobs where they must house and feed themselves from their earnings. A broader explanation of this phenomenon must consider gender roles and the construction of gender identity. If migrant women are mothers who have left their children in their home country, it is likely that they will place their children’s welfare before their own.¹⁸ Moreover, such behaviour is reinforced by social norms where women are made to feel guilty for having left their children or elderly parents behind, a guilt that is partially assuaged by spending little on themselves. In addition, social pressures may work differently by gender such that women feel more obliged to respond to family emergencies in the home country or maintain material and emotional ties to a greater number of people, factors that would result in women remitting a larger share of their incomes (Moré et al. 2008).

If migrant women are remitting such a high share of their income, they are accumulating very little as savings in the host country for their own personal use, be it to meet an emergency such as temporary unemployment or a health crisis or for the purpose of their own accumulation of assets. Few surveys have collected data directly on migrant savings in the destination country. The only sex-disaggregated data is from a follow-up study based on 2000 US census data for Salvadorian immigrants in Washington DC. In this small sample of remitters (n=150), 67 per cent of the men but only 38 per cent of the women held savings in either El Salvador or the United States. The gender gap narrows considerably in terms of those

who hold savings only in El Salvador: 35 per cent of the men versus 20 per cent of the women (Gammage 2007: 262). This suggests that immigrant men are more likely than women to hold savings in the United States. Unfortunately, information was not reported on the amount of their respective savings, whether these were formal or informal savings, their intended use or the characteristics of the remitters.

With the recent policy interest in reducing the transfer cost of international remittances and facilitating investment in the migrant-sending country, there has been growing attention to whether migrants have bank accounts in either the host or home country.¹⁹ Among the few studies that report such results by sex is Orozco's (2013) analysis of his 2008 survey of Latin American immigrants in the United States from six countries. He found that 64 per cent of the men but only 51 per cent of the women owned US bank accounts (*ibid.*: 15). Nonetheless, a qualitative study in this same period of 44 women migrants from Colombia, Ecuador, El Salvador and Honduras residing in Boston found a much higher share held bank accounts in the United States: 77 per cent. Moreover, 48 per cent held bank accounts in their home country, and 43 per cent owned accounts in both places (IIUD 2008: 35).

Most studies of those holding bank accounts in the migrant-sending countries do not disaggregate their results by sex. The 2007 Bendixen-IDB survey of Latin American immigrants in Spain found that 23 per cent had bank accounts in the home country (Bendixen-IDB and Ministerio de Economía 2007). According to Orozco's 2003–2004 survey of 2,800 remittance senders from 12 Latin American countries residing in five major US metropolitan areas, 27 per cent had bank accounts in their country of origin (Orozco et al. 2005).²⁰ In his analytical work on the determinants of the amount remitted yearly—and controlling for demographic factors, migration characteristics and several additional variables for the degree of interconnection to the home country—he found that having a bank account in the home country increased the absolute amount remitted by 9 per cent.²¹ In this same regression, holding all else constant, being female as

opposed to male reduces the total value of remittances by 9 per cent. From this one might deduce that female migrants are probably less likely to have a bank account in the home country.

If female migrants are less likely than their male counterparts to be able to save or own a bank account in either the host or home country, it is probably less likely that they will be able to accumulate assets on their own, independent of their families of origin, for a potential return home. Thus the use of the remittances sent to household members at home becomes all the more important in the study of migrant women's potential for asset accumulation. But before turning to these remittance patterns, it is important to consider the extent to which immigrants accumulate assets other than bank accounts in the host country, since such would likely reduce the total volume of foreign savings being remitted to the country of origin.

There are a number of reasons why immigrants might prefer to accumulate assets in the host country rather than at home, such as relative economic conditions in the two locations or because the migration project is intended to be permanent or becomes so after a number of years. The latter is often signalled by family unification processes, such as when a husband or wife is able to send for their spouse and children. This is most likely to happen when the migration has gone well in terms of stable employment and the ability to save (to finance the costs of bringing the family) and is often linked to legal status and homeownership.

According to the 2007 Spanish National Immigrant Survey, of those born in Latin America, 25 per cent are homeowners in Spain with slightly over three quarters of these holding a mortgage.²² Among immigrants born in sub-Saharan Africa, a slightly higher share are homeowners in Spain (27 per cent), while fewer hold a mortgage (72 per cent) (Colectivo IOE 2012: Table 74). This same survey provides information on other assets owned by immigrants: of those from Latin America, 6 per cent own businesses, 3 per cent stocks and 2 per cent loans granted to third parties. The figures for immigrants from sub-Saharan Africa are similar: 5 per cent, 2 per cent and 1 per cent, respectively (*ibid.*: Table

98). This is exactly the kind of data that needs to be gendered for a comprehensive analysis of the use of migrants' foreign savings.

The literature on Latin American migration to Spain highlights the allure of homeownership in the boom period preceding the 2008 financial crisis, when mortgage rates were low and these were easy to obtain.²³ Herrera (2012) argues that women were often those most interested in homeownership, for the stability it offers in terms of family unification. Unfortunately, data are unavailable on whether Latin American women in Spain are more likely than men to become homeowners.²⁴

There is some information for the United States that suggests immigrant women have been able to become homeowners at similar rates to immigrant men. Gammage (2007: 263-65) reports that, according to US 2000 census figures, Salvadorians there almost doubled their rate of homeownership in the 1980–2000 period. Of those who arrived since 1980, roughly one third are homeowners, and female homeowners slightly exceed male homeowners. The near parity may, of course, be due to joint ownership of homes by spouses, a common practice in the United States, and the fact that it frequently requires two incomes to come up with the down payment for a mortgage.

Various studies have noted that migrant women are more likely than migrant men to aim to settle permanently in the country of destination, which has implications for asset accumulation strategies (García and Paiewonsky 2006). This pattern may be related to differences in migrant women's and men's marital status if, for example, single, separated, divorced and widowed women are overrepresented among female migrants compared to male migrants. Such is suggested, for example, in the study of Colombian migrants from the Metropolitan Area of the Central West (AMCO) region to Spain, where unpartnered migrants appear more likely to settle abroad than those who are partnered and women are overrepresented among the former (INSTRAW-IOM 2008).

What has been most studied in this regard is the situation of couples and the different gendered experiences of married women and men in the host country (Pessar 1986, 2003; Hondagneu-Sotelo 1994; Mahler 1999; Goldring 2001; Pérez Orozco et al. 2008). To the extent that migrant women experience greater personal autonomy and more egalitarian household relations while abroad, in large part related to their ability to earn their own incomes, they may be more reluctant to plan for an eventual return to the home country. In contrast, men may experience a greater loss of status in the host country, combined with a potentially higher status at home due to their migration, encouraging plans for such an eventual return.²⁵ Such considerations suggest that women may be more eager than men to establish roots abroad and engage in asset accumulation in the host as compared to the home country, as Pessar (1986) has shown for Dominican migrant women in the United States.²⁶

Data on naturalization for both Spain and the United States suggest that immigrant women are more likely than men to become citizens. Of those born in Latin America (over 18 years of age) residing in the United States in 2010, 27 per cent of the men and 34 per cent of the women are naturalized US citizens; women thus represent 53 per cent of the foreign-born citizens from this region.²⁷ Prior to 2005, Spain offered an easier path to legal migration as well as citizenship compared to the United States. In the case of Ecuadorian immigrants in Spain, it is estimated that over one-quarter have become citizens, 56 per cent of whom are women (calculated from Herrera et al. 2012: 37). While citizenship is a strong indicator of intentions to remain in the host country, it also facilitates transnationalism, making it easier to travel home for short visits or engage in circular migration. Thus while citizenship would make it more likely that immigrants investments in assets would take place in the host rather than home country, it does not preclude asset accumulation in the country of origin.

Finally, another factor that influences whether and what migrant women and men accumulate abroad or at home, as well as the level of remittances they send to their households of origin, is what they already own

when they embark on the migration project. The 2007 Spanish National Immigrant Survey collected data on property ownership in the country of origin at the time of migration that are reported by sex. As Table 2.1 shows, there are important differences by gender depending on the region of origin, although a similar share overall of immigrants from Latin American and sub-Saharan Africa (around 71 per cent) own no major assets. Whereas there is no apparent gender gap among Latin American immigrants, among those from sub-Saharan Africa, men are much more likely than women to own

major assets prior to their migration and to be owners of every type asset. Latin American women immigrants in Spain are slightly more likely than their male counterparts to already own a dwelling but less likely to own agricultural land, livestock or a vehicle at the time of their departure; there is a minimal difference in prior business ownership, which only characterized around 1 per cent of the immigrants. The smallest gender gap in the case of African immigrants is also in terms of business ownership, which overall is slightly more frequent than among Latin American immigrants.²⁸

TABLE 2.1
Incidence of property ownership in country of origin, by sex, Latin American and African immigrants in Spain (%)

Region of origin	Sex	Dwelling	Agricultural lands	Livestock	Business	Vehicle	No property
Latin America and the Caribbean	Male	23.6	7.1	1.5	1.5	4.4	70.7
	Female	24.9	5.1	0.7	1.2	1.6	71.3
	Total	24.3	6.0	1.1	1.3	2.9	71.0
Sub-Saharan Africa	Male	22.6	19.6	9.8	3.5	4.6	69.3
	Female	16.5	14.6	4.0	2.7	2.9	77.1
	Total	20.9	18.2	8.2	3.3	4.1	71.5

Note: Refers to immigrants 'strictly defined', which excludes those 65 years of age and older who are retired or unemployed and those 16 to 64 years of age with higher education who are not underemployed.

Source: 2007 Spanish National Immigrant Survey as reported in INE (2009: Table A.12).

Unfortunately, similar sex-disaggregated data are not available for immigrants in the United States. Orozco's 2003–2004 survey of remitters in five US cities gathered some information on US Latino immigrants' economic interactions with their home

countries, but the results are not reported by gender. For example, 10 per cent of those surveyed report having a mortgage loan in the home country, 12 per cent help their family with mortgage payments and 3 per cent own a small business (Orozco et al. 2005: 55). It is

worth noting that only the information on whether the remitter helped their family with mortgage payments would likely show up in a household survey on the use of remittances.

In sum, the available data on whether international migrants accumulate assets in the countries of destination or origin are fragmented and unsatisfactory for our purposes. The most we can say is that some immigrant women in Spain and the United States have been able to gain a degree of economic autonomy through migration via their ability to purchase real estate or save sufficiently to establish a bank account in the host country. The limited evidence available on the latter process suggests that they do so at lower rates than male migrants, either because they are less likely than men to be economically active or due to their lower wages and the tendency to remit a higher share of their earnings. At the same time, there is some supporting evidence for the hypothesis that migrant women might have a greater tendency than migrant men to want to settle permanently in the host country, predisposing them to accumulating assets in the host country, propositions that also require further study.

Our main purpose in this sub-section was to draw attention to how asset accumulation by women and men in their country of origin is linked to whether or not they strive to accumulate assets in the destination country and depends on what assets they already own at home prior to their departure. Homeownership and other asset accumulation by migrants abroad does not, of course, preclude the possibility that they will also engage in asset accumulation in the home country, particularly if the migration project has been successful. But it would probably make it less likely unless the migrant has plans to eventually retire in the home country. In the latter case, the level of remittances sent to the household of origin may depend on whether the migrant is investing directly in the host country, but the odds improve that remittances might be used in joint ventures with family members at home, asset accumulation strategies that might potentially show up in household surveys. We now turn to what we can learn about women's and men's remittance behaviour from existing survey data.



WHAT DO WE KNOW

3.

WHAT DO WE KNOW? REMITTERS, RECIPIENTS AND THE USE OF REMITTANCES

Relatively few studies based on large-scale surveys include data on the gender of the remittance sender or the recipient (Pfeiffer et al. 2008). When gender is introduced, even as a control variable, it tends to refer to the sex of the head of the remittance-recipient household, which tells us very little about who may be making the decisions over the use of remittances or benefiting from them.²⁹ In this section, after an overview of migration and remittance trends in Latin America and Africa, we summarize the available sex-disaggregated data from large-scale surveys undertaken in these regions and, where possible, draw comparisons among international and internal migrants as well as among remitters and recipients.

3.1

Migration and remittances in Latin America and sub-Saharan Africa

Latin America and Africa present contrasting trends in the relative importance of international and internal migration and, within the former, of overseas versus intra-regional migration. The relative importance of women in these flows also varies in these two world regions.

According to the *World Bank Migration and Remittances Factbook 2011*, in 2010 the stock of emigrants from countries in Latin America and the Caribbean to other countries of the world, including intra-regional migration, amounted to 30.2 million people or 5.2 per cent of the region's population. The comparable figure for sub-Saharan Africa was 21.8 million or 2.8 per cent of the population (World Bank 2011: 27, 33).³⁰ With respect to immigration these trends are reversed, with the stock of immigrants within sub-Saharan African

countries reaching 17.7 million people (2.1 per cent) and only 6.6 million (1.1 per cent) within Latin America.

A primary difference, then, between the two regions is in the relative importance of intra-regional migration. In 2010 the destination of the great majority of Latin American emigrants, 84.8 per cent, was high-income Organisation for Economic Co-operation and Development (OECD) countries, with intra-regional migration accounting for only 12.9 per cent of the total. For sub-Saharan Africa, the primary destination was intra-regional, accounting for 63 per cent of the stock, with only 24.8 per cent located in high-income OECD countries (ibid.).³¹

The *World Bank Factbook* does not report the share of international migrants who are women. According

to data of the United Nations Population Division (UNFPA), in 2013 women made up 51.6 per cent of the emigrants from Latin America and the Caribbean and 45.9 per cent from Africa (UN ECOSOC 2013).³²

In 2010 international remittances to Latin America and the Caribbean totalled an estimated \$58.1 billion, approximately 18 per cent of the total flow of remittances to developing countries. For sub-Saharan Africa, the comparable figure was \$21.5 billion, and 7 per cent of the total flow (ibid.: 28, 34). Since 2004 the relative share of Latin American and the Caribbean

in the measured, total international remittance flow has fallen while that of sub-Saharan Africa has grown.³³ Remittance data, however, are difficult to measure precisely since an important share of international remittances is sent through informal channels and thus not captured by official statistics. In much of Africa, for example, the great majority of remittances from intra-regional migration are sent home through informal channels (Sander 2003; Hughes et al. 2007), which may result in an under-estimation of the participation of this region in the international flow of remittances.³⁴

3.2 Who are the remitters?

We know much more about the gender of who receives international remittances than we know about who sends them. Most of the available information on remitters is based on the reports of recipients of remittances rather than on information provided by the senders themselves. Those who have investigated migrant networks at both points note that remitters and recipients do not always agree on how much is sent, with what frequency, to whom or for what purpose (Wong 2006; García and Paiewonsky 2006). In addition, a migrant may send remittances to various people in different households, just as households may receive remittances from various migrants, complicating a gender analysis of the pattern of remittances and, particularly, inferences over who determines their use.

First, we draw once again on the 2007 Spanish National Immigrant Survey to consider the propensity to remit by gender. In this survey of 15,465 individuals 16 years and older who have resided in Spain for at least one year, 40 per cent are from Latin America and 5 per cent from sub-Saharan Africa (INE 2009). As Table 3.1 shows, there are different patterns depending on the region of origin, with immigrant women from Latin America showing a higher propensity to remit than their male counterparts,³⁵ but the opposite trend among those from sub-Saharan Africa, where the gender gap is also much wider. The median annual remittance sent by immigrants by gender, nonetheless, shows the same trend for the two regions, with that of men surpassing women; the gender gap among African immigrants is once again much wider.

TABLE 3.1
The propensity to remit and median remittance, by sex, Latin American and African immigrants in Spain

Region of origin	Propensity to remit		Median annual remittance (euros)	
	Men	Women	Men	Women
Latin America and the Caribbean	60.3%	64.2%	2,290	2,054
Sub-Saharan Africa	72.3%	58.5%	1,679	862

Note: Immigrants defined as in Table 2.1.

Source: Compiled from 2007 Spanish National Immigrant Survey as reported in INE (2009: Tables 37 and 38).

Studies of Latin American immigrants in the United States, where men have dominated the migrant flow until recently, tend to report a higher propensity to remit among men and that they are a higher share of the remitters. For example, Orozco's 2007 survey in five US cities of Latin American immigrants from eight countries found that women constitute 44 per cent of the 1,250 remitters (Orozco 2013). He considers the share of women remitters to have grown substantially in recent decades. Among the Latin American source countries, the main exception to the historic trend in male dominance among migrants and remitters is the Dominican Republic (Donato 2010); a 2004 survey found that women make up 58 per cent of those who remit on a regular basis (Bendixen-IDB 2004).

Only one study of which we are aware has investigated the gender of remitters based on administrative data: Moré et al. (2008) for immigrants in Spain (where since 2006 remittance transfer companies, who in that year accounted for 72 per cent of the international transfers, have been required to maintain records on each transaction). Their study is based on the records of the 11 major companies operating throughout the country, from which they drew a sample of transactions for two randomly chosen working days; this procedure yielded a total of 55,443 transactions.³⁶ Table 3.2 provides the results of their analysis for the main remittance-recipient countries of Latin America and Africa.³⁷

TABLE 3.2
The remittance transactions of female immigrants in Spain, by country of origin, 2006

Country of origin (sample size) ¹	% Female Migrants (16 yrs. +)	% Female transactions	% Female total remittances	Female mean value (Euros) ²	Male mean value (Euros)	% Female contribution to GDP	% Male contribution to GDP
Latin America							
Argentina (n=288)	48	51.0	45.8	232	287	0.03	0.04
Bolivia (n=3,242)	57	73.3	72.6	459	476	5.96	2.25
Brazil (n=3,617)	63	75.6	72.0	445	537	0.03	0.01
Colombia (n=9,860)	58	67.8	64.7	349	400	0.80	0.44
Dominican Republic (n=5,047)	63	74.4	73.5	306	321	1.13	0.41
Ecuador (n=9,198)	52	64.2	60.6	326	380	2.13	1.38

Country of origin (sample size) ¹	% Female Migrants (16 yrs. +)	% Female transactions	% Female total remittances	Female mean value (Euros) ²	Male mean value (Euros)	% Female contribution to GDP	% Male contribution to GDP
Peru (n=833)	53	50.5	53.6	279	247	0.17	0.14
Africa							
Ghana (n=122)	na	32.8	24.0	138	213	na	na
Mali (n=117)	na	71.8	74.1	283	253	na	na
Morocco (n=1197)	31	39.7	38.5	233	245	0.31	0.49
Nigeria (n=76)	na	43.4	43.9	446	438	na	na
Senegal (n=609)	15	57.8	50.4	176	237	0.99	0.97

Notes: na = not available.

¹ Sample size = number of transactions during two random business days

² Mean value per remittance

Source: Compiled from Moré et al (2008); based on a sample of 55,443 transactions of 11 remittance transfer companies in Spain.

A comparison of the first two columns tells us whether women are over-represented among the migrants who carry out remittance transactions. Among Bolivians, for example, while women constitute 57 per cent of the registered immigrants 16 years and older in Spain, in 2006 they made 73 per cent of the transactions to Bolivia. Women are over-represented among those making the transactions to every single Latin American country and even in the two African countries for which all the information is available, despite women from Morocco and Senegal representing a much lower share of the migrants from their respective countries.

The dominant share of transactions by women for most of these countries could reflect either a higher propensity to remit among women and/or that women tend to send remittances home more often than men. Based on their prior survey research on immigrants in Madrid, Moré et al. (2008) argue that both factors converge to explain the high share of female transactions in the total. In their 2007 Madrid survey, 80 per cent of female immigrants remitted at least once during the previous year, while only 75 per cent of male immigrants did so; the gender gap narrowed in their 2008 survey, to 76 per cent versus 74 per cent (already capturing some of the immediate effect of the 2008 financial crisis). Also, their

Madrid surveys revealed that women tend to send remittances home more often than men: 9.5 versus 8.8 times per year. One other factor, however, could be biasing these results on transactions in favour of women: if household members pool their savings and women carry out the remittance transaction on behalf of all because they are the administrators of the household's finances and/or have more time available or more flexible work schedules to attend to this task.

Moré et al. (2008) assume that in most cases these transactions probably represent individual rather than collective remittances.³⁸ This is partly supported by the fact that the share of the total volume of remittances sent by women for most countries tends to be lower than the share of female transactions. Hence, the mean value of each remittance transaction tends to be lower for women than men, reflecting both the higher number of transactions made by women and their lower average earnings. The mode for the full sample of transactions to all countries was only 100 euros, while the median was 196 euros for women and 200 euros for men.

Drawing on their previous studies on Madrid, Moré et al. (2008) explain some of the variation in the mean amount remitted by country. They note that this varies with the length of time the migrant has been in Spain and is captured by an 'M' curve, with remittances peaking at two moments in time: after one to three years (when the migrant may be remitting to repay the migration debt) and in the ninth year (when the migrant may be planning for the return home and, for example, remitting to purchase a home in the country of origin). They thus explain the higher mean value of transactions from Bolivia and Brazil shown in Table 3.2 by the fact that migrants from these countries represent the latest wave of Latin American immigration to Spain; the majority of migrants from Ecuador and Colombia came in the early 2000s and by 2006 would be expected to remit less on average than previously.

Moré et al. (2008) also report that the average amount remitted is associated with the familial relationship

between the remitter and recipient, always being higher when the beneficiary is a spouse or a child. In a 2007 survey of Ecuadorians in Baleares, Spain, they found that if the spouse is the beneficiary, the migrant sends an additional 525 euros over the average yearly remittance; for each additional child in Ecuador, the remittance increases by 490 euros per year. In their 2007 survey of all immigrants in Madrid they found that each additional child increases the average remittance by 642 euros per year. These analyses, unfortunately, were not disaggregated by gender of the remitter but do establish the importance of considering a migrant's marital and family status in any analysis of remittance behaviour.³⁹

The main conclusion of the Moré et al. (2008) study is that the majority of remittances being sent from Spain—and particularly to the countries with the largest volume of remittances (in order of magnitude, Colombia, Ecuador, Dominican Republic, Brazil and Bolivia)—are being sent by women from their own earnings. Applying the respective female share of the volume of remittances to the total volume to each country recorded by the Spanish Central Bank for 2006, they calculate the relative contribution of female and male migrant remittances to each country's gross domestic product (GDP) in that year. For some countries, such as Bolivia, this contribution is quite remarkable. In 2006 migrant remittances represented 8.25 per cent of Bolivian GDP, with migrant women's contribution being 6 per cent and that of men 2.25 per cent. Migrant women's contribution to GDP is also substantial and much higher than that of migrant men in Colombia, the Dominican Republic and Ecuador.⁴⁰

The other survey data available with information on the sex of the sender are based on that reported by survey respondents in the home country. The most complete nationally representative survey with sex-disaggregated data is the United Nations International Research and Training Centre for the Advancement of Women (UN INSTRAW) and International Organization for Migration (IOM) survey of 3,000 households carried out in Guatemala in 2007. Migration from Guatemala is principally to the

United States (the locale of residence of 98 per cent of migrants) and heavily male-dominated, with women constituting only 28 per cent of the total. A very high share of migrants, 85 per cent, send remittances back home; of those who remit, 26 per cent are women and 74 per cent are men (INSTRAW-IOM 2007: 22), thus women are only slightly under-represented among migrants who remit. But the volume of remittances sent by women constitutes only 19 per cent of the total remittance flow; thus the mean annual value of remittances sent by women, \$2,306, is much lower than that of men, \$3,376.

A very different pattern characterizes remittances to the AMCO region of Colombia, the second-largest region of international emigration from that country. Migration from here has favoured Spain (54 per cent of emigrants) over the United States (34 per cent); whereas women make up 54 per cent of the total emigrants to Spain, they represent 51 per cent of those to the United States (INSTRAW-IMO 2008: 23, 26). In a 2004 survey of 2,400 households, women made up 54 per cent of the remitters, while the volume of female remittances constituted a similar share of the total remitted.⁴¹

Few studies compare the remittance behaviour of internal and international migrants by gender. A study of the Sierra region of the Dominican Republic, one of the poorest regions in that country with a long history of migration, is indicative of some of the dramatic differences in the rewards to international as compared to internal migration. A 1994 survey of 400 farming households revealed that 49 per cent of them received remittances. Among the households with migrant children, women were reported to constitute 52 per cent of the migrants; of the total, 30 per cent resided in the United States with the remainder being migrants to urban centres in that country. US migrants were found to be more likely to remit (65 per cent) than internal migrants (48 per cent) and to remit a much higher amount (RD\$ 9,147 vs. RD\$1,315). Overall, men were more likely to remit than women (59 per cent vs. 46 per cent), but women remitted larger absolute amounts than men (de la Briere et al. 2002: 317). Unfortunately, this latter data were not broken down by locale of destination.

While the feminization of international migration has been a growing trend in Africa, women are still a smaller share of the international migrants, particularly with respect to intra-regional African migration. Surveys of remitters in the major cities of the United States and Western Europe reveal that the great majority of remittance senders from Ghana and Nigeria are men. In the case of Ghanaians, women range from 33 per cent of the remitters in London to a high of 43 per cent in the major cities of the US East Coast (Orozco 2013: 28).

With respect to intra-regional migration, a 2006 survey of 4,700 immigrants in South Africa from five neighbouring countries found that over 83 per cent of the migrants from Botswana, Lesotho, Mozambique and Swaziland were male (Hughes et al. 2007: 34-35). Historically, cross-border migration to South Africa has been overwhelmingly male since it was tied to employment in the mines. With the end of apartheid, restrictions on immigration have loosened, encouraging greater female migration to that country although they still represent a small share of the total flow. Gender-disaggregated data on remitters are only available on those from Zimbabwe, where women migrants represent 56 per cent of the total, a much higher share than from other neighbouring countries. The share of male migrants who remit money, 86 per cent, was somewhat greater than the share of female migrants, 82 per cent, who do so; data were not reported on the relative or absolute amount that they remit. Female migrants (75 per cent), however, were more likely to remit goods than male migrants (65 per cent) (ibid.). This may be related to the fact that women in Zimbabwe are actively engaged in intra-regional trade. It also illustrates the point that estimates of the volume of remittances that do not take into account remittances in kind may underestimate both total remittances and the participation of women in remittance flows.⁴²

Another gendered aspect of remittance behaviour is that a number of studies have found women to be more stable remitters, sending money back home more frequently than men (Pérez Orozco et al. 2008). The number of times that migrants remit is important for two reasons. On the one hand, remittances

that are sent monthly provide a steady income flow to households in the country of origin who depend on them for their survival. On the other hand, frequent remitting raises the cost of the transaction, lowering the net remittance received by those at home.

In their study of remittance transactions in Spain, Moré et al. (2008) conclude that women immigrants end up paying more to send money back home than do men precisely because they send money in smaller amounts and more often. Remittance transfer companies in that country tend to charge a fixed commission within certain bands, which increases only slightly as the amount of the transaction increases.⁴³ They demonstrate that women migrants remitting to Brazil end up paying 0.56 per cent more per transaction than men; for Argentina, the additional cost amounts to 0.39 per cent, for Ecuador, 0.19 per cent, and so on.

Thus gendered behaviour that is potentially beneficial to families carries an economic penalty.

There are also some indications in the qualitative literature that women prefer to send remittances through home delivery services, such as informal couriers, which are even more expensive than remittance transfer companies or banks. Salvadorian female migrants in the United States, for example, prefer these couriers, who are often women,⁴⁴ because they offer a broader range of services, such as carrying letters, photographs and gifts. They are also considered more trustworthy than commercial services and offer intangible services, such as being able to report back to the remitter first hand on the status of the relatives at home and on whether their remittances are being used as intended (Santillan and Ulfe 2006), thus forming part of the social capital accumulated by migrant women.

3.3 Who are the recipients?

The available data on the incidence of the receipt of remittances across Latin America for the mid-2000s show considerable variation across countries. As Table 3.3 shows, the incidence reported in the various Bendixen-IDB public opinion surveys⁴⁵ ranges from a low of 2 per cent in Brazil to 38 per cent of the adult population in the Dominican Republic. The majority of countries fall in the mid-range, with 14 per cent to 19

per cent of the adults surveyed receiving remittances. It is finally becoming standard practice in the surveys funded by the Inter-American Development Bank (IDB) to at least collect and publish data on the recipients by sex. In most countries women represent over 50 per cent of the recipients, reaching a high of two thirds in Brazil and Ecuador.⁴⁶ The exceptions to this general trend for Latin America in the table are Haiti and Peru.⁴⁷

TABLE 3.3
Share of individuals who receive international remittances and gender of the recipients, Latin America

Country/ year of survey	Sample size (adults)	Incidence of recipients	n=recipients	Female share of recipients
Bolivia 2005	1,523	11%	168	52%
Brazil 2004	3,500	2%	70	65%
Colombia 2004	1,004	16%	231/489 ¹	56%

Country/ year of survey	Sample size (adults)	Incidence of recipients	n=recipients	Female share of recipients
Central America 2003	3,024	23% El Salvador 28% Guatemala 24% Honduras 16%	685	54% El Salvador 52% Guatemala 58% Honduras 52%
Central America 2007 ²	3,403	19%	647	58%
Dominican Republic 2004	2,999	38%	1,133	57%
Ecuador 2003	3,320	14%	476	66%
Haiti 2006	1,724	31%	534	47%
Mexico 2003	3,263	18%	583	63%
Mexico 2006	2,415	17%	411	56%
Paraguay 2006	3,377	10%	338	na
Peru 2005	1,612	10%	161	46%
Latin America (8 countries) ³ 2003–2004	na	na	1,850	72%

Notes: na = not available.

¹ In Colombia, recipient households were over-sampled, hence two numbers are reported, with the second being the basis for the gender share.

² Includes six countries with the following incidence of recipients: Costa Rica, 10%; El Salvador, 26%; Guatemala, 22%; Honduras, 26%; Nicaragua, 17%; Panama, 5%; the sex of the recipient was not reported by country.

³ Includes Colombia, Cuba, the Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana and Nicaragua.

Source: All except the last entry compiled from Bendixen & Associates and IDB; see references for full citations. The last entry, an average for eight Latin American countries, is drawn from Orozco et al. (2005: 33).

Data from other surveys and qualitative studies suggest that the receipt of remittances may be even more female-biased in regions where the heaviest migration is concentrated. In the AMCO region of Colombia, women represented 71 per cent of the recipients of international remittances in 2004, much higher than the national figure reported in Table 3.3 for that same year of 56 per cent (INSTRAW-IOM 2008: 59). Similarly, the 2003–2004 surveys of remittance recipient households undertaken by Orozco et al. (2005) in eight Latin American countries suggest a much higher total average share of female recipients, 72 per cent, than in the national surveys reported in this table.

Who receives the remittances in the household of origin partly depends on the gender of the migrant as well as on their familial position in the household of origin. Thus where international migration has been heavily male-dominated, such as in Guatemala, one might expect that remittances by married men would most often go to their wives, whereas in countries where female international migration dominates remittances by married women would go to their husbands. However, qualitative studies have shown that married female migrants often prefer to send remittances to their mother or another female relative, often the person who is caring for their children.

For example, in the community of Vicente Noble in the Dominican Republic, where female migration to Spain was initiated in that country, married women migrants initially sent their remittances to their spouse. Husbands, however, were not always trustworthy in using the remittances for the purpose that their migrant wives desired, sometimes using these for their own personal consumption. Over time the general pattern in this community has become for married women to remit to female relatives, often to those caring for their children (García and Paiewonsky 2006), a pattern also reported elsewhere, such as in Honduras (Petrozziello 2011) and Guatemala (Moran-Taylor 2008).

It has been reported that in El Salvador married men prefer to send remittances to their own mothers rather than their wives as a form of exerting control over their spouse. The mother is expected to monitor the behaviour of the migrant's wife, ensuring her chastity as well as that remittance income be spent in accordance with his wishes (Santillan and Ulfe 2006). In Colombia a similar pattern has been noted of migrant men sometimes remitting to someone other than their spouse to control their behaviour, but in this case by remitting to another man (Pérez Orozco et al. 2008).

In terms of familial position, the Orozco et al. (2005) summary of eight Latin American surveys shows that, overall, remittance recipients are about equally divided between parents (22 per cent), siblings (22 per cent) and spouses (20 per cent) of the remitter, but there is considerable variation by country; unfortunately, information is not reported on the sex of the recipient. Spouses are the most frequent recipients in Guatemala (28 per cent)—where the majority of remitters are married men, per the INSTRAW 2007 survey—and El Salvador and Guyana (23 per cent each), whereas parents of the remitter lead the list of recipients in Ecuador (34 per cent).

The main conclusion that can be drawn from these patterns for Latin America is that women are favoured as the remittance recipients by both female

and male remitters, but probably for different reasons. Female remitters prefer women because they are usually the principal caregivers for their children or of elderly parents in the home country. Male remitters prefer women because women in this region are often the managers of their household's finances, thus if married they tend to remit to a spouse and if unmarried (or do not trust their spouse) they remit to their mother.

Turning to Africa, the only comparative quantitative data that we found on remittance recipients are for three countries—Ethiopia, Kenya and Uganda—from surveys carried out in 2010 by Bendixen & Amandi for the World Bank. The great advantage of these particular surveys is that they collected data on the incidence of individuals receiving remittances from both international and internal migrants. As Table 3.4 shows, in all three of these countries it is much more frequent for individuals to receive remittances from internal migrants than international migrants. The case of Uganda particularly stands out, with 72 per cent of the respondents receiving remittances from internal migrants. However, this does not mean that international migration is not an important phenomenon in these countries. In both Ethiopia and Uganda, 39 per cent of the respondents, and in Kenya, 35 per cent, report that they had a relative who resided outside the country. Rather, less than half of the individuals with a relative residing outside the country receive remittances. The range in the share of adults who receive international remittances in these three African countries—14 per cent to 18 per cent—is not too different, however, from the mid-range for Latin America. A main difference between international and internal migration is in terms of the amount of funds that are remitted. The median amount received by recipients from international migrants was \$120 five times a year in Ethiopia, \$105 seven times a year in Kenya and between \$101 and \$200 two to three times a year in Uganda.⁴⁸ In contrast, the great majority of recipients received less than \$50 from internal migrants (the frequency was not reported).

TABLE 3.4

Share of individuals who receive international or internal remittances and gender of the recipients, Africa

Country/ year of survey	Sample size (adults)	Incidence of recipients ¹	n=recipients	Female share of recipients
Ethiopia 2010	2,412		338	45%
	International	14%		
	Internal	22%		
Kenya 2010	2,243		314	41%
	International	14%		
	Internal	24%		
Uganda 2010	2,421		436	39%
	International	18%		
	Internal	72%		

Note: ¹ Refers to regular remittance receivers. Those who receive remittances were also asked whether they received remittances infrequently; another 4% of individuals in Ethiopia and 4% in Kenya responded in such a manner (no information was provided for Uganda). Source: Bendixen & Amandi and World Bank (2010a, b, c); see references.

The only question reported by sex in these African surveys was with respect to the gender of the remittance recipient.⁴⁹ Table 3.4 shows a much different pattern than that of Latin America, with the majority of those receiving remittances (between 55 and 61 per cent) reported to be men. These surveys also asked about the relationship of the recipient to the remitter, and in all three countries the largest group of recipients (ranging from 36 per cent in Uganda to 47 per cent in Ethiopia) are siblings of the migrant, followed by other kin (uncles/aunts, cousins, nephews/nieces, etc.). Spouses represent only 5 per cent of the recipients in Uganda and 10 per cent in each of the other two countries. Since sex-disaggregated data on the remitters and their marital status are not available, it is difficult to explain these trends.⁵⁰

A small survey of Nigerian remitters in the United States, where men represented the majority of the

remitters, also found that the majority of recipients, 70 per cent, are men and usually either the parent or spouse of the sender (Orozco 2013). This implies that married women are probably more likely to send remittances to their husband while married men remit to their father. Orozco considers this an unusual pattern and speculates it might be due to the difficulty in Nigeria of receiving remittances from abroad, which often involves someone in the household travelling great distances to physically receive the cash. In addition, security concerns might also explain why the great majority of recipients are men. He contrasts these findings with those regarding Ghanaian immigrants in the United States and Europe whom he surveyed, who report that 57 per cent of the recipients are female.

With respect to intra-regional migration, another study of migration from Lesotho to South Africa

illustrates how the marital status of migrants differs by gender, influencing to whom they remit. The majority of migrant men are married and they remit primarily to their wives. In contrast, most female migrants are unpartnered (being single or, increasingly, female household heads with children) and remit to a parent, a child or other relatives (Crush et al. 2010).⁵¹ According to these authors, the gender of the recipient depends on whether the remitter is a daughter from a male- or female-headed household; if the remitter is a household head herself, she will either remit to the caretaker of her young children, who is usually a woman, or to the eldest son or daughter.

A question that has not been well addressed in the literature is whether the remittance recipient is the person making the decisions over the use of the remittances; rather, this is usually assumed rather than investigated. This is a critically important question for the study of whether there are gender differences in the use of remittances and, particularly, the potential for women to accumulate assets from remittances. In the case of Lesotho, Crush et al. (2010) suggest that regardless of the gender of the remitter, it is the recipient who decides how remittances are spent. In their study they found little conflict over the use of remittances since the vast majority of these funds are used to meet basic needs and there is little discretionary income. They find that by administering the remittances, the wives of migrant men play a greater role in household decision-making but that their potential autonomy is combined with greater workloads and responsibilities. Moreover, when conflict occurs it is not so much over the use of remittances as over the share of earnings that men remit—the strategic decision—which wives often find to be too small, given the needs of the household.

Of the Bendixen-IDB public opinion surveys, only the 2003 Ecuador remittance study asked recipients who decides on how the remittance money is spent, and 80 per cent answered that it was the recipient. In this survey, 29 per cent of the recipients are parents and a

similar share are siblings of the sender (Bendixen-IDB 2003). The 2004 Colombian survey of remittances to the AMCO region also posed this question. Recipients, who are usually either a parent or sibling of the remitter, generally have considerable discretion over the use of remittances. In 71 per cent of the households, decisions over the use of remittances are made primarily by the recipient rather than the sender, and in the remaining cases by either the remitter or both of them together (Garay Salamanca and Rodríguez Castillo 2005: 47). However, neither of these studies addressed whether there are gender differences in this pattern.

Qualitative studies suggest that the amount and ultimate purpose of the remittance is subject to negotiation between the remitter and recipient and is often the source of tension and conflict (García and Paeiwonsky 2006). Petrozziello (2011), in her study of Honduran migrants to the United States, argues that it is the family's needs in the country of origin rather than migrant aspirations that drive this decision. She notes, “both male and female remitters mentioned feeling trapped, impotent or guilty, even powerless to decide over remittance use” (2011:59). After years of separation, remittances are often the main link between the migrant and his or her children. Moreover, migrant women, in particular, often feel extremely guilty for having left their children behind and for their dependence on other family members—primarily other women—to care for them, and thus they are hesitant to impose their own wishes or even plan for their own future.

Suro (2005), reporting on qualitative field work carried out in conjunction with the Bendixen-IDB surveys in 2003 in Ecuador, Mexico and Central America, notes that to the extent that remittances are intended for basic necessities, the migrant remitter has little control over how these are spent. But whenever a portion of the remittances is intended for investment purposes, the remitter plays a much more active role.⁵² We explore this insight in the subsequent empirical work on Ecuador.

3.4 The use of remittances

There are several ways that information on remittance use can be gathered—for example, according to the principal use or allowing for multiple purposes, with the number of observations in this latter case being the total uses reported. The most precise measure of remittance use requires recipients to report on the actual amount spent for each purpose. This was the method followed in the 2007 Guatemala INSTRAW-IOM survey, analysed below. The advantage of first considering the information from the Bendixen-IDB surveys for Latin America is that they asked the same question consistently across countries, “How is the money used?” and report it in a similar fashion by category of expenditure.⁵³ While the Bendixen-IDB surveys do not report this information disaggregated by sex of the recipient, we present it here principally to establish the degree of heterogeneity across countries.

It is fairly well established in the migration literature that the majority of remittances are used to meet the daily living expenses of recipient households and to

enhance their standard of living. And this is, indeed, what Table 3.5 confirms with respect to Latin America in the early to mid- 2000s. The share of recipients who report daily expenses (including health expenditures) as the primary use varies from a low of 45 per cent in Bolivia to a high of 84 per cent in El Salvador, with the most frequent figure being almost two thirds. The share of recipients who report education as the primary use also varies, from a low of 2 per cent in Ecuador to a high of 21 per cent in Bolivia. A not insignificant share of the respondents report investing in a business (probably including everything from purchasing a business to expanding it or providing working capital for its operations), ranging from a low of 1 per cent in Mexico to a high of 17 per cent in Bolivia. Investing in real estate (the purchase of as well as improvements or expansion of the dwelling) is reported less frequently than business investment as the primary use in all countries. Finally, the share that reports savings as the primary purpose ranges from 4 per cent to 19 per cent.

TABLE 3.5
Uses of remittances as reported by the recipient, Latin America (%)

Country/ year of survey	Daily expenses	Education	Business	Real estate	Savings	Other	Total ¹
Bolivia 2005	45	21	17	4	12	1	100
Brazil 2004	46	13	10	7	9	15	100
Colombia 2004	68	12	7	3	4	3	97
Dominican Republic 2004	60	17	5	4	5	6	97
Ecuador 2003	61	2	8	4	8	17	100
El Salvador 2003	84	4	4	0	4	2	98
Guatemala 2003	68	7	10	0	11	3	99
Honduras 2003	77	10	4	0	4	3	98
Mexico 2003	78	7	1	1	8	4	99

Country/ year of survey	Daily expenses	Education	Business	Real estate	Savings	Other	Total ¹
Mexico 2006	57	13	5	2	14	6	97
Paraguay 2006	53	12	15	1	19	0	100
Peru 2005	60	21	8	1	6	3	99

Note: ¹ The total does not always add up to 100% since 'don't know' responses are not shown here. See Table 3.3 for the sample size. Sources: Bendixen & Associates-IDB; see references for full citations to each public opinion survey. The data reported here are drawn from the initial report on each country; data in later reports by Bendixen comparing country findings differ slightly from those presented here, perhaps due to rounding.

It is not clear how these surveys handled the repayment of loans, particularly those incurred for the remitter's migration. It may be that debt repayment is captured in the category 'other', but that would not explain why this category is so low in countries such as Bolivia, El Salvador, Paraguay and others. Migrating abroad is expensive, particularly doing so without legal documents. In Ecuador the cost of migrating to the United States without documents in 2010 was frequently cited as \$10,000, which included three tries across the Mexican border.⁵⁴ One of the reasons international migration is often a family rather than an individual project is because it requires household and other family members to pool resources, either by mortgaging or selling assets or borrowing from various sources to finance the trip. Repaying the migration debt, particularly when it involves an outstanding debt to a *coyote* (trafficker), is often the first order of business once the migrant has been able to start saving in the host country (Gammage 2007; Arteaga 2010).

The surveys of recipient households carried out by Orozco in eight Latin American countries in 2007 asked respondents about all of the uses to which remittances were put in the previous year. These show a great diversity of purposes and that the share of households that use some portion of remittances for investment in human or physical capital is quite significant. The most frequent use is the purchase of food, indicated by 82 per cent; half as many indicate expenditures on medicines (48 per cent) and education (38 per cent). Housing was indicated by 36 per cent, but it is not clear whether this category includes rental of dwellings and

other housing-related expenses (such as utilities) as well as their purchase, construction and/or expansion. Only 8 per cent indicate business investment as one of the uses, while 19 per cent report savings. The category of loan repayment was only included explicitly in five of these surveys, and an average 16 per cent indicate that a portion of the remittances sent are for this purpose. Only the questionnaire for El Salvador included the option of indicating that some portion was used to repay a mortgage, and 13 per cent indicate this purpose, which could be for a home and/or a business (Orozco et al. 2005: 35).

The first household survey of which we are aware to collect and publish data on the use of remittances by gender is the 2007 INSTRAW-IOM survey, which has the additional advantage of having collected data on the value of remittance expenditures by category. Thus this information can be analysed from the perspective of the gender of both the recipient and the remitter to compare whether there are notable differences in the allocation of remittances. Table 3.6 considers first the use of remittances by the gender of the recipient, who is likely to be the respondent to the household questionnaire. Comparing the distribution of expenditures by summary categories, there does not appear to be any notable difference among female and male recipients. The largest gap (of only 2 percentage points) is with respect to the use of remittances for household consumption, with 48 per cent of the value of remittances being reported as used for this purpose by female and 50 per cent by male recipients. Otherwise, the more interesting differences by gender are with

respect to certain sub-items. For example, in terms of consumption, women appear more likely to spend remittances on household goods (which may or may not include consumer durables such as appliances), whereas men are more likely to spend remittances on 'other' consumption, which potentially could include entertainment items such as liquor and tobacco products. In the category of investments, female recipients

appear more likely to spend remittances on the purchase of real estate and the construction of dwellings (a combined 10.6 per cent) than male recipients (7.4 per cent), a difference of three percentage points. The only other gender difference of this magnitude is with respect to savings, with male recipients more likely than female recipients to accumulate remittances as savings.

TABLE 3.6
Distribution of the value of remittances, by use and the gender of the recipient and remitter, Guatemala, 2007 (%)

Use:	By sex of recipient:			By sex of remitter:		
	Total	Women	Men	Total	Women	Men
Consumption	48.8	48.1	50.2	48.8	49.8	48.5
Food	40.8	40.1	42.2	40.8	41	40.7
Clothing	3.6	3.6	3.5	3.6	4.4	3.4
Transp/comm.	1	0.9	1	3.6	1	0.9
Other	2.9	0.5	3	1	3	2.9
Household goods	0.5	2.9	0.5	0.5	0.3	0.5
Social investment	13.4	13.8	12.6	13.4	14.3	13.2
Health	6.9	6.8	6.9	6.9	7.5	6.7
Education	6.5	7	5.6	6.5	6.9	6.5
Intermediate consumption¹	15.2	15.5	14.4	15.2	12.6	15.8
Investment & savings	22.7	22.6	22.8	22.7	23.2	22.5
Real estate purchase	6.9	7.3	6.2	6.9	6.5	7
Dwelling construction	2.6	3.3	1.2	2.6	1	3
Machinery purchase	0.6	0.7	0.5	0.6	1.1	0.5
Animal purchase	0.2	0	0.7	0.2	0	0.3
Insurance	1.4	1.5	1.2	1.4	0.4	1.6
Savings	10.9	9.8	13.1	10.9	14.3	10.1
Total	100	100	100	100	100	100
	\$3.9b	\$2.6b	\$1.3b	\$3.9b	\$0.748b	\$3.2b

Notes: 1 Intermediate consumption includes working capital for production, rental of installations and other expenses.

Source: Compiled from INSTRAW-IOM (2007): Table 7, p. 34, and Appendix Table 9.

Analysing the use of remittances from another point of view, by the gender of the remitter, the largest gap by major category is with respect to intermediate consumption, with remittances from male migrants (16 per cent) for this purpose exceeding those from female migrants (13 per cent). Otherwise, the gender differences are with respect to certain sub-items, primarily the purchase and construction of real estate (where male remitters are favoured) and savings (which favours female remitters).

A comparison of the use of remittances according to the recipient and sender in this table reveals certain consistencies. For example, 10 per cent of the total remittances sent by male migrants are utilized for the purchase of real estate and/or the construction of dwellings, which is similar to the 11 per cent of total remittances received by women that are used for this purpose. Further, the 14 per cent of total remittances sent by female migrants as savings parallels the 13 per cent of total remittances received by men for this purpose. One would need to match such data by the familial relationship of the woman and man, however, to conclude that men are remitting to their wives for the purpose of purchasing or constructing a home and/or improving or expanding the couple's current dwelling.⁵⁵ Moreover, it is difficult to conclude whether this pattern is revealing a consistent gender preference without data on who is actually making the decision over the expenditure; it could in fact be joint decision-making by the couple, illustrating why this is an important question to pursue in household surveys.

Qualitative studies have shown that female migrants as well as remittance recipients are very interested in using remittances for asset accumulation, and

particularly for housing acquisition or improvement. A study of female migrants in Boston from four Latin American countries found that over half of the 44 women considered acquiring or improving a house one of the main objectives of their migration and that almost three quarters had remitted funds home for this purpose (IIUD 2008: 34). This same study interviewed female remittance recipients in Ecuador, El Salvador and Honduras and found that among those who did not already own a home, acquiring such was a priority, as has also been found in Mexico (Pauli 2008); and among those who owned their own dwellings prior to migration, home improvements were a frequent use of remittances, including of any savings that could be generated by them through the good management of the remittances they received.

The Institute for International Urban Development (IIUD) study found that many female remitters and recipients were interested in eventually acquiring or starting up a business, taking care of housing needs and building up savings usually came first. Among the Latin American women migrants in Boston, opening up a business was viewed as something one might do on returning to the home country with accumulated savings rather than as a use for current remittances (IIUD 2008).

Overall, the available data suggest that the 'remittance pessimism' of those who would like to see these harnessed for economic development might be misplaced. A not insignificant share of remittance recipients is utilizing remittances for investments in human capital, real estate, savings and businesses. The pessimism is likely related to the fact that business development is usually not the primary use of remittances.

3.5 The role of remittances in business development

One of the great interests in remittances is whether these can potentially reduce credit constraints in countries with imperfect credit markets and facilitate entrepreneurial activities, encouraging women and men to either start or expand a business. To the extent

that women tend to have less access to credit than men due to their lower levels of education and training and/or access to collateral, not to mention their gender (i.e., discrimination in formal credit markets), credit constraints may be one of the reasons that

women in developing economies have smaller businesses than men (Powers and Magnoni 2010; UNDAW 2009).⁵⁶ A question that has not been sufficiently explored is whether remittances have a positive effect on women's entrepreneurship.

Studies based on surveys of businesses generally tend to find a greater impact from migration and remittances than studies based on household surveys, and a few of these studies suggest that migration and remittances have a positive effect on female entrepreneurship, primarily by relaxing credit constraints. Woodruff and Zenteno (2001) analysed a sample of 6,000 micro-enterprises in urban Mexico and found that in 1998 the average value of capital invested in male-owned firms was \$4,691 and in female-owned firms was \$2,686. Controlling for a range of individual and business characteristics, and utilizing instrumental variables, migration to the United States was associated with an average 22 per cent gain in the average business size (as measured by capital invested) for male-owned firms and a 43 per cent gain for female-owned firms compared to if migration had not taken place.⁵⁷

Acosta's (2007) study, based on a nationally representative household survey for El Salvador, also suggests that remittances reduce women's credit constraints. In this survey, households that received remittances were more likely to own a business (16.5 per cent) than those that did not (13.6 per cent). Probit regression analysis revealed that holding other household and community characteristics constant, the household being a remittance recipient is positively and significantly associated with the probability of business ownership by women, particularly rural women. This may reflect the fact that women are more credit constrained than men, thus remittances fill this need.

Other studies based on household surveys that only control for the gender of the household head and not that of the business owner do not find any significant effect. In the Dominican Republic, a household survey of seven communities chosen to be nationally representative revealed that remittance-recipient households were less likely to own a business than those that did not receive remittances, 11 per cent vs. 19 per cent (Amuedo-Dorantes and Pozo 2006). Utilizing simultaneous probit models to predict the likelihood of receiving remittances and of owning a business, male headship was significantly associated with the probability of owning a business and female headship with the receipt of remittances. This study raises the important question of reverse causality—that business ownership may attract remittances because they are a good investment rather than that remittances increase the likelihood of setting up a business.

Vasco (2011) studied the probability of owning a rural business in Ecuador, utilizing the 2005–2006 Living Standards Survey (*Encuesta de Condiciones de Vida*, or ECV) and instrumental variable analysis. He found that neither international migration nor the receipt of remittances increases the probability of owning a rural business and that the sex of the household head has no significant effect. He concludes that to expect a positive relation between remittances and business ownership the conditions must be in place—sufficient infrastructure, marketing channels, etc.—for business investment to be a reasonably attractive proposition.

We did not find any studies that take into account what would seem to be key variables for an analysis of the relationship between gender, remittances and business ownership: who in the household receives the remittances, who decides over their use and the gender of the business owner.

3.6 Summary

While the volume of research on migration and remittances has grown considerably over the past decade, all too many studies fail to consider the gender of the remitter or the recipient or who is actually making the decisions over the use of remittances. Thus the evidence available on how and why gender matters is fragmentary and inconclusive, particularly for Africa but also Latin America where these processes have been studied in more depth.

A major distinguishing factor between these two regions is the gender composition of international migrants. Whereas there is a relative gender balance among international migrants from Latin America, a more male bias is evident in those from Africa. Within each region there are also marked contrasts in the gender composition of international migrants depending on the country of destination. In Africa, where intra-regional migration is still more quantitatively important than migration overseas, the male bias appears most acute with respect to intra-regional flows focused on South Africa, with the exception of migrant flows from Zimbabwe. In Latin America, different patterns characterize migration to the United States and Spain, with men tending to dominate the former flow, such as from Mexico and Guatemala, and women the latter, particularly from the Andean region.

Besides the composition of the migrants, the other crucial variable conditioning the gendered pattern of remittances is the propensity to remit. In the few studies with this information regarding Latin American migrants, the propensity to remit mirrored the gender composition of the migrant flow, being somewhat higher for Latin American female immigrants in Spain and Guatemalan and Mexican male immigrants in the United States. The composition of remitters by gender, as well as of the remittance flow, follows a similar pattern.

For Africa, among immigrants in Spain, the propensity to remit was much higher among men than women.

Among those from Zimbabwe in South Africa, men are more likely to remit money and women to send remittances in-kind. Overall, with a few exceptions, migrant men from sub-Saharan Africa tend to constitute the majority of remitters and send the greatest volume of remittances. That men are more likely to send monetary remittances and send the bulk of these may also relate to the fact that migrant women are more likely not to be in the labour force in the country of destination if they have migrated as dependents for purposes of family unification or else because they earn so much less than do men.

Nonetheless, most studies suggest that irrespective of the gender wage gap among immigrants in the host countries, women remit a higher share of their wages than do men. They also tend to remit smaller amounts more frequently, making them more stable remitters for households in the home country.

With regards to the gender of remittance recipients, the most abundant evidence is for Latin America, which confirms that the recipients are overwhelmingly female. Africa, on the other hand, shows a mixed pattern. Whereas intra-regional male migration centred on South Africa has tended to result in women, particularly wives, being the majority of recipients of remittances in countries such as Lesotho, a different pattern appears to characterize Ethiopia, Kenya, Uganda, and perhaps Nigeria, with men dominating among the recipients. Whether this pattern is explained by more patriarchal modes of household administration of finances in these African countries remains to be studied; the survey data available (as with most surveys) do not distinguish between who receives and who administers the remittances.

While the data for Latin America tend to support the argument that the majority of remittances are used for daily expenses and to enhance the standard of living of recipient households, there is great variation across the region. This is partly related to measurement problems; as was shown, it makes a difference how this question

is posed. Also, not all surveys separate out human capital investments in health and education. However measured, a not insignificant share of households are using remittances for investments in housing, businesses and savings. Qualitative studies for Africa suggest that the use of remittances for daily expenses is of even greater importance in this region than in Latin America, although some recipient households also manage to invest in physical and financial assets.

It is difficult to draw out patterns in the gendered use of remittances since we know relatively little

about how decisions over the use of remittances are made. Previous studies for both Africa and Latin America suggest that, to the extent that remittances are used for basic living expenses, the decision over their specific allocation is likely to be made by the remittance recipient or administrator. Remitters are more likely to be involved in the decision over the use of remittances if such represent discretionary income, above the household's basic needs, and particularly if funds are destined for investment purposes, a hypothesis we investigate in a subsequent section.

CONTEXT AND METHODS



4.

CONTEXT AND METHODS: ECUADOR AND GHANA

Ecuador and Ghana are relatively small countries, both geographically and in terms of total population: 14.7 million and 25 million in 2011, respectively. In 2011, their human development index (HDI) ranks were #83 and #135, placing Ecuador in the high and Ghana in the medium human development groupings (UNDP 2011: 163–64). The two countries are representative of their respective regions to the extent that they are among neither the poorest nor better off countries in either Latin America or Africa. Both are rapidly urbanizing, with the share of urban population in 2011 reaching 68 per cent in Ecuador and 52 per cent in Ghana (ibid.).

Ecuador's gender inequality index (GII) rank is similar to its HDI rank, #85, while Ghana improves over its HDI to #122 among countries in the world. Table 4.1 presents some of the components of the GII that explain these relative rankings. The gender gap in those having attained some secondary education or above is much larger in Ghana, although a higher proportion of men over the age of 25 appear to have attained this level in Ghana as compared to Ecuador. With respect to the other component of the empowerment dimension of the GII, the share of female

seats in congress, women in Ecuador are much better represented than in Ghana. Ghana shows near gender parity in labour force participation rates; female labour force participation is much lower in Ecuador than in Ghana and there is a significant gender gap. These data indicate the extent to which the traditional male breadwinner model characteristic of Latin America still prevails in Ecuador; in Ghana it is likely that this model has never been the norm, given the active participation of rural women in agriculture.

TABLE 4.1
Gender inequality index (GII), Ecuador and Ghana

	GII rank	Some secondary education (%)		Female seats in congress (%)	Labor force participation rate (%)		Maternal mortality rate	Adolescent fertility rate	Birth control usage (%)
		Female	Male		Female	Male			
Ecuador	85	44.2	45.8	32.3	47.1	77.7	140	82.8	73
Ghana	122	33.9	83.1	8.3	73.8	75.2	350	71.1	24

Source: UNDP (2011: Table 4)

With respect to reproductive health, women in Ghana face a maternal mortality rate over twice that of Ecuador and also have a lower contraceptive prevalence rate. However, the adolescent fertility rate is lower in Ghana than in Ecuador. Women in Ecuador have a total fertility rate of only 2.4 whereas in Ghana it is 4.0. Also worth mentioning is that intimate partner violence against women is more prevalent in Ghana than Ecuador. According to their respective demographic and health surveys for 2008 and 2011, over one third of women in Ghana experienced either physical or emotional violence during the previous 12 months compared to 14 per cent in Ecuador (Oduro et al. 2014).

Ecuador and Ghana have different marital and inheritance regimes, and these are much more favourable to women in the former (Deere et al. 2013). In Ecuador, the default marital regime is partial community property

where all property acquired during marriage (except for inheritances) is considered to be jointly owned by the couple. In Ghana, the default regime is separation of property, thus in the case of divorce women do not have a right to property acquired by their husband during marriage. With respect to inheritance, in Ecuador all children of either sex inherit equally from each parent; in Ghana the law is silent on this matter. The differing marital and inheritance regimes largely explain the much larger gender wealth gap in Ghana compared to Ecuador; as noted earlier, among couples, married women own only 19 per cent of couple wealth in Ghana and 44 per cent in Ecuador (*ibid.*).

In the sub-sections below we first provide a summary of the relevant migration and remittance trends in each country and then describe the household asset surveys on which the subsequent analysis of gender, remittances and asset accumulation is based.

4.1 Migration and remittances in Ecuador

Ecuador ranks as one of the top 10 Latin American and Caribbean countries for both emigration and immigration. For 2010, it was estimated that 8.3 per cent of its population of approximately 13.6 million reside in other countries:⁵⁸ in rank order, in Spain, the United States, Italy, Venezuela and Chile (World Bank 2011). Immigrants account for 2.9 per cent of its population, two thirds of whom are refugees (mainly from Colombia) (*ibid.*: 108).

International emigration from Ecuador began in the 1970s, oriented principally towards Canada, the United States and Venezuela (Herrera et al. 2012). In the 1980s it focused primarily on the United States and was largely characterized as male, rural migration from the southern highlands. That began to change in the 1990s as Italy, Spain and other European countries were added as new destinations at the same time that the migrant population became more diverse. By the end of that decade, international migration began to rival internal migration, particularly rural-urban migration, which was slowing down.⁵⁹

After a decade of structural adjustment policies and recurring political crises, a major financial crisis occurred in 1999, followed by dollarization of the economy the next year, provoking massive emigration from the country between 1999 and 2002, largely directed toward Spain.⁶⁰ This wave of emigration was even more diverse than the previous one, being much more urban and internally dispersed, better educated and female (Jokisch and Pribilsky 2002; Herrera 2006; Hall 2008). According to the 2005–2006 ECV, between 2000 and 2005 239,349 Ecuadorians left and had not returned. Of these, 58 per cent are in Spain, 24 per cent in the United States, 11 per cent in Italy and the remainder in other countries, principally in Latin America (Viteri Díaz n.d.: 18). Worth noting is that, according to this source, 43 per cent of these emigrants left children under the age of 18 at home.

By the mid-2000s Ecuadorians represented the largest group of Latin American migrants in Spain and, according to Spanish census data, numbered almost half a million, 51.6 per cent of whom were female

(Herrera et al. 2012). While Spain was the preferred destination in the 2000s, the number of Ecuadorians migrating to the United States continued to grow over this decade so that, according to US census data, the stock of migrants reached 564,631 in 2010, slightly larger than that in Spain (ibid.).

One of the particular characteristics of Ecuadorian migration to Spain has been the increasing number who have acquired Spanish citizenship, estimated as slightly over one quarter of the current stock of Ecuadorians in that country and 56 per cent of whom are women (calculated from Herrera et al. 2012: 37). Thus one of the gendered features of Ecuadorian migration to Spain is that female migrants are more likely than male migrants to become permanent immigrants, with the full rights that such implies, including the ability to return to Ecuador either temporarily or in circular migration.

In 2010 Ecuador ranked eighth in the list of top remittance recipient countries in Latin American and the Caribbean, with an estimated \$2.5 billion received. The flow of remittances dwarfed that of net foreign direct investment (\$1 billion) and net overseas development assistance (\$0.2 billion) in 2008 (World Bank 2011), and represents the second major source of foreign exchange after petroleum exports. According to Central Bank data, in 2006 remittances reached a high of 7.4 per cent of GDP, falling thereafter to 3.5 per cent of GDP in 2011. After peaking in 2007 at \$3.1 billion, remittances fell as a result of the global financial crisis through 2010, finally increasing again to an estimated \$2.7 billion in 2011 (Herrera et al. 2012: 31).⁶¹ According to the 2010 census, 7.5 per cent of households received international remittances in the previous year, with a slightly larger share of households in the highlands (8.9 per cent) as compared to the coast (6.6 per cent) receiving them, a trend mirroring the regional pattern of source of emigration (ibid.: 47).

Several empirical studies examine the impact of remittances on Ecuadorian development, although those focused on whether remittances decrease poverty and inequality do not always agree. Acosta et al. (2007), in their study of 11 Latin American countries,

analyse Ecuador's 2004 Integrated Household Survey, which shows around 4 per cent of households nationally receiving remittances. They find that households with migrants are less likely to be poor and that remittances have a modest impact on reducing poverty overall, with some variation depending on how poverty is measured; the largest impact is on poor households that receive remittances.

Other studies rely on the 2005–06 ECV survey, which reveals that the great majority of remittance recipients, 57 per cent, are located in the top two quintiles of the income distribution while 22 per cent are located in the poorest two quintiles (Calero et al. 2009: Table 2). Analysis by Olivie et al. (2008: 50) of this same data suggests that the distribution of the volume of remittances is even more concentrated, with 77 per cent accruing to households in the upper and only 6 per cent to the lower quintiles. They carried out a 2007 follow-up survey of a sample of the remittance recipient households in the ECV to gather more precise data on the remitters, including whether these migrants had been employed prior to their migration. They found that 45 per cent of the remitters were unemployed prior to departure, illustrative of the role of Ecuador's economic crisis at the turn of the century in spurring the exodus. With this estimate they establish a more precise counterfactual comparison regarding the impact of migration and remittances on poverty levels. They find that remittances have no significant impact on overall poverty; moreover, the impact on the distribution of income is moderately negative.

The Calero et al. (2009) study focuses on the impact of remittances on human capital, and they find that remittances increase school enrolment in Ecuador by an average 2.6 per cent. The impact is even larger on girls, in rural areas and among the poor. This finding is consistent with the Acosta et al. (2007) study, which found that Ecuador is one of six of the 11 Latin American countries studied where remittances are associated with an increase in schooling attainment. Calero et al. (2009) highlight the impact of remittances in safeguarding education investments in the face of aggregate shocks. Ponce et al. (2011) focus on

the role of remittances in health outcomes in Ecuador. Utilizing the 2005–2006 ECV, they find that remittances do not have a significant impact on long-term child health outcomes as measured by height-for-age and weight-for-age z scores. However, they have a positive effect on household health expenditures,

particularly on preventive measures (vaccinations and deworming) and on treatment when health shocks occur. None of these previous studies, however, consider whether the gender of the migrant or the remittance recipient makes a difference to household outcomes, a topic that requires future study.⁶²

4.2 Migration and remittances in Ghana

According to the *World Bank Factbook*, in 2010 Ghana's stock of emigrants represented 3.4 per cent of its population of approximately 23.8 million (World Bank 2011).⁶³ The top five destinations, in order of magnitude, are Nigeria, Côte d'Ivoire, the United States, the United Kingdom and Burkina Faso. A particular characteristic of its emigration pattern is the large share, 46.9 per cent, of its tertiary-educated population that resides in other countries, ranking in the top 10 among sub-Saharan African countries in this regard. While considered a low middle-income country, it is also one of the top 10 sub-Saharan African countries for immigration, with immigrants accounting for 7.6 per cent of its population, principally from neighbouring Côte d'Ivoire (World Bank 2011: 124).

The first wave of significant emigration from Ghana took place in the 1970s, linked to the oil boom in neighbouring Nigeria. Various factors combined in the 1980s to both diversify the countries of destination and increase the pace of emigration, including the expulsion of over 1 million Ghanaians from Nigeria in 1983, political instability and the deleterious effects of the structural adjustment policies carried out under the military government of Jerry Rawlings. Ghanaians started migrating in greater numbers to other countries in Africa, Europe and North America, among them a growing share of women migrating on their own (Brydon 1992; Wong 2006).

The World Bank (2011:124) estimates that in 2010 international remittances to Ghana amounted to only \$119 million, considerably smaller than net foreign direct investment inflows (\$2.1 billion) and net over-

seas development assistance (\$1.3 billion in 2008). The trend in the volume of remittances reported by the World Bank differs considerably from that reported by the Bank of Ghana, which shows that this reached \$1 billion by 2003. Moreover, various researchers argue that the Bank of Ghana's own estimates severely underestimate the volume of international remittances since the majority are sent through informal channels (Wong 2006; Mazzucato et al. 2008). These authors suggest that international remittances represent between 10 per cent and 13 per cent of Ghanaian GDP. Thus it is difficult to conclude that international remittances in Ghana play a relatively minor macro-economic role compared to countries such as Ecuador.

According to the 1998–1999 Ghana Living Standard Survey (GLSS4), 8 per cent of Ghanaian households receive international remittances (Mazzucato et al. 2008: 109). The GLSS collects information on both internal and international remittances. It reveals that 35 per cent of households receive remittances from internal sources; however, included in this figure are income transfers from those who live in the same village or town, thus it is not strictly a measure of internal migrant remittances.⁶⁴ With respect to the total volume of remittances received, 40 per cent are international (3 per cent from Africa and 37 per cent from overseas), 13 per cent are local transfers and the remainder, 48 per cent, are the result of internal migration (ibid.: 108). A main differentiating factor between internal and international remittances is the average annual amount received, which is \$410 for overseas, \$126 for intra-regional and \$114 or less for internal remittances.⁶⁵

This survey reveals that women constitute 33 per cent of the international remitters.⁶⁶ The mean value of annual remittances sent by men, \$461, considerably exceeds the amount sent by women, \$306 (Mazzucato et al. 2008: 111). Conforming to the pattern for other African countries shown in Table 3.4, men are the recipients of 62 per cent of the volume of remittances (irrespective of location of the remitter) and women only 38 per cent (ibid.: 110).⁶⁷

Analysis of the 2005–2006 GLSS5 suggests that the share of households receiving international remittances has remained about the same as in the earlier GLSS survey at 8.4 per cent. Excluding transfers among households in the same community, the share receiving internal remittances constitute 26.9 per cent. Women make up 37.8 per cent of the total remitters: 33.6 per cent of those remitting from another African country, 35.7 per cent of those remitting from overseas and 37.6 per cent of those remitting from an internal destination.⁶⁸

With respect to internal migration, women have been found to be more likely than men to migrate because of family-related reasons and less likely to migrate for job-related reasons (Castaldo et al. 2012). An emerging phenomenon in the last two decades is the migration of teen-age girls and young women predominantly from the three northern regions to work as porters carrying head loads in the markets of the large cities in the southern portion of the country. The motivation to migrate of many of these young girls is to acquire assets and other goods in preparation for marriage or to establish their own business (Opare 2003; Awumbila and Ardayfio-Schandorf 2008).

A number of studies have investigated the relationship between migration and remittances and welfare, poverty and inequality. Litchfield and Waddington (2002) and Ackah and Medvedev (2010) examine the relationship between internal migration and welfare, measuring the latter by household consumption levels, and find a positive relationship. Using data from the 2005–2006 GLSS, the latter study focuses on migrant-sending households and addresses the selectivity issue by using a two-stage

procedure. Ackah and Medvedev (2010) find that households that have sent out at least one internal migrant have a higher per capita consumption level than households that do not have internal migrants. The welfare impact of migration and remittance flows between Ghana's urban and rural areas was the focus of a study by Boakye-Yiadom (2008). Using data from the 1998–1999 GLSS and a methodology that adjusts for selectivity-bias, he constructed counterfactual scenarios to estimate the impacts of migration on the consumption expenditure of migrants as well as the impacts of remittances on that of recipient households. The study's findings highlight the importance of anticipated welfare gains and personal characteristics in migration decisions. There is also support for the positive selectivity of both urban-to-rural and rural-to-urban migrants; in other words, migrants gained more than non-migrants would have gained if they had migrated. Also, compared to female-headed urban households, male-headed urban households tend to send larger amounts of remittances to rural residents. This finding is consistent with the cultural norm in Ghana, where greater responsibility is placed on men to maintain their households of origin.

Quartey's (2006) study concentrates on international remittances. He creates a pseudo-panel comprising households from the 1991–1992 and 1998–1999 surveys and finds that international remittances are associated with a significant increase in welfare. In addition, these remittances minimize the impact of negative shocks among households headed by farmers of food crops. Adams et al. (2008) investigate the relationship between receipt of remittances and poverty, using the 2005–2006 GLSS to compare the predicted welfare of internal and international remittance-receiving households with the counterfactual of no remittances. They find that there is a larger reduction in the incidence of poverty and the poverty gap among international remittance-receiving households compared to those that receive internal remittances. Poor households in Ghana are more likely to receive internal remittances than they are to receive international remittances. Since the average value of international remittances

is estimated to be about four times larger than internal remittances, the authors argue that this can explain why international remittances have a larger impact on poverty reduction. Adams et al. (2008) also find that remittances increase inequality—measured by the Gini coefficient—among international remittance-receiving households by a much larger proportion than is the case for internal remittance-receiving households. International remittance-receiving households are concentrated at the upper end of the consumption expenditure distribution, thus explaining the worsening of the Gini coefficient among such households.

None of these studies has an explicit gender focus. However, the study by Guzmán et al. (2008) based on the 1998–1999 GLSS analyses the impact of both internal⁶⁹ and international remittances on household consumption expenditures, highlighting differences by the sex of the head of the recipient-receiving household and that of the remitter. While headship is an imperfect indicator of the remittance recipient, some of their results are worth highlighting. First, in terms of the descriptive statistics, female-headed households constitute 31 per cent of all households. Female heads who receive international remittances are more likely to be married (44 per cent) than those who receive internal remittances (35 per cent) or who do not receive any remittances at all (34 per cent). Households that receive international remittances show similar expenditure patterns whether they are headed by a woman or a man, and they differ from those receiving internal remittances or no remittances at all by dedicating a smaller share to food and a larger share to consumer and durable goods. Comparing female- and male-headed households by group, however, female heads tend to allocate more than male heads to expenditures on education and health overall. When analysed according to the gender of the remitter (irrespective of their location), the expenditure shares tend to be very similar.

In their fractional logit analysis of the determinants of expenditure shares, the authors find that controlling for individual and household characteristics, remittances consistently affect household expenditure

shares in female-headed households but not in male-headed households (*ibid.*). Net of income effects, female heads who receive international remittances have significantly lower expenditures on food and greater expenditures on consumption and durable goods, housing and other goods; education expenditures are not significant. Female heads who receive internal remittances, in contrast, have significantly higher expenditures on health and education.

Once Guzmán et al. (2008) turn to the remitter as the unit of analysis, they find no significant differences in expenditure patterns by gender. They thus introduce several variables to control for the potential influence of the remitter over a household's expenditure pattern, including the remitter's relation to the head (whether close, if a spouse, child or sibling, or more distant), the frequency of remitting (assuming that if more frequent this might be associated with more control by the remitter), and whether the remitter resides abroad or in Ghana. With these controls, the sex of the remitter influences expenditure patterns. Female remitters (compared to male remitters) show a statistically significant effect in lowering the share spent on food and increasing the share spent on health and other goods. Internal remitters (compared to international) are associated with a significant increase in food expenditures but a decrease in expenditures on housing and consumer and durables goods. If the remitter is the husband and the wife is the head, the share of education expenses increases, but when the wife is the remitter and the husband the head, this share decreases. The authors interpret this latter result as the stay-at-home husband exerting greater control over the education decision, a result they consider as being consistent with the intra-household bargaining literature that highlights the important role of women in investing in education. They also interpret the finding that female heads with international remitters spending more on consumer and durable goods, housing and other goods as being consistent with male preferences. What they do not take into account is that female heads with male international remitters might be exercising agency and accumulating assets in their own names, a proposition we will subsequently examine.

4.3

The household asset surveys

The evidence brought to bear on the analysis of the relationship between remittances and asset accumulation in subsequent sections draws on two nationally representative household asset surveys carried out as part of the Gender Asset Gap project.⁷⁰ This comparative project included six months of qualitative fieldwork in each country and the adaptation of the project's baseline questionnaire to each country context.

The Ecuador and Ghana surveys were based on two-stage random sampling. The Ecuador sample of 2,892 households is representative of rural and urban areas and the two major regional geographic and population groupings of the country: the highlands and the coast. In Ghana, a total of 2,170 households covering the 10 administrative regions of the country were surveyed. The surveys employed two instruments: a household questionnaire and an individual questionnaire. The former consisted of a household registry with the basic socio-economic information on each household member, an assets inventory (including detailed information on individual-level ownership and valuation) and several other modules that varied by country. The latter solicited information on respondents' financial assets and debts, their participation in major household and farm decisions and on marital and inheritance regimes, among other topics.

In Ecuador the protocol was to administer the household questionnaire to the principal couple, ideally together, with this status defined as the heterosexual adult pair (married or in a consensual union) who had the most knowledge about the household's assets. The qualitative fieldwork in this country had revealed that more precise answers on the valuation of assets was obtained if the couple could discuss among themselves and come to an agreement on what their assets might be worth if they sought to sell these today. The individual questionnaire was then administered to each partner separately, in a setting that guaranteed privacy. Due to time and cost constraints, the enumerators and respondents were not paired by sex.

Of the 2,892 households interviewed in Ecuador, 68.5 per cent are headed by a couple and 31.5 per cent by a non-partnered (i.e., single, separated, divorced or widowed) head (24.8 per cent by a female and 6.7 per cent by a male head) (Deere and Contreras 2011:19). The household questionnaire was administered to the couple jointly in half of the dual-headed households; in the other half, the household questionnaire was completed by only one spouse and information on asset ownership was collected separately from their partner when the latter completed the individual questionnaire.⁷¹

In Ghana, the household questionnaire was administered to the person most knowledgeable about the household's assets. Both respondents could be present for the household inventory. The individual questionnaire was administered separately and in privacy to each respondent. The protocol was for the interviewer and the respondent to be of the same sex. Of the 2,170 households interviewed in Ghana, 62.7 per cent had respondents with monogamous or polygamous partners. Non-partnered females comprised 24.6 per cent of respondents, and the remaining 12.6 per cent of households had non-partnered male respondents. Just over half of the couples were interviewed jointly for the household inventory.

The household questionnaire in each country collected information on family members and others who do not currently reside in the household but who have contributed to the household economically during the previous 10 years.⁷² While these data do not yield estimates of gross migration rates nor on the propensity to remit, they do provide a base to study the economic contribution of migrants to the asset accumulation patterns of households as well as of the relative importance of international versus internal migration to this process.

4.4

Migrants with economic relations to their households of origin

In Ecuador, 15.5 per cent of the households report that a migrant contributed economically to the household during the previous 10 years as compared to 24.5 per cent in Ghana. Breaking this figure down by location of the migrant for Ecuador, 12 per cent of the households have economic ties to an international migrant, 3.1 per cent to an internal migrant and 0.4 per cent to both.⁷³ For Ghana, 3.7 per cent have ties to an international migrant, 19.7 per cent to an internal migrant and 1.1 per cent to both.⁷⁴

Table 4.2 reports the distribution of households according to their locale of residence and the

destination of the migrant.⁷⁵ In Ecuador, a relatively urbanized country, urban households are much more likely than rural households to have an international migrant; rural households are more evenly distributed in terms of the location of their migrants, although international migration also predominates. Ghana, a more rural but rapidly urbanizing country, demonstrates a different pattern since internal migration is much more common than international migration. The main similarity between the two countries is that urban households are more likely than rural ones to have an international migrant.

TABLE 4.2

Distribution of households with economic relations to migrants, by urban and rural locale of household and location of migrants, Ecuador and Ghana.

(a) Ecuador

Location	Urban	%	Rural	%	Total	%
International	342,254	83.9	57,862	52.4	400,116	77.2
Internal	56,333	13.8	48,531	44.0	104,864	20.2
Both	9,469	2.3	3,978	3.6	13,447	2.6
Total	408,056	100.0	110,371	100.0	518,427	100.0

Note: Numbers have been weighted according to the sample expansion factors. Chi square test, based on n= 2892 (unweighted), p = 0.000
Source: Encuesta de Activos FLACSO-Florida (EAFF) 2010.

(b) Ghana

Location	Urban	%	Rural	%	Total	%
International	183,099	34.9	78,858	6.5	261,868	15.1
Internal	314,475	60.0	1,080,995	89.2	1,395,586	80.4
Both	26,464	5.1	51,482	4.3	77,918	4.5
Total	524,037	100.0	1,211,335	100.0	1,735,372	100.0

Note: Chi square test, based on n=2169 (unweighted), p = 0.000
Source: Ghana Household Asset Survey (GHAS) 2010.

As Table 4.3 shows, of the total migrants with economic ties to their households enumerated for Ecuador, 76 per cent currently reside outside of Ecuador while 24 per cent are internal migrants. There is a distinct gender pattern in the location of migration: women are much more likely to be international migrants than men, whereas men are more likely to

be internal migrants.⁷⁶ The opposite trend prevails in Ghana: 84 per cent of the total migrants are internal and men are more likely to be international migrants than women. Irrespective of location, Ghana also has a greater number of migrants per households, 1.67, compared to Ecuador's 1.51.

TABLE 4.3
Current migrants with economic relations to households, by sex and location, Ecuador and Ghana

(a) Ecuador

Location	Men	%	Women	%	Total	%
International	251,512	66.8	342,552	84.3	594,064	75.9
Internal	125,011	33.2	63,678	15.7	188,689	24.1
Total	376,523	100.0	406,230	100.0	782,753	100.0

Chi square, $p = 0.000$
Source: EAFF 2010.

(b) Ghana

Location	Men	%	Women	%	Total	%
International	303,512	17.5	154,788	13.3	458,299	15.8
Internal	1,430,011	82.5	1,012,482	86.7	2,442,493	84.2
Total	1,733,522	100.0	1,167,270	100.0	2,900,792	100.0

Chi square, $p=0.087$
Source: GHAS 2010.

In both countries international migrants with economic ties to their households of origin are much better educated than are internal migrants (Table 4.4). In Ecuador, 59 per cent of international migrants have completed secondary education and/or gone beyond in their studies, while only 38.5 per cent of internal migrants have done so. In Ghana, 46 per cent

of international migrants have completed secondary and tertiary education compared with only 23 per cent of internal migrants. Thus another factor that might explain the higher incidence of international migration from Ecuador as compared to Ghana, besides the more rural composition of the latter, is the overall higher level of education of migrants in Ecuador.

TABLE 4.4

Current migrants with economic relations to households, by level of education, sex and location, Ecuador and Ghana

(a) Ecuador

Location	Level	Men %	Women %	Total %
International	Primary only or less	25.6	15.3	19.7
	Some secondary	18.2	16.9	17.4
	Secondary completed	33.5	44.5	39.8
	Some tertiary and above	20.2	18.7	19.4
	Don't know	2.5	4.6	3.7
	Total	100	100	100
	N	251,510	342,552	594,062
Internal	Primary only or less	44.5	38.0	42.3
	Some secondary	15.1	16.1	15.4
	Secondary completed	14.5	24.6	17.9
	Some tertiary & above	24.8	12.2	20.6
	Don't know	1.1	9.0	3.8
	Total	100	100	100
	N	125,012	63,678	188,690

Chi square, international, $p = 0.420$; internal, $p = 0.747$

Source: EAFF 2010.

(b) Ghana

Location	Level	Men (%)	Women (%)	Total (%)
International	Primary only or less	3.3	1.3	2.6
	Some secondary	35.7	40.2	37.2
	Secondary completed	24.6	31.5	26.9

Location	Level	Men (%)	Women (%)	Total (%)
	Tertiary	20.9	16.1	19.3
	Other	15.4	10.9	13.9
	Total	100	100	100
	N	303,512	154,788	458,300
Internal				
	Primary only or less	6.6	15.0	10.1
	Some secondary	51.8	47.4	50.0
	Secondary completed	15.5	10.3	13.3
	Tertiary	12.3	6.1	9.7
	Other	13.8	21.2	16.9
	Total	100	100	100
	N	1,430,011	1,012,482	2,442,493

Note: 'Other' includes special school, Koranic school, don't know and missing.

Chi square, international, $p = 0.989$; internal, $p = 0.000$

Source: GHAS 2010.

Comparing education levels by sex, in Ecuador female international migrants are more likely than male international migrants to have completed only secondary education, while men are slightly more likely to have gone on for higher education, and a similar pattern holds for internal migrants; nonetheless, in neither case are the gender differences statistically significant.⁷⁷ Ghana shows a similar pattern to Ecuador with respect to international migrants and the lack of significant gender differences. Among internal migrants, on the other hand, the gender differences are statistically significant, in large part because migrant women are more likely than men to only have some primary education or only completed that level or some other form of schooling.

With respect to marital status, in both countries the great majority of migrants are married or in a

consensual union irrespective of their destination (Table 4.5). In Ecuador, the remainder are just about equally likely to be single (never married or in a consensual union) as formerly married (separated, divorced or widowed), irrespective of the destination of the migration. In Ghana, if not married or in a consensual union, migrants are more likely to be single than formerly married. But in both countries women who migrate internationally are more likely to be separated, divorced or widowed compared to international male migrants, who are more likely to be single. This implies that female international migrants are likely to be mothers. Unfortunately, the only information collected on children in our data sets is on whether the migrant has any children living in the remittance-receiving household. There is no information on children living with the migrant in the host country.

TABLE 4.5

Current migrants with economic relations to households, by marital status, sex and location, Ecuador and Ghana

(a) Ecuador

Location	Marital status	Men (%)	Women (%)	Total (%)
International	Single	17.0	10.1	13.0
	Married or consensual union	74.8	75.4	75.1
	Separated, divorced or widowed	7.7	13.6	11.1
	Don't know	0.5	0.9	0.7
	Total	100	100	100
	N	251,511	342,553	594,064
Internal	Single	12.8	10.3	12.0
	Married or consensual union	68.5	81.8	73.0
	Separated, divorced or widowed	18.7	7.8	15.0
	Don't know	-	-	-
	Total	100	100	100
	N	125,011	63,678	188,689

Chi square, international, $p = 0.009$; internal, $p = 0.254$

Source: EAFF 2010.

(b) Ghana

Location	Marital status	Men (%)	Women (%)	Total (%)
International	Single	20.9	10.3	17.3
	Married or consensual union	79.1	68.1	75.4
	Separated, divorced or widowed	0	21.7	7.3
	Total	100	100	100
	N	303,512	154,788	458,300

Location	Marital status	Men (%)	Women (%)	Total (%)
Internal	Single	18.5	9.9	14.9
	Married or consensual union	77.4	83.9	80.1
	Separated, divorced or widowed	4.2	6.2	5.0
	Total	100	100	100
	N	1,427,861	1,008,551	2,436,412

Chi square, international, $p = 0.001$; internal, $p = 0.000$
Source: GHAS 2010.

In Ecuador, 43 per cent of the migrants who contribute economically are children of the respondents,⁷⁸ 29 per cent are siblings and 17 per cent are other relatives (grandparents/children, aunts/uncles, cousins, etc.), with the remainder being spouses or parents. Children of the respondents predominate in internal migration (73 per cent of the total), which is thus less diverse with respect to family position. An interesting gender difference in Ecuador is with respect to spouses, with the share of migrants who are husbands exceeding those who are wives among international (8 per cent vs. 3 per cent) as well as internal (3 per cent vs. none) migrants. Three quarters of the migrants are in the 26–50 age group, with internal migrants tending to be younger than international migrants; there are no significant differences by gender.

In Ghana, the great majority of migrants who contribute to the household are also children of the respondents, irrespective of sex or location, with international migrants being slightly more diverse. A much greater share of male as compared to female migrants are spouses, whether they migrate internationally (11 per cent vs. 2.3 per cent) or internally (13 per cent vs. 1.6

per cent). The vast majority of migrants of both sexes and locations are in the 26–50 age group, although international migrants are slightly over-represented among those who are older and internal migrants among those younger than this age group.

Finally, in Table 4.6 the distribution of households that have economic relations with migrants is presented by household wealth quintile (with quintile 1 being the poorest) and the location of the migrants.⁷⁹ In both countries households with international migrants are concentrated in the top two quintiles of the distribution (52 per cent in Ecuador and 54 per cent in Ghana). Noteworthy in the case of Ghana is that a not insignificant share of international migrants are located in the poorest quintile, 24 per cent, a lower share than of internal migrants but a factor that could explain the greater poverty-alleviating role of international migration in Ghana than in Ecuador. The overall distributions for each country are driven by the respective weights of internal vs. international migrants, with international migration predominating in Ecuador and internal migration in Ghana.

TABLE 4.6

Households with economic relations to migrants, by wealth quintile and location of migrants, Ecuador and Ghana

(a) Ecuador

Quintile	1	2	3	4	5	Total
Location						
International	15.1	18.6	14.5	25.6	26.2	100%
N						400,115
Internal	20.5	16.3	34.8	14.6	13.8	100%
N						104,864
Both	5.7	14.8	60.4	10.6	8.5	100%
N						13,447
Total	16.0	18.1	19.8	23.0	23.5	100%
N						518,426

Chi square, $p = 0.000$

Source: EAFF 2010.

(b) Ghana

Quintile	1	2	3	4	5	Total
Location						
International	24.1	5.6	16.5	22.3	31.5	100%
N						261,868
Internal	30.7	15.7	16.9	20.4	16.3	100%
N						1,395,586
Both	7.6	9.2	19.5	8.7	55.1	100%
N						77,918
Total	28.7	13.9	16.9	20.2	20.3	100%
N						1,735,372

Chi square, $p=0.001$

Source: GHAS 2010.

The above information for the two countries on households with migrants who contribute economically will be employed in section 6 to examine the contribution of migrants to the accumulation of household assets via remittances. Only the Ecuador survey, however, contained a detailed remittance module that allows

analysis of current remittances—those sent during the previous 12 months—and of how this flow is utilized. In section 5 we draw on the current remittance data for Ecuador to explore who sends remittances to whom and how who decides over the use of remittances affects how these are used.



CURRENT
REMITTANCES

5.

CURRENT REMITTANCES AND THEIR USE IN ECUADOR

Most analyses of remittances focus only on current remittances and their uses without attention to who is making the decisions over this use—the sender or the recipient—and their gender. In this section, drawing on the Ecuador Household Asset Survey (*Encuesta de Activos FLACSO-Florida, EAFF*), we interrogate this assumption in several ways. First, after describing the basic data on remittances for the survey year—which was atypical—we examine the relationship between the sex of the remitter and that of the recipient. We then take the analysis a step further by considering whether the recipient is in fact the administrator and who is making the decisions over the use of the remittances. This allows us to examine whether there are differences in the use of remittances based on who decides their use, particularly those remittances to be used for asset acquisition, and whether this differs by sex of the remitter and their location, international or internal. Finally, we analyse the composition of remittances that are sent as gifts in kind and sum up.

5.1

The global financial crisis and the reduction in remittances

The global financial crisis broke out in 2008, and one of the impacts of the crisis worldwide was a decline in the volume of remittances sent from the high-income countries of the North to the recipient countries of the South (World Bank 2011). Ecuador was no exception to this trend. The volume of remittances peaked in 2007 and declined through the end of 2010, not beginning to recover until 2011 (Herrera et al. 2012). The assets survey was undertaken in April to June 2010, with the reference period being the prior 12 months. Thus the remittance behaviour captured by the Ecuador survey reflects a period of crisis rather than the historical norm. Nonetheless, the volume of remittances has continued to be erratic through 2013, hence the survey year might represent the new norm.⁸⁰

As Table 5.1 shows, of the migrants who maintain economic relations with their households of origin, 67 per cent remitted funds during 2009–2010, 17 per cent did not remit any money or gifts at all that year and 16 per cent only sent home remittances in kind. This table also reveals that, as expected, the global financial crisis had a much greater impact on international as opposed to internal remittances. While only 61 per cent of international migrants remitted funds to their households of origin, 83 per cent of internal migrants did so. Among international migrants with economic ties, men were slightly more likely to remit funds (63 per cent) than women (60 per cent),⁸¹ but this difference is not statistically significant. In contrast, among internal migrants the gender difference in favour of men is significant, with women more likely to have

sent only gifts or not to have remitted at all that year. This likely reflects the more limited economic opportunities open to women through internal migration, with the most common form of employment available

being low-paid domestic service or informal sector work in urban areas. Women represent 56 per cent of the international and only 31 per cent of the internal migrants who remitted funds in the survey year.

TABLE 5.1
Distribution of migrants according to remittance behaviour during 2009–2010, by sex and location, Ecuador

Location	Sex	Remittance behaviour							
		Remitted money		Only gifts		Did not send money or gifts		Total	
International									
	Men	158,919	63%	53,623	21%	37,781	15%	250,323	100%
	Women	204,289	60%	69,987	20%	68,275	20%	342,551	100%
	Total	363,208	61%	123,610	21%	106,056	18%	592,874	100%
Internal									
	Men	109,330	87%	4,248	3%	11,434	9%	125,012	100%
	Women	47,917	75%	7,419	12%	8,341	13%	63,677	100%
	Total	157,247	83%	11,667	6%	19,775	10%	188,689	100%
Total									
	Men	268,249	71%	57,871	15%	49,215	13%	375,335	100%
	Women	252,206	62%	77,406	19%	76,616	19%	406,228	100%
	Total	520,455	67%	135,277	17%	125,831	16%	781,563	100%

Note: Those who sent money may also have sent gifts (not shown). Chi square test, international, $p = .507$; internal, $p = .068$
Source: EAFF 2010.

The most common modality is to remit money monthly, with little difference among internal and international migrants. Among international migrants, women are slightly more likely to remit monthly or even more frequently (56 per cent) compared to men (45 per cent), whereas internal migrants show the opposite trend, but these gender differences are not statistically significant. It is likely that one of the effects of the crisis and

rising immigrant unemployment in destination countries was to decrease the periodicity of remittances, so that these were sent less frequently. A common lament during our qualitative fieldwork in three provinces of the country in the fall of 2009 was that, because of the financial crisis in the destination countries, international migrants were now sending smaller amounts of money and doing so less often.

Table 5.2 shows the average annual amount remitted during 2009–2010 by sex and location.⁸² As expected, the average amount remitted by international migrants is more than twice that of internal migrants, a statistically significant difference. International female migrants remit slightly more on average (\$1,599) than their male counterparts (\$1,398), but the gender differences are not significant; in contrast,

among internal migrants, men remit more than women. Overall, female migrants abroad sent 59 per cent of the total volume of international remittances (an estimated \$547 million) received by Ecuadorian households in that year.⁸³ Internal female migrants sent only 19 per cent of the estimated \$100 million in domestic remittances.

TABLE 5.2
Average amount remitted during 2009–2010, by sex and location of the remitter, Ecuador (in US\$)

Location	Sex of remitter	Mean	Std. deviation	N
International	Men	1,398	2,023	158,919
	Women	1,599	3,346	203,116
	Total	1,511	2,844	362,035
Internal	Men	743	796	109,330
	Women	394	412	47,917
	Total	637	720	157,247
Total	Men	1,131	1,669	268,248
	Women	1,369	3,052	251,033
	Total	1,246	2,441	519,281

F test, international, $p = .629$; internal, $p = .109$; total, $p = .399$
Source: EAFF 2010.

Since we expected remittances to have fallen since the crisis, we asked respondents who received monetary remittances whether the amount had changed compared to the previous year. As Table 5.3 shows, 29 per cent of those receiving international remittances reported that the amount remitted had decreased since 2008–2009, compared with only 11 per cent of those receiving remittances from internal migrants.

Once again the gender differences are not statistically significant. Of the international migrants who did not remit money during 2009–2010, the overwhelming majority of respondents reported that these migrants had not sent funds since the crisis broke out in 2008, with the remainder not remitting funds even previous to that event for whatever reason, such as not being able to find a steady job on their arrival abroad.

TABLE 5.3

Changes in remittance patterns during 2009–2010 compared to previous year, by sex and location of remitter, Ecuador

Location	Sex	Remittances decreased	Remittances increased	No change	Total
International					
	Men	47,099	11,547	100,272	158,919
		29.6%	7.3%	63.1%	100%
	Women	59,016	15,953	128,147	203,116
		29.1%	7.9%	63.1%	100%
	Total	106,114	27,501	228,419	362,035
		29.3%	7.6%	63.1%	100%
Internal					
	Men	10,074	13,678	85,577	109,330
		9.2%	12.5%	78.3%	100%
	Women	6,674	1,473	39,771	47,917
		13.9%	3.1%	83.0%	100%
	Total	16,748	15,151	125,348	157,247
		10.7%	9.6%	79.7%	100%

Chi square, international, $p = .671$; internal, $p = .537$

Source: EAFF 2010.

Surveys in the main immigrant-receiving cities of the United States and Western Europe reveal that the decrease in the average amount remitted varies according to the specific location and year (Orozco 2013:36). In 2010, Latin American immigrants in Spain sent 72 per cent less if living in Madrid but only 45 per cent less if living in Barcelona than in 2009, by

when presumably, remittances had already registered a significant drop. Latin American immigrants in the United States sent 40 per cent less in 2009 compared to the previous year. Of the 1,350 remitters in the United States surveyed by Orozco in 2009, 7 per cent were Ecuadorians, and they reported remitting 30 per cent less over that period.

5.2

Who remits to whom and decides on the use of remittances?

Many of the migrants in our sample send remittances to the same person, for example, sons and daughters who remit to the same parent, thus fewer total remittance recipients are reported in Table 5.4 than senders of these funds. On average, each recipient receives remittances from 1.4 international and/or internal

migrants. The overwhelming majority of the remittance recipients are members of the respondent's household; less than 4 per cent are non-household members and, as will be seen below, someone in the household manages these remittances on behalf of the remitter.⁸⁴

TABLE 5.4
Sex and location of the remitter and sex of the recipient, Ecuador

Location	Sex of the remitter	Sex of the recipient					
		Men		Women		Total	
International	Men	18,707	17.5%	88,473	82.5%	107,180	100%
	Women	38,646	25.6%	112,552	74.4%	151,198	100%
	Men and women	5,966	25.4%	17,496	74.6%	23,462	100%
	Total	63,319	22.5%	218,521	77.5%	281,840	100%
Internal	Men	8,309	14.1%	50,503	85.9%	58,812	100%
	Women	1,584	7.6%	19,400	92.5%	20,984	100%
	Men and women	4,397	33.3%	8,805	66.7%	13,202	100%
	Total	14,290	15.4%	78,708	84.6%	92,998	100%
Both	Men	489	50.0%	489	50.0%	978	100%
	Women	0	-	0	-	0	100%
	Men and women	0	-	5,613	100%	5,613	100%
	Total	489	7.4%	6,102	92.6%	6,591	100%
Total	Men	27,505	16.5%	139,465	83.5%	166,970	100%
	Women	40,230	23.4%	131,952	76.2%	172,182	100%
	Men and women	10,363	24.5%	31,914	75.5%	42,277	100%
	Total	78,098	20.5%	303,331	79.5%	381,429	100%

Chi square, international, $p = .486$; internal, $p = .126$; both internal and international, $p = .121$; total, $p = .550$
Source: EAFF 2010.

Table 5.4 summarizes who remits to whom by sex and location of the remitter and sex of the recipient. The organization of the table allows us to capture those cases where both a female and a male migrant remit to the same recipient, as well as where both an international and an internal migrant do so as well. The vast majority of the recipients, 80 per cent, are women, irrespective of the location of the migrant. Overall, the recipients are slightly more likely to be female if the remitters are male (84 per cent) as opposed to female (76 per cent), and particularly so for international remittances,⁸⁵ but these gender differences are not statistically significant.

Table 5.5 presents the data on the relationship of the remitter to the person who receives the remittances for those remitting to household members of the respondent.⁸⁶ Irrespective of location, the majority of remitters are children remitting to their parents. Among recipients of international remittances, 41 per cent receive funds from a child, 23 per cent from siblings (or sister- or brother-in-law), 14 per cent from a parent (or mother- or father-in-law) and 13 per cent from other relatives.⁸⁷ Spouses who remit to

each other constitute only 7 per cent of the total. The gender differences among international migrants are statistically significant, and what stands out is that male migrants are more likely than female migrants to remit to a spouse partly because they are more likely to be married. A more detailed breakdown by sex and family position reveals that of the women receiving remittances from men, 18 per cent are wives, whereas only 5 per cent of men receiving remittances from women are husbands. The men receiving international remittances from women are most likely to be their fathers, followed by their sons, brothers and other male relatives. When men receive remittances from migrant men, they are equally likely to be their fathers or brothers, followed by sons. The women most likely to receive remittances from migrant women are their mothers, followed by sisters or another female relative; the women receiving remittances from migrant men are also most likely to be their mothers, followed by the wife or sister. Among recipients of internal remittances, the gender differences are not significant, with the great majority of recipients being mothers of the migrant son or daughter.

TABLE 5.5
Sex and location of the remitter by relationship to the person who receives the remittance, Ecuador

Location	Sex of remitter	Relation of the remitter to the recipient of the remittances						Total
		Spouse	Child	Parents	Siblings	Other relatives	Don't know	
International	Men	20,679	52,151	16,059	43,747	13,868	1,627	148,131
		14%	35%	11%	30%	9%	1%	100%
	Women	2,737	90,320	31,719	37,938	31,437	8,580	202,731
		1%	45%	16%	19%	16%	4%	100%
	Total	23,416	142,471	47,778	81,685	45,305	10,207	350,862
		7%	41%	14%	23%	13%	3%	100%
Internal	Men	6,072	87,226	1,458	8,226	3,440	-	106,422
		6%	82%	1%	8%	3%	0%	100%
	Women	-	39,533	772	6,672	939	-	47,916

Location	Sex of remitter	Relation of the remitter to the recipient of the remittances						Total
		Spouse	Child	Parents	Siblings	Other relatives	Don't know	
		0%	83%	2%	14%	2%	0%	100%
	Total	6,072	126,759	2,230	14,898	4,379	-	154,338
		4%	82%	1%	10%	3%	0%	100%
Total	Men	26,751	139,377	17,517	51,973	17,308	1,627	254,553
		11%	55%	7%	20%	7%	1%	100%
	Women	2,737	129,853	32,491	44,610	32,376	8,580	250,647
		1%	52%	13%	18%	13%	3%	100%
	Total	29,488	269,230	50,008	96,583	49,684	10,207	505,200
		6%	53%	10%	19%	10%	2%	100%

Note: The recipient is the reference person. Chi square, international, $p = .010$; internal, $p = .261$; total, $p = .013$
Source: EAFF 2010.

One of the questions that has not been explored in much detail in studies of remittance behaviour is whether the person who receives the remittance is the person who administers the funds and, if so, whether they are making the decisions alone over the use of the remittances or receiving instructions from the remitter.⁸⁸ These considerations are important if we are to establish whether there are gender differences in remittance behaviour. One of the reasons that the administrator and the remittance recipient might not be the same person is if the administrator does not have a bank account or does not reside near a remittance agency. Or it could be that the remitter sends funds to various people for different purposes and relies on the recipient to distribute the various allocations to those who eventually manage their share of the funds.

We first explore whether the remittance recipients have formal savings accounts and whether they are more likely to do so than non-recipients of remittances, since this practice is related to the accumulation

of assets. Our measure of formal savings accounts includes those in private banks, credit and savings cooperatives (or credit unions) and other private sector accounts, such as in non-governmental microfinance institutions. We refer to savings rather than checking accounts since in Ecuador the latter are rare, most accounts being savings accounts that accrue interest and provide a debit card for withdrawals.⁸⁹ As Table 5.6 shows, it is estimated that 36 per cent of adults⁹⁰ have formal accounts in Ecuador, and remittance recipients are much more likely to have a savings account (42 per cent) than those who do not receive remittances (36 per cent), a statistically significant difference overall and by sex.⁹¹ Our findings thus confirm what has generally been reported in other surveys for Latin America (Orozco 2013). Previous estimates, however, have not been gendered. While the incidence of men having accounts always exceeds that of women in Ecuador, among remittance recipients the gender gap narrows, suggesting that one of the beneficial aspects of the migration process has been to draw women into the formal banking system.

TABLE 5.6

Incidence of formal savings accounts, remittance recipients vs. non recipients, by sex, Ecuador

	Incidence of men with accounts	Total men	Incidence of women with accounts	Total women	Total incidence	Total adults
Remittance recipients	49.5%	61,021	40.6%	257,433	42.3%	318,454
Non-recipients	43.5%	2,237,857	29.7%	2,823,822	35.8%	5,061,679
Total	43.7%	2,298,878	30.6%	3,081,255	36.2%	5,380,133

Notes: Formal savings accounts refer to those in banks, credit and savings cooperatives and other private sector accounts, including non-governmental microfinance institutions. Chi square, for men, $p = .040$; for women, $p = .002$; total, $p = .080$

Source: EAFF 2010.

The fact that women are less likely than men to have formal bank accounts increases the likelihood that remittances intended for them to manage are sent to another family member. Table 5.7 reveals that, overall, 90 per cent of the recipients of remittances are also the administrators. In 10 per cent of the cases someone other than the recipient manages the expenditures, a not insignificant share, and this is more common among international than internal migrants. Male international remitters are slightly more likely than female migrants to rely on a different administrator, but the gender difference is not significant.⁹² Male international migrants, however, are even more likely to rely on female administrators than are female

migrants, as shown in Table 5.8, and this gender difference is statistically significant. Whereas women are the recipients of male international remittances in 82.5 per cent of the cases (Table 5.4), they represent 89 per cent of their administrators. The difference is less dramatic among female remitters, although women also represent a larger share of their administrators than recipients. It is clear that in Ecuador both female and male remitters prefer women as the administrators of the funds they send home. This finding may reflect the large number of female-headed households in Ecuador (one quarter of our sample) and/or the fact that women are considered more reliable in making sure that the remittances are well spent.

TABLE 5.7

Recipient and administrators of remittances, by sex and location of the remitter, Ecuador

Location	Sex of the remitter	Administrator is same person		Administrator is different person		Total	
International	Men	94,507	88%	12,673	12%	107,180	100%
	Women	137,697	91%	14,164	9%	151,861	100%
	Men and women	22,652	97%	809	3%	23,461	100%

Location	Sex of the remitter	Administrator is same person		Administrator is different person		Total	
	Total	254,856	90%	27,646	10%	282,502	100%
Internal	Men	53,205	90%	5,606	10%	58,811	100%
	Women	19,889	95%	1,094	5%	20,983	100%
	Men and women	12,713	96%	489	4%	13,202	100%
	Total	85,807	92%	7,189	8%	92,996	100%
Both	Men	978	100%	0	-	978	100%
	Women	0	-	0	-	0	100%
	Men and women	2,791	50%	2,822	50%	5,613	100%
	Total	3,769	57%	2,822	43%	6,591	100%
Total	Men	148,690	89%	18,279	11%	166,969	100%
	Women	157,586	91%	15,258	9%	172,844	100%
	Men and women	38,156	90%	4,120	10%	42,276	100%
	Total	344,432	90%	37,657	10%	382,089	100%

Chi square, international, $p = .278$; internal, $p = .729$; both, $p = .439$; total, $p = .402$
Source: EAFF 2010.

TABLE 5.8
Sex of the administrator of remittances, by sex and location of the remitter, Ecuador

Location	Sex of the remitter	Sex of the administrator					
		Men		Women		Total	
International	Men	11,561	11%	95,130	89%	106,691	100%
	Women	32,620	22%	117,803	78%	150,423	100%
	Men and women	5,157	22%	18,305	78%	23,462	100%
	Total	49,338	18%	231,238	82%	280,576	100%

Location	Sex of the remitter	Sex of the administrator					
		Men		Women		Total	
Internal	Men	3,919	7%	54,403	93%	58,322	100%
	Women	489	2%	20,494	98%	20,983	100%
	Men and women	4,397	33%	8,805	67%	13,202	100%
	Total	8,805	10%	83,702	90%	92,507	100%
Both	Men	489	33%	978	67%	1,467	100%
	Women	-	0%	-	0%	-	100%
	Men and women	-	0%	5,613	100%	5,613	100%
	Total	489	7%	6,591	93%	7,080	100%
Total	Men	15,969	10%	150,511	90%	166,480	100%
	Women	33,109	19%	138,297	81%	171,406	100%
	Men and women	9,554	23%	32,723	77%	42,277	100%
	Total	58,632	15%	321,531	85%	380,163	100%

Chi square, international, $p = .066$; internal, $p = .023$; both, $p = .212$; total, $p = .061$
Source: EAFF 2010.

Table 5.9 presents the results regarding who makes the decisions over the use of remittances and shows that, overall, 29 per cent of the administrators receive instructions on how these are to be spent, with minimal differences depending on the location of the remitter.⁹³ Female international migrants, however, are much more likely to give instructions to the administrator some or all of the time (37 per cent) than male migrants (15 per cent), and moreover they are significantly more likely to give instructions when the administrator is a man (65 per cent) than when it is a woman (29 per cent). Male international migrants are less likely to give instructions but also do so more

frequently when the administrator is a man (20 per cent) than when it is a woman (14 per cent). International migrants from Ecuador thus appear to exert greater decision-making power over remittances than has been assumed in most studies of international remittances. The finding that remitters exert greater control when the administrator is a man than when it is a woman also supports the proposition, often made in the literature both generally and for Ecuador, that female recipient-administrators exert considerable autonomy over the monetary remittances that they manage (Pérez Orozco et al. 2008; Hall 2008).

TABLE 5.9

Incidence of receiving instructions, by sex of the administrator and sex and location of the remitter, Ecuador

Location	Sex of remitter	Sex of the administrator					
		Incidence male receives instructions	Total male administrators	Incidence female receives instructions	Total female administrators	Total incidence, receive instructions	Total administrators
International	Men	19.6%	11,561	14.2%	93,837	14.8%	105,398
	Women	65.2%	32,619	28.9%	117,803	36.8%	150,422
	Men and women	16.4%	5,157	47.5%	18,305	40.7%	23,462
	Total	49.4%	49,337	24.4%	229,945	28.8%	279,282
Internal	Men	53.7%	3,919	35.5%	54,403	36.7%	58,322
	Women	-	489	2.4%	20,494	2.3%	20,983
	Men and women	45.3%	4,397	32.1%	8,805	36.5%	13,202
	Total	46.5%	8,805	27.0%	83,702	28.9%	92,507
Both	Men	100%	489	-	978	33.3%	1,467
	Women	-	-	-	-	-	-
	Men and women	-	-	25.5%	5,612	25.5%	5,612
	Total	100%	489	21.7%	6,590	27.2%	7,079
Total	Men	30.4%	15,969	21.9%	149,218	22.7%	165,187
	Women	64.2%	33,108	25.0%	138,297	32.5%	171,405
	Men and women	29.7%	9,554	39.6%	32,722	37.4%	42,276
	Total	49.4%	58,631	25.0%	320,237	29.0%	378,868

Note: Receives instructions includes all or some of the time.

Chi square, international, $p = .023$; internal, $p = .735$; both, $p = .233$; total, $p = .079$.

Source: EAFF 2010

It is also revealing that the mean amount of remittances received is significantly greater when the administrators receive instructions on the use of remittances than when they do not, as Table 5.10 shows: \$2,615 vs. \$1,333. The same pattern holds for both female and male administrators, with the former always managing a slightly greater amount on average than the latter whether or not they receive instructions.⁹⁴ The Ecuador case thus confirms the

insights from other studies that migrants are more likely to assert control over the use of remittances the larger the amount sent. What has not been apparent until now is that female international migrants might be more likely than their male counterparts to play a larger role in decision-making over the use of remittances. That they do so particularly when the manager is a man suggests that women in Ecuador have greater confidence in their mothers than in their fathers.

TABLE 5.10
Average amount received by administrators from all remitters, by whether they receive instructions and by sex of the administrator, Ecuador (US\$)

Sex of administrator	Receives instructions	Does not receive instructions	Total
Male			
Mean	2,113	1,101	1,608
Std. dev.	(2391)	(1250)	(1974)
n	28,958	28,879	57,837
Female			
Mean	2,799	1,361	1,719
Std. Dev.	(3062)	(4151)	(3958)
n	78,917	237,841	316,758
Total			
Mean	2,615	1,333	1,702
Std. dev.	(2913)	(3942)	(3721)
n	107,875	266,720	374,595

F test, $p = .037$
Source: EAFF 2010.

These results suggest that in studies of remittance behaviour it cannot be assumed that the recipient is always the one who decides on how the remittances are spent. In the next sub-section, we explore to

what extent this methodological improvement yields different results regarding the use of remittances depending on the actual decision maker.

5.3 The uses of current remittances

The EAFF allowed respondents to indicate all of the uses to which monetary remittances were put during the previous year. As Table 5.11 shows, the remittances of only 35 per cent of the senders are used for only one purpose, suggesting that asking only about their primary use obscures much of the story about their utilization. The mean is two purposes per remitter. While the gender differences are not significant, it is interesting that the remittances of female migrants, whether international or internal, are slightly more likely to be used for four or more purposes compared

to those of male migrants, suggesting that it is women's remittances in particular that are often stretched among multiple uses. This finding lends some, if weak, support to the observation in the literature that international female migrants tend to send funds for more purposes than men, such as responding to family emergencies, which often also results in prolonging their stay abroad (García and Paiewonsky 2006; Pérez Orozco et al. 2008). It could, nonetheless, be a factor that hinders their ability to accumulate assets.

TABLE 5.11
Distribution of number of uses of remittances by sex and location of the remitters, Ecuador

Location	Sex of remitter	Number of uses					n
		1	2	3	4+	Total	
International	Men	40%	34%	19%	6%	100%	311,341
	Women	31%	42%	17%	11%	100%	449,480
	Total	35%	38%	18%	9%	100%	760,821
Internal	Men	33%	44%	14%	8%	100%	238,767
	Women	41%	42%	4%	14%	100%	91,842
	Total	35%	43%	11%	10%	100%	330,609
Total	Men	37%	38%	17%	7%	100%	550,108
	Women	33%	41%	14%	12%	100%	441,322
	Total	35%	40%	16%	9%	100%	1,091,430

Chi square, international, $p = .259$; internal, $p = .261$; total, $p = .338$
Source: EAFF 2010.

Table 5.12 presents the distribution of the use of remittances by the purpose to which they are put and shows that, overall, consumption expenditures are the

most frequent use; if summed together with housing expenses (which may include rental of a dwelling, housing-related services such as payment of utilities,

or home improvements), current consumption in the broadest sense accounts for slightly over half of the reported uses.⁹⁵ This is followed by human capital investments, with health-related expenses (21 per cent) surpassing the frequency of educational expenses (13

per cent). The purchase of assets, to be examined in more detail below, represent 10 per cent of the purposes, while payment of the migration debt represents only 1 per cent and other uses (including purchase of inputs for agricultural activities) make up 3 per cent.⁹⁶

TABLE 5.11
Distribution of number of uses of remittances by sex and location of the remitters, Ecuador

Location	Sex of remitter	Number of uses					n
		1	2	3	4+	Total	
International							
	Men	40%	34%	19%	6%	100%	311,341
	Women	31%	42%	17%	11%	100%	449,480
	Total	35%	38%	18%	9%	100%	760,821
Internal							
	Men	33%	44%	14%	8%	100%	238,767
	Women	41%	42%	4%	14%	100%	91,842
	Total	35%	43%	11%	10%	100%	330,609
Total							
	Men	37%	38%	17%	7%	100%	550,108
	Women	33%	41%	14%	12%	100%	441,322
	Total	35%	40%	16%	9%	100%	1,091,430

Chi square, international, $p = .259$; internal, $p = .261$; total, $p = .338$
Source: EAFF 2010.

TABLE 5.12

Use of the remittances, by sex and destination of remitter, Ecuador

Location	Sex of remitter	Use of the remittances							Total
		Consumption expenses	Housing expenses	Health expenses	Children's education	Asset acquisition	Migration debt	Other	
International	Men	131,167	46,407	59,957	39,571	26,796	3,713	3,730	311,341
	%	42%	15%	19%	13%	9%	1%	1%	100%
	Women	160,105	49,028	90,885	67,428	45,869	11,928	24,237	449,480
	%	36%	11%	20%	15%	10%	3%	5%	100%
	Total	291,272	95,435	150,842	106,999	72,665	15,641	27,967	760,821
	%	38%	13%	20%	14%	10%	2%	4%	100%
Internal	Men	86,529	44,323	50,526	21,186	27,940	663	7,600	238,767
	%	36%	19%	21%	9%	12%	0%	3%	100%
	Women	37,502	9,194	27,667	12,476	5,003	-	-	91,842
	%	41%	10%	30%	14%	5%	-	-	100%
	Total	124,031	53,517	78,193	33,662	32,943	663	7,600	330,609
	%	38%	16%	24%	10%	10%	0%	2%	100%
Total	Men	217,696	90,730	110,483	60,757	54,736	4,376	11,330	550,108
	%	40%	16%	20%	11%	10%	1%	2%	100%
	Women	197,607	58,222	118,552	79,904	50,872	11,928	24,237	541,322
	%	37%	11%	22%	15%	9%	2%	4%	100%
	Total	415,303	148,952	229,035	140,661	105,608	16,304	35,567	1,091,430
	%	38%	14%	21%	13%	10%	1%	3%	100%

Note: Multiple uses could be indicated. Chi square, international, $p = .673$; internal, $p = .765$; total, $p = .906$

Source: EAFF 2010.

Considering the locale of migration, what stands out is the greater frequency of the use of remittances for children's education by international as compared to internal migrants, among whom health-related expenses were reported more frequently. The

differences by gender are not significant, although among international migrants male remittances are more frequently used for consumption and housing expenses than female remittances, whereas the latter are more often used for children's education.⁹⁷ The

relative frequency of the use of remittances for asset accumulation sent by female and male international remitters was similar (10 per cent for female versus 9 per cent for male migrants). Among internal remitters, however, the use of their remittances for the purchase of assets was slightly more frequent among male migrants.

The pattern of relative gender equality in the use of remittances sent by international migrants for asset accumulation reported in the EAFF differs from what was found in a 2001 survey of 911 migrant households in three provinces in southern Ecuador (Azuay, Cañar and Lojas) (Herrera 2006). The historical migration pattern in this region had been by rural men to the United States, but by 2000 women were also migrating, particularly urban women to Spain. Analysing the multiple uses to which remittances were put according to the sex of the sender, Herrera found that male remittances were used more frequently for asset accumulation than those of female migrants. This finding may be related to the fact that men have been remitting to this area for a much longer period of time than women.

The finding that only 10 per cent of the total uses of current international remittances are for the acquisition of assets is less than that suggested in other surveys in Latin America (see Table 3.5). However, it is important to recall that 2009–2010 was not a ‘normal’

year, with respondents reporting that over one third of international migrants did not send any cash remittances at all and almost one third of those who did so sent less than in the previous year (Tables 5.1 and 5.3). Moreover, a study of Ecuadorians in Spain found that one of the main changes in remittance patterns as a result of the crisis was a reduction in the remittances sent precisely for the acquisition of assets back in Ecuador, such as real estate and businesses—assets that might facilitate an eventual return home (Herrera 2012).⁹⁸ When the total amount of remittances had to be reduced due to lay-offs, the priority was to maintain current consumption along with contributions to health and education expenses of the household of origin, a proposition that seems to hold for both male and female migrants in our survey, and not just women as is often reported in the literature (Hall 2008).

Table 5.13 provides a breakdown of the assets that were acquired with the use of remittances during 2009–2010. Overall, the most frequent type of asset acquired is consumer durables followed by livestock, savings and agricultural land. It was more frequent for international as compared to internal remittances to be used to purchase consumer durables or to buy or construct a dwelling. In contrast, internal remittances were more frequently used for the purchase of animals, agricultural land or farm equipment and tools, reflecting the more rural origins of internal migrants.

TABLE 5.13
Distribution of assets purchased with current remittances, by sex and location of remitters, Ecuador

Location	Sex of remitter	Housing plot	Buy or build a house	Buy or expand business	Agricultural land	Agricultural tools and equipment	Livestock	Consumer durables	Build-up savings	Total assets
International	Men	1,847	7,006	1,471	2,665	-	3,144	9,033	1,630	26,796
		7%	26%	5%	10%	-	12%	34%	6%	100%
	Women	2,570	4,298	5,866	5,112	2,520	3,858	13,736	7,909	45,869

Location	Sex of remitter	Housing plot	Buy or build a house	Buy or expand business	Agricultural land	Agricultural tools and equipment	Livestock	Consumer durables	Build-up savings	Total assets
		6%	9%	13%	11%	5%	8%	30%	17%	100%
	Total	4,417	11,304	7,337	7,777	2,520	7,002	22,769	9,539	72,665
		6%	16%	10%	11%	3%	10%	31%	13%	100%
Internal	Men	663	-	3,485	3,485	2,822	9,060	3,974	4,451	27,940
		2%	-	12%	12%	10%	32%	14%	16%	100%
	Women	663	-	-	2,822	489	489	-	540	5,003
		13%	-	-	56%	10%	10%	-	11%	100%
	Total	1,326	-	3,485	6,307	3,311	9,549	3,974	4,991	32,943
		4%	-	11%	19%	10%	29%	12%	15%	100%
Total	Men	2,510	7,006	4,956	6,150	2,822	12,204	13,007	6,081	54,736
		5%	13%	9%	11%	5%	22%	24%	11%	100%
	Women	3,233	4,298	5,866	7,934	3,009	4,347	13,736	8,449	50,872
		6%	8%	12%	16%	6%	9%	27%	17%	100%
	Total	5,743	11,304	10,822	14,084	5,831	16,551	26,743	14,530	105,608
		5%	11%	10%	13%	6%	16%	25%	14%	100%

Chi square, international, $p = .431$; internal, $p = .795$; total, $p = .716$
Source: EAFF 2010.

The types of assets acquired do not differ significantly by gender. Among international migrants the tendency is the more frequent use of women's compared to men's remittances to accumulate savings (17 per cent vs. 6 per cent), while men's are used to buy or construct a dwelling (26 per cent vs. 9 per cent). However, cross-sectional data for a moment in time do not capture the dynamic aspects of this process. For example, one would expect investment priorities to change depending on the length of time that the migrant has been remitting. Moreover, investment in housing also depends on whether

the migrant already has her/his own home before departure or was able to build one as soon as savings allowed, and perhaps on whether she owns a dwelling in Spain. The 2007 Spanish National Immigrant Survey reveals that 29 per cent of the Ecuadorian immigrants in Spain already owned a dwelling prior to their departure, only slightly lower than the Latin American average of 32 per cent (Colectivo IOE 2012: Table 40).⁹⁹ Moreover, according to this source, 29 per cent of Ecuadorian immigrants in Spain own a dwelling there, above the Latin American average of 25 per cent (ibid.: Table 74).

Our interviews in the remittance-dependent province of Azuay in southern Ecuador revealed that, irrespective of gender, for those who did not own their own home—after paying off the migration debt (which could take two to three years)—buying a lot and/or building a dwelling was the top priority, followed by furnishing it (including the purchase of appliances).¹⁰⁰ The average cost of building a ‘good’ two-storey dwelling by a typical migrant household in rural areas of the province was around \$50,000, and it was built, literally brick by brick, with the savings from remittances—what was left over after basic needs were met. Such a process could take 10 years or more, depending on whether the lot had to be purchased and whether credit was utilized.¹⁰¹ Investing in future income-generating activities, such as potential rental properties or a business, rose to the top of the list only once the education goals for children had been reached and/or the migrant’s return was imminent.

Table 5.14 sums up the information on the incidence of having acquired assets with remittances by gender and location of the sender. It shows that, overall, it is significantly more likely that the remittances of international remitters be used to acquire assets as compared with those of internal remitters. Irrespective of the migrant’s location, women’s remittances are slightly more likely to be used to purchase assets (17 per cent) than those of men (12 per cent), but this difference is not statistically significant. Table 5.15 presents a similar analysis but now considering the sex of the recipient rather than the remitter, distinguishing by the location of the latter. While recipients of international remittances are slightly more likely to purchase assets than those of internal remittances, and male recipients more likely than female recipients overall, the differences by gender are not statistically significant.

TABLE 5.14
Incidence of recipients acquiring assets with current remittances, by sex and location of the remitter, Ecuador

Location	Sex	Incidence of acquiring assets	Remitters N
International	Men	13.0%	158,919
	Women	18.3%	204,289
	Total	16.0%	363,208
Internal	Men	9.9%	109,330
	Women	9.4%	47,917
	Total	9.8%	157,247
Total	Men	11.7%	268,249
	Women	16.6%	252,206
	Total	14.1%	520,455

Chi square, international, $p = .625$; internal, $p = .717$; total (by sex), $p = .311$; total (by location), $p = .008$
 Source: EAFF 2010.

TABLE 5.15

Incidence of recipients acquiring assets with current remittances, by sex of recipients and location of remitter, Ecuador

Location of remitter	Incidence of men	Male recipients	Incidence of women	Female recipients	Total incidence	Total recipients
International	23%	63,319	16%	218,521	17%	281,840
Internal	52%	14,290	6%	78,708	13%	92,998
Both	-	489	-	6,102	-	6,591
Total	28%	78,098	13%	303,331	16%	381,429

Chi square, international, $p = .434$; internal, $p = .282$; total, $p = .158$
 Source: EAFF 2010.

Since the recipients and administrators of remittances sometimes differ, Table 5.16 presents the incidence of administrators purchasing assets with remittances by sex. By this more precise measure of the manager of remittances, the differences by gender are significant: male administrators of international remittances are significantly more likely (24 per cent) than female administrators (16 per cent) to purchase assets. We thus consider in Table 5.17 whether the administrators receive instructions from the remitters to purchase assets. None who bought assets with internal remittances received instructions, while about one quarter of administrators of international remittances did so. Particularly interesting is that male administrators are significantly more likely than female administrators to receive instructions regarding the acquisition of assets. Thus while male administrators of international

remittances are more likely to purchase assets from remittances than female administrators, they are also more likely to receive instructions, and particularly when the remitter is a woman, suggesting that female international migrants are exerting agency over these investments. While female administrators are less likely to purchase assets than male administrators, when they do so they appear more likely to be acting on their own. The conclusion that they are acting autonomously, however, must be qualified since the use of remittances for asset acquisition, particularly by couples, may have been decided on by the migrant and administrator together as part of the very decision to migrate; i.e., in order to build a home, to educate the children, etc. (Herrera 2006). Thus it might not be necessary for the female administrator to receive instructions since the purpose is well understood.

TABLE 5.16

Incidence of administrators acquiring assets with current remittances, by sex of administrator and location of remitter, Ecuador

Location of remitter	Incidence of men	Male administrators	Incidence of women	Female administrators	Total incidence	Total recipients
International	24%	49,338	16%	231,238	18%	280,576
Internal	8%	8,805	13%	83,702	13%	92,507
Both	0%	489	0%	6,591	0%	7,080
Total	22%	58,632	15%	321,531	16%	380,163

Chi square, international, $p = .067$; internal, $p = .819$; total, $p = .101$
 Source: EAFF 2010.

TABLE 5.17

Incidence of administrators acquiring assets with current remittances who receive instructions, by sex of administrator and location of remitter, Ecuador

Location of remitter	Sex of administrator	Incidence of receiving instructions	Total administrators acquiring assets
International	Men	47%	12,069
	Women	19%	37,169
	Total	26%	49,238
Internal	Men	-	663
	Women	-	11,230
	Total	-	11,893
Total	Men	45%	12,732
	Women	15%	48,399
	Total	21%	61,131

Chi square, international, $p = .091$; total, $p = .062$
 Source: EAFF 2010.

It is also relevant to consider whether international migrants whose funds are utilized to purchase assets in their households of origin differ in any important ways from those whose funds are utilized for other purposes. The ability to purchase assets with remittances may be influenced by a number of factors, such as the duration and specific destination of the migration, the amount remitted, the number of international remitters per household and individual and household characteristics, including household wealth. Our bivariate analysis suggests that there are no statistically significant differences among female and male international migrants in this regard and, moreover, none between female migrants whose remittances are utilized to acquire assets and those whose remittances are not.¹⁰²

Several variables, however, differentiate male remittances being used for asset acquisition. The most significant is where the remitter is located, with

those whose remittances are used to purchase assets being more likely to currently reside in Europe than in North America or Latin America. This may be because of different intentions to return home, with male migrants in the United States in particular being less likely to plan on returning to Ecuador, especially if they are undocumented, given the cost and difficulties of ever migrating again. Ecuadorian migrants in Spain have more overall flexibility, since a larger share have legal status. Moreover, more female than male immigrants in Spain have acquired Spanish citizenship, suggesting that there may be an important gender difference in those planning to return, with men more likely to prepare themselves for a return by acquiring assets with the remittances sent home. The amount remitted by men is also significantly greater among those remitting to purchase assets (\$1,834) than those who are not (\$1,332). In contrast, among women the difference between groups was not statistically significant.

5.4 Remittances in kind

To complete the analysis of asset accumulation through the use of current remittances, we now turn to remittances in kind or gifts sent or brought back by migrants to their households of origin. As noted in section 5.1, 17 per cent of the migrants with whom the respondent households have maintained economic relations over the past 10 years have only received gifts in kind from them. In addition, around half of

those who contribute monetary remittances also provide gifts. Table 5.18 combines both groups and shows that 51 per cent of all migrants remit in kind. International migrants were slightly more likely to remit in kind than internal migrants, 53 per cent vs. 46 per cent. Although female migrants were slightly more likely to gift irrespective of their location, gender differences in gifting were not significant.

TABLE 5.18
Percentage of migrants who gift in kind, 2009–2010, Ecuador

Location	Sex	Sent gifts		Total
		Yes	No	
International	Men	127,956	122,367	250,323
		51.1%	48.9%	100%
	Women	186,273	156,278	342,551
		54.4%	45.6%	100%
	Total	314,229	278,645	592,874
		53.0%	47.0%	100%
Internal	Men	55,300	69,711	125,011
		44.2%	55.8%	100%
	Women	32,268	31,410	63,678
		50.7%	49.3%	100%
	Total	87,568	101,121	188,689
		46.4%	53.6%	100%
Total	Men	183,256	192,078	375,334
		48.8%	51.2%	100%
	Women	218,541	187,688	406,229
		53.8%	46.2%	100%
	Total	401,797	379,766	781,563
		51.4%	48.6%	100%

Chi square, international, $p = .445$; internal, $p = .416$; total, $p = .318$
Source: EAFF 2010.

Table 5.19 presents the distribution of the type of gifts by sex and location of the remitter. The overwhelming majority of the gifts from international and internal migrants consist of clothing and/or footwear. Migrant women, irrespective of location, are significantly more likely to send such items than migrant men, perhaps because they are a valued symbolic manner of maintaining a presence in the lives of their loved ones, particularly children, and associated with their gender role of being good mothers (Herrera 2008). Among internal migrants, the second most frequent was 'other' items, which include foodstuffs followed by electronics. The

gifting of foodstuffs probably reflects the lower socio-economic status of internal as compared to international migrants; among the latter group, this category of gifting was uncommon. Among international migrants, in contrast, consumer durables followed clothing in frequency. The main gender difference among international migrants, although not statistically significant, is in the type of consumer durable, with women gifting appliances (a stove, refrigerator, washing machine or microwave, for example) and men a computer. Data were not collected on the value of these gifts since this is difficult for respondents to estimate.

TABLE 5.19
Distribution by type of gifts in kind, by sex and location of the remitter, Ecuador

Location	Sex	Clothes and shoes	Cell phones	Electronics	Computer	Consumer durables	Other	Total
International	Men	122,400	4,946	5,339	4,981	4,718	7,435	149,819
		82%	3%	4%	3%	3%	5%	100%
	Women	183,867	8,394	7,152	4,329	12,756	3,685	220,181
		84%	4%	3%	2%	6%	2%	100%
	Total	306,268	13,340	12,491	9,310	17,474	11,118	370,001
		83%	4%	3%	2%	5%	3%	100%
Internal	Men	42,807	489	4,736	1,361	4,563	11,796	65,752
		65%	1%	7%	2%	7%	18%	100%
	Women	28,321	-	3,622	489	978	3,104	36,514
		78%	0%	10%	1%	3%	9%	100%
	Total	71,128	489	8,358	1,850	5,541	14,900	102,266
		70%	0%	8%	2%	5%	15%	100%
Total	Men	165,207	5,435	10,075	6,342	9,281	19,231	215,571
		77%	3%	5%	3%	4%	9%	100%
	Women	212,188	8,394	10,774	4,818	13,734	6,787	256,695

Location	Sex	Clothes and shoes	Cell phones	Electronics	Computer	Consumer durables	Other	Total
		83%	3%	4%	2%	5%	3%	100%
	Total	377,395	13,829	20,849	11,160	23,015	26,018	472,266
		80%	3%	4%	2%	5%	6%	100%

Note: n=gift; other includes food, medication, toys, jewellery, perfume and souvenirs. Chi square, international, $p = .271$; internal, $p = .500$; total, $p = .067$

Source: EAFF 2010.

5.5 Summary

To summarize the main conclusions on current remittances to Ecuador, the survey year was an abnormal year, thus we must be cautious about generalizing our findings regarding remittance behaviour in this country. One finding, however, is notable and likely holds irrespective of the international financial crisis: international and internal remittances follow different patterns, most certainly related to the much larger average amount of international remittances. Given that international remittances, even in a crisis year, dominate remittances in Ecuador, here we focus on drawing out the main trends in terms of gender and international remittances.

First, the majority of remittances sent by Ecuadorians abroad to their households of origin are from female migrants, while women constitute the great majority of remittance recipients. Second, male migrants are even more likely than female migrants to remit to women and for women to manage their remittances. Third, female migrants are significantly more likely to send instructions on how remittances should be used than male migrants. Moreover, migrants of both sexes are more likely to send instructions when a man is managing the remittances than when it is a woman. Whether or not instructions are given on how these are to be used is associated with the average amount of the remittance, with larger average remittances being more likely to be controlled by the remitter.

These findings suggest that it is well worth the effort for surveys to collect more precise, gender-disaggregated data on who manages and decides over the use of remittances.

We have shown that current remittances are most often used for multiple purposes, with the most frequent use being for consumption, including current housing expenditures, followed by human capital investments, particularly in health. The remittances of female and male migrants are equally likely to be used to acquire assets, with no significant difference by gender in the type of asset acquired; the leading type is consumer durables. The main gender difference with respect to asset acquisition is that male administrators are more likely to be responsible for acquiring these than female administrators and are also more likely to receive instructions on the assets to purchase, suggesting that there is greater trust in female administrators who thus have somewhat more autonomy.

We therefore conclude that, even in a period of crisis, the gendered aspects of remittance behaviour are relatively favourable for Ecuadorian women. Female and male international migrants appear to face similar constraints in channelling their remittances to asset acquisition, such as the many demands on the remittances they send. Female migrants who are able to direct a portion of their remittances to asset acquisition

are exercising agency over their use, particularly when they rely on male administrators—often their fathers—to acquire assets, perhaps because of these men’s greater knowledge or experience in dealing in

asset markets. Moreover, while female administrators are less likely to acquire assets with remittances, they appear more likely than male administrators to be acting autonomously when they do so.

The background is split horizontally into a blue top half and a green bottom half. Overlaid on this are several semi-transparent, overlapping circles in shades of blue and green. The text is positioned in the upper left quadrant, overlaid on the blue background.

THE ACQUISITION OF ASSETS WITH REMITTANCES

6.

THE ACQUISITION OF ASSETS WITH REMITTANCES IN ECUADOR AND GHANA

The household asset surveys for Ecuador and Ghana allow us to go a step further in the analysis of whether remittances are used for asset accumulation by considering whether a recipient household acquired assets via this means at some point during the migratory experience of a household member, which adds an important time dimension to the process. In addition, since we have information on the sex and location of the remitter, we can explore whether there are differences in the incidence of households acquiring different types of assets depending on the gender of the remitter. Finally, since we also know to whom in the household the assets that were acquired with remittances belong, we can analyse who specifically in the household has benefitted from these remittances and whether the gender of the remitter makes a difference.

6.1

The incidence of remittances in the acquisition of assets

The surveys asked how each asset owned by a household member was acquired and, if the asset was purchased, the source or sources of financing.¹⁰³ We allowed multiple responses for the latter question, including savings or earnings, remittances and various sources of formal and informal credit. Here we first consider whether the asset was acquired solely with remittances or with remittances and some other source of financing; thereafter, our analysis always combines these two categories. To calculate the incidence of acquisition of the asset, we exclude

inheritance from the base in order to focus on those assets acquired by purchase or own efforts (in the case of constructing a dwelling or starting a businesses or building up savings);¹⁰⁴ in the case of consumer durables, acquisition by gifting is also included in the base of households that own the asset.¹⁰⁵ The incidence of asset acquisition is first presented for all households nationally in Tables 6.1 and 6.2 and then only for migrant households (those that maintain economic relations with migrants) irrespective of the location of the migrant.

TABLE 6.1**Acquisition of assets with the use of remittances, all households, Ecuador**

Asset	Remittances alone	Remittances and other	Total used remittances	Total own asset ¹	Acquired with remittances
Residence	5,942	27,325	33,267	1,788,143	1.90%
Housing lot	2,579	7,869	10,448	819,302	1.30%
Agricultural parcel	1,426	2,510	3,936	183,741	2.10%
Other real estate	3,999	1,327	5,325	271,189	2.00%
Business	2,158	12,245	14,403	2,110,053	0.70%
Consumer durables	28,396	47,358	75,754	3,298,579	2.30%
Animals	2,438	15,049	17,487	690,174	2.50%
Savings	26,984	26,736	53,720	1,794,961	3.00%

Notes: The numbers are weighted by the sample expansion factors. ¹ Excludes those that acquired the asset via inheritance.
Source: EAFF 2010.

TABLE 6.2.**Acquisition of assets with the use of remittances, all households, Ghana**

Asset	Remittances alone	Remittances and other	Total used remittances	Total own asset ¹	Acquired with remittances
Residence	31,788	10,539	42,327	1,797,433	2.40%
Agricultural parcel	1,307	1,997	3,304	250,140	1.30%
Other real estate	6,913	0	6,913	1,319,336	0.50%
Business	50,408	0	50,408	3,135,908	1.60%
Consumer durables	69,934	9,370	79,304	6,048,045	1.30%
Animals	13,989	13,989	27,978	2,486,651	1.10%
Savings	56,478	95,257	151,735	3,918,549	3.90%

Note: ¹ Excludes those that acquired the asset via inheritance.
Source: GHAS 2010.

Most notable in Ecuador is the use of remittances as part of a household's savings strategy, with 3 per cent

of the households with savings reporting the use of remittances to build these up (Table 6.1). The asset least

likely to have been acquired or initiated with the use of remittances or in combination with another source of financing is a business. It is most common for households that have used remittances to acquire an asset to have done so in combination with other sources of financing.¹⁰⁶ The exception is the acquisition of real estate other than the principal residence or agricultural land—such as non-agricultural lots or other dwellings—of which there are also relatively few cases.

In Ghana, households that acquire assets using migrants' remittances usually rely solely on these remittances for their acquisition (Table 6.2). For example, about 75 per cent of the principal residences constructed or purchased with remittances were financed entirely using migrants' remittances. However, more than half of the savings accounts built up with remittances used a combination of remittances and other sources of income. The assets least likely to be acquired using remittances are other real estate and animals. Agricultural land is the asset least likely to be acquired through purchase; however, it is important to note its relative importance as an asset purchased using migrants' remittances.

Compared to Ecuador, a greater proportion of households in Ghana that acquired assets did so only with remittances, suggesting a greater dependence on remittances for asset accumulation. The exception is savings; in both countries, a higher proportion of households with savings opened or built up their accounts using a combination of remittances and other sources of income.

A much better measure of the role of remittances in household asset accumulation is provided by considering only those households with economic ties to a current migrant (those reported in Table 4.2) and the assets that these households have acquired either totally or partially with remittances. In Ecuador, as Table 6.3 shows, 24 per cent of migrant households report having acquired at least one asset using remittances. This compares with only 11 per cent of migrant households who acquired at least one asset using current remittances during 2009–2010. Although the survey year was atypical, this comparison nonetheless supports the proposition that analysing only current remittances underestimates the true impact of remittances on the possibility for migrant households to accumulate assets.

TABLE 6.3
Acquisition of assets with the use of remittances, by households with current migrants, Ecuador

	Total used remittances	Total own asset	Share acquired with remittances
Residence	29,417	258,296	11.4%
Housing lot	8,853	108,260	8.2%
Agricultural parcel	2,753	29,070	9.5%
Other real estate	4,662	40,662	11.5%
Business	5,349	273,157	2.0%
Consumer durables	75,090	511,658	14.7%
Animals	15,729	107,843	14.6%
Savings	53,720	319,385	16.8%
Acquired at least one asset with remittances	124,357	518,426	24.0%

Source: EAFF 2010, based on 518,426 households with current migrants.

Considering each type of asset, 17 per cent of those with savings used remittances to build these up, and 15 per cent of those who own livestock or consumer durables acquired these with remittances, including in the latter case being gifted these by a current migrant. Remittances also play an important role in the acquisition of real estate by migrant households in Ecuador: 11 per cent acquired the principal residence with remittances, 10 per cent agricultural land and 12 per cent other real estate. Remittances play the least important role in the acquisition of businesses. While households with migrants own 13 per cent of the total businesses reported, only 2 per cent of these were financed through the use of remittances.

Table 6.4 presents similar information for Ghana. Overall, 17 per cent of the migrant households acquired at least one asset using remittances. Over a fifth of migrant households that own savings used remittances to build these up. A comparatively smaller proportion of migrant households acquired the principal residence (10 per cent), agricultural land (5 per cent) and other real estate (2 per cent) using migrants' remittances. Of the migrant households that established businesses, about 9 per cent used remittances received from migrants.

TABLE 6.4
Acquisition of assets with the use of remittances, by households with current migrants, Ghana

	Total used remittances	Total own asset	Share acquired with remittances
Residence	42,327	414,846	10.2%
Agricultural parcel	3,304	67,555	4.9%
Other real estate	6,913	295,975	2.3%
Business	50,408	550,828	9.2%
Consumer durables	79,304	1,351,517	5.9%
Animals	27,978	568,633	4.9%
Savings	151,735	723,983	21.0%
Acquired at least one asset with remittances	294,885	1,735,372	17.0%

Source: GHAS 2010, based on 1,735,372 households with current migrants.

Overall, migrant households in Ghana are less likely than those in Ecuador to acquire assets using remittances. This is probably related to the different proportion of international vs. internal migrants in the two countries (see Table 4.3) and the fact that international migrants remit much more on average than internal migrants.¹⁰⁷ Nonetheless, it is noteworthy that overall a larger share

of migrant households in Ghana acquired savings and particularly businesses using remittances than in Ecuador. Among migrant households in both countries, remittances are more important in the accumulation of savings than in the acquisition of any other asset, suggesting the important role that they play in providing economic security to migrant households.

6.2.

The incidence of remittance use by destination and gender of the migrants

We now consider the same information broken down by the location and sex of the migrant to explore the

differences in household outcomes from international and internal migration and by gender of the migrant.

6.2.1

Ecuador

Table 6.5 shows that Ecuadorian households with international migrants are more likely than those with internal migrants to have acquired their main dwelling with the use of remittances or to have used

remittances to acquire a land parcel, other real estate, a business or as savings. Households with internal migrants are more likely to have acquired animals or consumer durables with the use of remittances.¹⁰⁸

TABLE 6.5

Migrant households that acquired the asset with remittances as share of households who own, by destination of the migrant, Ecuador

	Households with international migrants	Households with internal migrants
Residence	14.7%	6.6%
Housing lot	5.1%	4.2%
Agricultural parcel	4.7%	-
Other real estate	12.4%	-
Business	3.2%	-
Consumer durables	14.0%	17.9%
Animals	12.9%	18.1%
Savings	17.1%	15.5%

Note: Households that have both an international and internal migrant are included in the total for each column.

Source: EAFF 2010.

In order to analyse whether the gender of the migrant who remitted makes a difference in the households using remittances to acquire an asset, we consider international and internal migrants separately. First, with respect to households with international migrants, Table 6.6 shows that those with female

remitters are slightly more likely to have purchased a housing lot or built up savings with remittances than households with male remitters.¹⁰⁹ Households with male remitters, on the other hand, are slightly more likely to have utilized remittances for the acquisition of consumer durables or animals.

TABLE 6.6**Incidence of acquisition of assets by international migrant households with remittances, by sex of migrant who remitted, Ecuador**

	Female migrants	Male migrants	Total with international migrants
Residence	6.6%	7.2%	6.2%
Housing lot	2.1%	0.4%	1.6%
Agricultural parcels	0.8%	0.6%	0.7%
Other real estate	1.2%	0.8%	1.0%
Business	1.2%	2.0%	1.8%
Consumer durables	13.2%	15.0%	13.9%
Animals	1.0%	3.7%	2.3%
Savings	11.6%	10.2%	11.3%
n =	271,790	206,116	413,561

Source: EAFF 2010.

Households with internal migrants show a different pattern (Table 6.7). Households with female internal remitters are more likely than those with male internal remitters to have acquired consumer durables with

remittances. Otherwise, households with male remitters appear slightly more likely to have acquired the other assets shown, although the difference by gender is noteworthy only in the case of animals or savings.

TABLE 6.7**Incidence of acquisition of assets by internal migrant households with remittances, by sex of migrants who remitted, Ecuador**

Asset	Female migrants	Male migrants	Total with internal migrants
Residence	1.7%	2.6%	1.9%
Housing lot	1.7%	2.6%	1.9%
Agricultural parcels	-	-	-
Other real estate	-	-	-
Business	-	-	-
Consumer durables	21.9%	8.3%	14.8%

Asset	Female migrants	Male migrants	Total with internal migrants
Animals	-	6.6%	4.9%
Savings	2.2%	6.4%	5.7%
n =	53,961	87,641	118,309

Source: EAFF 2010.

Considering these various measures of the contribution of remittances to asset accumulation, what stands out is the greater diversity of assets that households with international migrants may acquire compared to those with internal migrants, a difference that might be expected given the much larger mean value of international as compared to internal remittances. The main similarity in the use of international and internal remittances is the relatively high incidence of these being used for the purchase of

consumer durables. Whereas the incidence of female and male international migrants remitting for this purpose is similar, among internal migrants, women are more likely than men to remit for the acquisition of consumer durables. The incidence of international migrants remitting to assist their households of origin in building up savings and in acquiring the principal residence is also relatively high; gender differences in the incidence of remitting for these purposes, nonetheless, also appear to be minimal.

6.2.2 Ghana

Households with international migrants are more likely than households with internal migrants to have acquired all assets, with the exception of animals, using remittances (Table 6.8). As Table 6.9 shows, among households with male international migrants the asset most likely to have been purchased or started up using remittances is a business,¹¹⁰ and those with male international remitters are more

likely than those with female international remitters to have done so. Households with female international migrants are more likely than those with male international migrants to have acquired the place of residence and consumer durables with remittances. None of the households with female international remitters used remittances to purchase agricultural land, other real estate or animals.

TABLE 6.8**Migrant households that acquired the asset with remittances as a share of households who own, by destination, Ghana**

Asset	Households with international migrants	Households with internal migrants
Residence	15.2%	11.4%
Agricultural parcel	9.3%	6.4%
Other real estate	4.5%	1.3%
Business	13.2%	8.2%
Consumer durables	8.4%	5.4%
Animals	2.4%	5.5%
Savings	26.6%	20.6%

Note: Households that have both an international and internal migrant are included in the total for each column.

Source: GHAS 2010.

TABLE 6.9**Incidence of purchase of assets by international migrant households with remittances, by sex of migrant who remitted, Ghana**

Asset	Female migrants	Male migrants	Total with international migrants
Residence	6.9%	1.1%	3.4%
Agricultural parcels	0.0%	0.8%	0.6%
Other real estate	0.0%	1.5%	1.2%
Business	3.1%	6.2%	4.8%
Consumer durables	10.5%	4.9%	6.6%
Animals	0.0%	0.9%	0.7%
n =	125,049	265,346	339,849

Source: GHAS 2010.

Table 6.10 presents similar information for households with internal migrants. Among these households the incidence that use remittances to acquire assets is relatively low. Despite this, a slightly higher proportion of households with female migrants used remittances to purchase the principal residence. Once again, none

of the households with female migrants used remittances to purchase agricultural land or other real estate. A higher proportion of households with male migrants compared to those with female migrants used remittances to acquire consumer durables, businesses and animals.

TABLE 6.10

Incidence of purchase of assets by internal migrant households with remittances, by sex of migrant who remitted, Ghana

Asset	Female migrants	Male migrants	Total with internal migrants
Residence	3.2%	2.7%	2.8%
Agricultural parcels	0.0%	0.3%	0.2%
Other real estate	0.2%	0.3%	0.2%
Business	2.0%	2.6%	2.5%
Cons. durables	3.8%	5.0%	4.2%
Animals	1.1%	1.8%	1.9%
n =	695,319	1,115,041	1,473,435

Source: GHAS 2010.

In Ghana, households with international remitters are more likely than households with internal remitters to use remittances to purchase assets. But households with male remitters are more likely to use remittances to acquire businesses irrespective of the destination of the remitter. Most businesses in Ghana, nonetheless, are owned by women and, as we will see in the next sub-section, many of the businesses established using remittances are financed by women using their spouses' remittances. Households with female remitters are unlikely to acquire agricultural land and other real estate using remittances. They are, however, more likely than households with male remitters to use remittances to acquire consumer durables and the place of residence.

The main comparative conclusion that can be drawn is that the location of the migrant makes a difference in the ability of households to accumulate assets through remittances. Notwithstanding the differences between the two countries in the composition of their migrants, in both Ecuador

and Ghana households with international remitters are more likely than households with internal remitters to use remittances to purchase assets. Hence, a specific advantage of international over internal migration is the higher level of savings that migrants can generate from the relatively higher incomes that they earn abroad to remit home for the acquisition of assets.

A gender pattern emerges as well for each country. Compared to households with male migrants, a higher proportion of households with female migrants in Ghana, irrespective of location, acquire the place of residence with remittances. Households with male migrants are more likely to acquire businesses with remittances. In Ecuador, the incidence of the use of remittances to acquire assets is highest for consumer durables, irrespective of location. Whereas there is no clear pattern with respect to international migrant households, internal migrant households with female migrants are more likely to acquire consumer durables using remittances.

6.3

The ownership of assets purchased with remittances

We now turn to who owns the assets purchased with remittances in the remittance-receiving household, irrespective of the location of the migrant, and whether remitters are considered to be joint owners of these assets. We also explore whether there is a relationship between the form of ownership of the asset and the gender of the remitter. Form of ownership refers to whether assets are owned individually

by only one person in the household or are owned jointly by several household members (be they a couple, two persons of the same sex, all household members or a household member and a migrant). The number of observations for this analysis is small in the case of both countries; however, given the novelty of this type of gender analysis, it should yield insights for future studies to pursue.

6.3.1

Ownership of the principal residence

The distribution of the primary residences that were acquired solely or partly with remittances by type of ownership is shown in the final column in Table 6.11 for Ecuador. Of the dwellings so acquired, 29 per cent are owned individually by either a woman or a man, 10 per cent are owned jointly by a couple or other members of the household and the great majority, 62 per cent, are owned jointly by a household member and a remitter. Of those dwellings owned individually, a woman is more likely to be the owner than a man, following the

general trend for Ecuador.¹¹¹ With respect to the sex of the remitter, female and male migrants are relatively equally represented, since 38 per cent of these households have migrants of both sexes. Overall, there are no significant differences by type of ownership and sex of the migrant. It is noteworthy, however, that a migrant is a joint owner of the dwelling in slightly over half of the cases, and that in these cases female and male migrants are equally likely to have contributed remittances towards acquiring the home.

TABLE 6.11

Type and sex of owner of principal residence, by sex of all migrants who contributed remittances, Ecuador

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					28.6%
Male	0	663	2,822	3,485	(11.8%)
Female	1,120	1,117	1,678	4,915	(16.7%)
Joint (in household)					9.6%
Couple	0	1,494	663	2,175	(7.3%)
Two men	0	0	0	0	
Two women	663	0	0	663	(2.3%)

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Joint with remitter					61.9%
Male	0	3,025	5,225	8,250	(28.0%)
Female	6,454	2,591	902	9,947	(33.8%)
Total	9,237	8,890	11,290	29,417	100%
	31.4%	30.2%	38.4%	100%	

Note: ¹ Both refers to situations where a male and a female migrant remit to the same person(s). Chi square, p = .526
Source: EAFF 2010.

Table 6.12 presents similar information for Ghana. The majority of the places of residence acquired with remittances (75 per cent) are owned individually and they are all owned by women, 20 per cent are owned jointly by a couple and only 5 per cent are owned by a household member and a remitter, in this case by a male household member and a female remitter. In Ghana nationally, ownership of a dwelling by a

woman individually is less likely than by a man individually (25 per cent vs. 51 per cent, Doss et al. 2011), thus what stands out in this analysis, albeit for a very small sample, is that remittances have facilitated women's ownership of a home. Women have acquired ownership of their own home through the remittances of both female and male migrants, primarily their children.

TABLE 6.12
Type and sex of owner of principal residences, by sex of all migrants who contributed remittances, Ghana

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					75.0%
Male	0	0	0	0	
Female	20,110	1,164	0	31,754	
Joint (in household)					20.2%
Couple	0	8,542	0	8,542	
Joint with remitter					4.8%
Male	0	2,031	0	2,031	
Female	0	0	0	0	
Total	20,110	22,217	0	42,327	100%

Note: ¹ Both refers to situations where a male and a female migrant remit to the same persons(s). Chi square, p = .264
Source: GHAS 2010.

6.3.2

Ownership of non-agricultural businesses

Only for Ghana is there a sufficient number of businesses reported to have been acquired with remittances to allow analysis, and their ownership is reported in Table 6.13. In this country, the great majority of businesses nationally, 70 per cent, are owned by women individually (Oduro et al. 2011). Of those acquired with remittances, a greater share is

also owned by women individually, 93 per cent, and only 7 per cent by a couple jointly. In the majority of cases, the remittances for women's acquisition of their own business have been sent by male migrants, usually their spouses. Thus women are benefiting directly by the remittances of their male partners, sons or other relatives.

TABLE 6.13

Type and sex of owner of businesses, by sex of all migrants who contributed remittances, Ghana

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					92.7%
Male	0	0	0	0	
Female	35,830	6,617	7,448	49,895	
Joint (in household)					7.3%
Couple	0	0	3,931	3,931	
Joint with remitter					
Total	38,530	6,617	11,379	53,826	100%

Note: ¹ Both refers to situations where a male and a female migrant remit to the same person(s). Chi square, $p = .099$

Source: GHAS 2010.

6.3.3

Ownership of consumer durables

Ecuador's data on consumer durables refer to the ownership of seven of the major items (a stove, refrigerator, washing machine, television, computer, motorcycle and automobile). As Table 6.14 shows, the majority of these durables that were acquired with remittances are reported to be individually owned (72 per cent) and, of these, women are the great majority of owners. Almost a quarter of the consumer durables are jointly owned by various family members; it was fairly common for it to be reported that they are

owned by all family members. It is relatively unusual for a remitter to be considered a joint owner of one of the durables, suggesting that these are generally regarded as gifts, either because they were acquired as remittances in-kind or because the cash remittance for their purchase was so designated. Overall, more female than male migrants contributed remittances to the purchase of durables, with the distribution by type of ownership and sex of the remitter being statistically significant.

TABLE 6.14

Type and sex of owners of consumer durables, by sex of all migrants who contributed remittances, Ecuador

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					71.6%
Male	3,892	12,703	24,879	41,474	(15.9%)
Female	66,922	51,325	27,371	145,618	(55.7%)
Joint (in household)					24.6%
Couple	0	7,280	3,351	10,631	(4.1%)
Two men	1,370	0	0	1,370	(0.5%)
Two women	0	663	847	1,510	(0.5%)
All in household	5,764	28,044	17,040	50,848	(19.5%)
Joint with remitter					3.8%
Male	0	1,202	5,676	6,878	(2.6%)
Female	2,229	0	902	3,131	(1.2%)
Total	80,177	101,217	80,066	261,460	100%
	30.7%	38.7%	30.6%	100%	

Note: ¹ Both refers to situations where a male and a female migrant remit to the same person(s). Chi square, $p = .000$

Source: EAFF 2010.

Table 6.15 presents similar data for Ghana for ownership of 10 consumer durables, including an air conditioner, electric generator and sewing machine besides those mentioned for Ecuador. The majority of remitters are male. Of the consumer durables acquired with remittances from all sources, 78.5 per

cent are owned individually by a woman and 21.5 per cent by a man. None is reported to be jointly owned with the remitter or someone else in the household, and the association between the sex of the owner and the sex of the remitter is statistically significant.

TABLE 6.15

Type and sex of owners of consumer durables, by sex of all migrants who contributed remittances, Ghana

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					100%
Male	18,497	21,195	0	39,692	(21.5%)
Female	63,399	15,345	65,863	144,607	(78.5%)
Joint (in household)	0	0	0	0	
Joint with remitter	0	0	0	0	
Total	81,896	36,540	65,863	184,299	100%

Note: ¹ Both refers to situations where a male and a female migrant remit to the same person(s). Chi square, p = .007

Source: GHAS 2010.

6.3.4

Ownership of savings

Information on the ownership of bank accounts is only available for Ecuador. As Table 6.16 shows, the great majority of accounts are reported to be individually owned, with only 7 per cent jointly owned and 3.5 per cent a joint account with a migrant. Women are the great majority of the individual owners of these bank accounts that have been built up with remittances,

conforming to their predominant role noted earlier as the recipients and administrators of remittances.¹¹² Female and male migrants appear equally likely to have contributed savings to these accounts, with the distribution by type of ownership and sex of the remitter not being statistically significant.

TABLE 6.16

Type and sex of owners of savings, by sex of all migrants who contributed remittances, Ecuador

Type and sex of owners	Sex of migrant:			Total	Distribution
	Male	Female	Both ¹		
Individual					89.2%
Male	1,779	2,918	5,512	10,209	(15.9%)
Female	18,838	17,393	10,657	46,888	(73.2%)
Joint (in household)					7.3%
Couple	0	1,004	0	1,004	(1.6%)
Two women	3,685	0	0	3,685	(5.8%)
Joint with remitter					3.5%
Male	0	0	0	0	
Female	768	1,458	0	2,247	(3.5%)
Total	25,091	22,773	16,169	64,033	100%
	39.2%	35.6%	25.2%	100%	

Note: ¹ Both refers to situations where a male and a female migrant remit to the same person(s). Chi square, $p = .601$

Source: EAFF 2010.

6.4 Summary

Overall, migrant households in Ecuador are more likely than those in Ghana to have acquired at least one asset through remittances: 24 per cent vs. 17 per cent. In both countries it is much more likely for international remittances to result in asset acquisition than those generated internally. With respect to whose remittances are utilized to acquire the different assets, the trends vary by country. For Ghana the remittances of female international migrants are most commonly used to acquire consumer durables and the principal residence, whereas for male migrants the highest incidence is for businesses, followed by consumer durables. In Ecuador, the most frequent acquisition with the international remittances of both women and men is a consumer durable, followed by building up savings.

Worth highlighting is that in both countries remittances have contributed towards strengthening women's individual ownership of assets in remittance-receiving

households. Although the number of observations is small, in such households women are over-represented among the individual owners of consumer durables in both countries as well as of businesses in Ghana and savings in Ecuador.

The analysis by type of ownership also reveals that the assets purchased with remittances are rarely considered to be jointly owned by a household member and the remitter. The exception to this pattern is with respect to ownership of the principal residence in Ecuador, where migrants are co-owners of the majority of dwellings so acquired and migrant women and men appear equally likely to have contributed remittances towards this end. Investments in housing are also likely to be the most valuable asset accumulated through remittances, and their acquisition often represents what motivated the international migration in the first place.



RETURN
INTERNATIONAL
MIGRATION

RETURN INTERNATIONAL MIGRATION AND STATE POLICY

As noted earlier, among the forms of foreign savings by international migrants that are usually not captured by household surveys in the remittance-receiving country are savings that international migrants hold in bank accounts in the country of origin, direct investments that do not pass through their household of origin and the savings they accumulate in the host country that they bring home with them on their return. These forms of savings by international migrants may well be quantitatively more important as a source of potential investment funds than remittances, which pass through households of origin. These might also be a more important means for migrant women to accumulate assets than through remittances, since these funds would more likely be resources that they directly control, resulting in assets that they own individually rather than jointly with someone else.¹¹³ This section summarizes the available information on these forms of savings and investments, discusses Ecuadorian return migration and the probability of return migrants being homeowners or business owners, and then briefly reviews recent state policies designed to facilitate return migration and investment in the home country.

7.1 Planning for the return home

Ownership of a bank account by an international migrant in their country of origin does not necessarily signal their intention to return home—since the purpose of having such an account might simply be to facilitate monetary transfers to family members—but it does suggest stronger economic ties to the home country, ties that could facilitate investments as well as access to credit for entrepreneurial activities. As noted earlier (section 2.2), the share of international migrants who hold bank accounts in their country of origin is not insignificant.

The volume of savings held by international migrants in banks in their home countries can also be of importance to these institutions. In Ecuador, the Banco Solidario, a microfinance institution, took the lead in offering banking services to the growing community of Ecuadorian migrants in Spain. While in 2007 only 4 per cent of its total clients were emigrants, they held 20 per cent of the bank's \$20 million in savings accounts (Hall 2008: 102). This bank provides credit for home construction, microenterprises and the purchase of consumer goods and also finances travel related to migration, freeing potential migrants from

the exceedingly high interest rates charged by informal moneylenders to finance such trips.

Unfortunately, due to the lack of sex-disaggregated data, it is impossible to analyse whether there are gender differences in the likelihood of international migrants holding such bank accounts. Migrant women might be less likely to have a bank account in the home country, given their lower level of earnings than men, or, depending on the circumstances, because they either have a lower level of education or less capacity to deal with formal institutions. If such were to be the case, then women are probably less likely than men to be able to accumulate assets on their own, independent of their families of origin, a hypothesis that remains to be tested in future work.

On direct investments by international migrants that do not pass through the household of origin, potentially the most important are investments in real estate and, particularly, housing. In Orozco et al.'s (2005: Table 4.2) 2003–2004 survey of Latin American immigrants in the United States, 10 per cent hold a mortgage loan in their home country, although there is considerable variation depending on their nationality. Bolivians report the highest share (36 per cent) while Guatemalans and Mexicans the lowest (3 per cent), with Ecuadorians slightly above the mean at 14 per cent. During the mid-2000s, Ecuadorian construction firms and developers began holding housing fairs in Spanish and US cities aimed at nationals residing abroad, hoping to entice them to invest in the home country (Herrera 2012). If the emigrant could provide the down payment, then credit was usually extended by the developer so that the dwelling could be purchased via monthly instalments, similar to a bank mortgage. Thus we would expect the total share of Ecuadorian immigrants paying in instalments on a dwelling (whether through a mortgage or direct financing) to have increased substantially since the early 2000s. It would be useful to have sex-disaggregated data to see whether women are as likely as men to take advantage of such opportunities.

With respect to Ghana, Orozco's (2005) survey of Ghanaian immigrants revealed that 76 per cent of

those residing on the US East Coast and half of those in London have real estate investments in Ghana. Of those in the United States, few hold a mortgage in Ghana, suggesting that these investments are financed through savings and the dwellings built bit by bit. A qualitative study of Ghanaian migrants in the Netherlands reveals that almost half of the flow of remittances sent to Ghana correspond to migrants' own investment in housing (16 per cent) or businesses (33 per cent), suggesting that these types of direct investments are not uncommon (Maz-zucato et al. 2008). A qualitative study of Ghanaian female migrants in Toronto found that over half of the women interviewed had started building their own homes in Ghana (Wong 2005). These are the types of investments that would not be captured in our household asset surveys if not made in collaboration with a member of the household of origin.

Okonkwo Osili (2004) investigates why migrants might invest in housing in their community of origin, particularly when they could postpone investing until their eventual return and/or seek higher returns elsewhere. Utilizing a matched sample of emigrants in the United States and their households of origin in Nigeria, she found that half of the emigrants had initiated housing investments; of these, half of the homes were occupied by family members and around 30 per cent were vacant.¹¹⁴ While the analysis is not gendered, her empirical analysis suggests that even with limited resale and rental opportunities, migrants may invest in housing to maintain their membership rights in the home community, which could facilitate an eventual return.

One of the few studies that examine international remittances along with savings held in the destination country that migrants bring home on their return is based on the Mexican Migration Project, a long-term study initiated in 1982 in 30 communities in an area of traditional migration to the United States. Durand et al. (1996) report on a sample of 1,501 male household heads over a 10-year period: 22 per cent of the sample only remit their US earnings, 47 per cent both remit and save their earnings for their return, 13 per cent only save to bring funds with them and 18 per

cent neither remit nor save. While monetary remittances and savings are interdependent, the authors demonstrate that these have different covariates. Estimating simultaneous equations, they find that remittances are associated with life cycle and human capital characteristics while savings are not. Moreover, previous property ownership in the community of origin acts in different ways. While ownership of a business significantly reduces the likelihood of remittances, ownership of land or a dwelling increases the odds of migrants saving for their return. They interpret this as business owners having less need for remittances (with these businesses usually managed by the wives of the migrants) so that these are used for other purposes. On the other hand, previous property ownership increases the opportunity for profitable investments on the migrants return. In another study based on this same data set, Massey and Parrado (1998) find that homeownership by international migrants increases the odds of business formation by around 13 per cent, in part because ownership of a dwelling provides a site for business activities whether in retail or manufacturing.

The INSTRAW-IOM (2008) study in the Colombian AMCO region of heavy migration included interviews

with returned migrants and found that 39 per cent of them brought savings back with them. They conclude that returned migrants are much more likely to engage in productive investments (the purchase or expansion of assets) than remittance-recipient households. There is also some evidence, summarized by Rapoport and Dacquier (2006), showing that the link between migration and entrepreneurship may be strongest in terms of return migration as compared with current remittances due to the savings and skills that return migrants bring home.

Whether this link holds for women as well as men requires investigation. Case study evidence from the community of Vicente Noble in the Dominican Republic suggests that in certain circumstances it does. A UN-INSTRAW study found that all the women who were returned migrants in this community either started a business on their return or were employed in a returned migrant business (García and Paiewonsky 2006). The problem is that these businesses are often small and concentrated in low-profit, female-dominated sectors—not too different from the businesses characterizing female entrepreneurship in Latin America in general (Powers and Magnoni 2010).

7.2 Return migration to Ecuador

According to the 2007 Spanish National Immigrant Survey, 15 per cent of Ecuadorian immigrants in Spain planned to return home in the next five years, a higher share than reported from any other Latin American country except Bolivia (Colectivo IOE 2012: Graph 5.1). The global financial crisis that broke out in 2008 and increased unemployment in the countries of destination, particularly among immigrants, spurred an increase in return migration to Latin America and in particular to Ecuador. According to the 2010 Ecuadorian census, 63,888 international migrants returned home in the 2005–2010 period, constituting 0.4 per cent of the total population. More returned from Spain—where the crisis was most severe—than from

the United States; women made up 44 per cent of the returnees (Herrera et al. 2012).

Return from Spain was facilitated by that country's *Plan de Retorno Voluntario* (Plan for Voluntary Return), enacted in 2008, for immigrants from countries with which Spain has a reciprocal agreement on social security. Legal immigrants covered by Spain's social security system who found themselves unemployed could receive 40 per cent of their unemployment benefits in a lump sum in Spain and 60 per cent on their return to their home countries if they departed within 30 days of applying for the programme. An additional condition, intended to alleviate unemployment in

Spain, was that they could not return to Spain for at least three years, but after that time period they could apply to return under the same legal status held at the time of the application. Of the 11,419 immigrants who applied to this programme between 2008 and April 2010, 44 per cent were Ecuadorians, the largest single group (Moncayo 2011a: 3). This programme probably favoured Ecuadorian men more than women since it excluded immigrants registered under the Spanish Special Regime for Domestic Workers, which governs the majority of immigrant women, who do not have the right to unemployment benefits.¹⁵

According to the 2010 EAFF, 2.8 per cent of the individuals 18 years and older are return migrants—those who have migrated internationally for purposes of work or work and study in the past but now reside in Ecuador—for a total of 234,791 people. Of these, 40 per cent returned between 2005 and 2010, yielding a higher estimated number of recent returnees than the census (94,492 versus 63,888). The survey data also suggest that migrant women are beginning to return in numbers approximating those of men; whereas women constitute 43 per cent of all return migrants, they make up 47 per cent of those who returned between 2005 and 2010.

The great majority of the return migrants, over two thirds, stayed abroad for five years or less. Slightly over one quarter remained abroad for six to 10 years, with the remaining 5 per cent spending more than 10 years abroad. Most of the return migrants, 86 per cent, currently reside in urban areas of Ecuador.

Given the fact that the great majority of Ecuadorian return migrants in the sample stayed abroad for five years or less, their migratory experience may have been too short to accumulate significant amounts of savings. Nonetheless, it is worth exploring whether return migrants were able to acquire their own home through their migration experience, usually the most valuable

asset acquired through international migration. A focus on return migrants and their potential to accumulate assets also allows us to broaden our analysis beyond current and past remittances to households of origin. It opens the possibility of capturing the impact of migrants' direct investments in the home country while they were abroad, the use of savings held in bank accounts at home and the use of savings brought with them on their return. In other words, a focus on return migrants provides a potential summary measure of the impact of migrant foreign savings on their personal asset accumulation, irrespective of the specific means of transfer of these savings.

As Table 7.1 shows, 17 per cent of the sub-sample of return migrants already owned a home (individually or jointly) prior to their migration, with a relatively higher share of female migrants already being homeowners compared to men. An additional 28 per cent were able to acquire their main residence due to their migration experience, with a slightly higher share acquiring it after their return home (16 per cent) than while they were abroad (12 per cent). Women, in particular, appear more successful in becoming homeowners on their return as compared to when they were abroad, suggesting that they were less likely to remit for this purpose than men. In other words, women appear to transfer their foreign savings targeted for homeownership differently than men, either saving in the country of destination to bring these funds with them on their return, saving in their own bank account in Ecuador or purchasing a home directly as opposed to remitting to family members for this purpose. Overall, however, the gender differences in Table 7.1 are not statistically significant. Nonetheless, if one considers the likelihood of becoming a homeowner among those who did not own one prior to migration, 46 per cent of the returned migrant women compared to only 26 per cent of the men acquired their current residence either through the use of remittances or on their return with savings earned abroad.

TABLE 7.1

Homeownership by returned migrants, by sex, Ecuador

	Owned before migration	Acquired during migration	Acquired after return	Non-owner	Total ¹
Men	13.4%	11.8%	10.9%	63.4%	100%
n	18,030	15,858	14,640	85,108	134,321
Women	21.1%	12.7%	23.3%	43.0%	100%
n	21,166	12,716	23,419	43,170	100,471
Total	16.7%	12.2%	16.2%	54.6%	100%
n	39,196	28,574	38,059	128,278	234,792

Note: ¹ Total includes cases where year of home acquisition is missing. Chi square, $p = .249$

Source: EAFF 2010.

These estimates do not take into account when the return migrants purchased a housing lot, which may have been before, during or after the migration.¹¹⁶ They also do not take into account investments in home improvements that may have taken place as a result of the migration. Twyman's (2012) detailed investigation of the likelihood of homeownership in Ecuador finds that return migration is a significant predictor of this among women but not men. Moreover, in her analysis of housing wealth she finds that, holding all else constant, return female migrants have \$11,400 more invested in housing wealth than non-migrant women (which would take into account the value of home improvements among those who owned a home prior to migration); for men there is no statistically significant difference. These results conform to our qualitative findings from fieldwork in three provinces of Ecuador that one of the main motivations behind international migration for women, particularly among female household heads, is to be able to save enough through their work abroad to purchase, construct or improve their own home.

This analysis assists in rounding out the story of the relationship between migration, remittances, the use of foreign savings and asset accumulation. In section 5, in the analysis of current remittances, we saw that the remittances of women and men were equally

likely to be used for asset accumulation and that there were no significant differences in the particular assets that were purchased with these, although it was somewhat more frequent for men's remittances to be used to purchase a housing plot or buy or build a house than those from women (Table 5.13). In section 6 we saw that 11 per cent of the households with current migrants had acquired their principal dwelling and 8 per cent a housing lot with remittances (Table 6.3), and that there was no apparent difference by gender of the international migrant in the household's ability to have acquired these assets (Table 6.6). Probing further into who owns the assets acquired with migrant remittances revealed that in the case of the principal residence there was no significant association between the sex of the migrant and whether the dwelling was owned individually by a woman or man, jointly by a couple or jointly with remitter. By far the most frequent case was joint ownership with the remitter, with migrants of both sexes just about equally likely to have contributed remittances for this purpose (Table 6.11). The analysis of the relationship between return migration and home ownership provides supporting evidence that one of the main ways that migrant women in Ecuador have gained some economic autonomy and potential bargaining power through the process of migration is through their ability to become either an individual or joint homeowner.

7.3

Return migration policies

A number of countries have developed policies aimed at their diaspora communities in recent years intended to facilitate the return of international migrants. These are often part of broader 'state-led transnationalism' initiatives, defined as national policies and programmes that expand the reach of state regulation to include emigrants (Margheritis 2011). Among these initiatives are those that create specific institutions to address the concerns of emigrants; new legislation on dual citizenship, political representation and voting rights; support for migrant's associations and cultural tourism in the home country; and efforts to augment migrants' remittances and channel these to productive purposes (ibid.). Here we will use the example of Ghana to illustrate some of the former initiatives and Ecuador and some of the other Andean countries to illustrate the latter.

While Ghana has not yet developed a concrete plan to encourage return migration, since 2001 the Government has made concerted efforts to reach out to the Ghanaian diaspora. In 2001 a Homecoming Summit was organized that was attended by 1,000 Ghanaian professionals in the diaspora.¹¹⁷ An outcome of the Summit was an action plan that included the following: the establishment of institutional structures to enhance dialogue and provide advice, support and assistance; the operationalization and harmonization of contradictory provisions in the Dual Citizenship Act,¹¹⁸ as well as the introduction of voting rights to non-resident Ghanaians (NRGs); the mobilization of resources from NRGs; the simplification of land acquisition procedures; and the recruitment of qualified and skilled NRGs, including providing opportunities for them to volunteer services and the creation of an NRG database (Manuh and Asante 2005).

The Non-Resident Ghanaian Secretariat was established in 2003 to implement the Summit's recommendations. An assessment of the Summit a few years later found that it had not been adequately resourced to perform its functions (ibid.), but in 2006 Ghanaians living abroad were enfranchised to vote.

Ghana is now in the process of developing a national migration policy with support from the IOM, the United Nations Development Programme (UNDP) and the European Commission. At a colloquium of the Diaspora Engagement Project, held in August 2012, some of the main areas the new policy will address were outlined, including the re-integration of return migrants, leveraging remittances and harnessing diaspora resources for development.¹¹⁹

The transnationalism efforts of Ecuador under the current Government of Rafael Correa stand out both for their comprehensiveness and their emphasis on human rights.¹²⁰ Ecuador has also gone beyond other countries in focusing on return migration as part of its development policy. On his assumption of office in 2007, Correa created a new institution, the National Secretariat of the Migrant (SENAMI, by its Spanish initials) under the presidency, which in 2008 articulated a comprehensive plan for return migration, the *Plan Bienvenidos a Casa* (Welcome Home Plan), with the following components:¹²¹

1. *Programa Volver a Casa* (Return Home Programme): Designed to facilitate the return home, this office offers information and advice, principally on legal and logistical matters, and handles the cases of forced return of those who are deported. Since 2009, those who have been abroad for a year or more can also qualify for a customs tax exemption on their household goods and work instruments and equipment, including one automobile, up to a total value of \$30,000.¹²²
2. *Fondo El Cucayo* (Seed Money Fund): This programme provides government grants to return migrants intending to start a business for up to 25 per cent of the value of an investment project, with a limit of \$15,000 for individual investments and \$50,000 for group investments. To qualify, an individual must be Ecuadorian, have lived abroad for at least one year (not spending more than 60 days in the country during this period) and returned since 2007 with the intention

of remaining in Ecuador. The programme also provides technical assistance to those wishing to develop a business plan.

3. *Banca del Migrante* (Migrant Banking): Special, subsidized credit lines have been created for business investments and housing construction projects of returned migrants and those still abroad as well as their family members in Ecuador. Administered through 32 cooperatives and other microfinance institutions linked to the National Financing Commission, an intermediary financial institution, this fund provides subsidized loans of up to \$20,000 to be repaid in up to four years.
4. *Banco Nacional de Fomento* (National Development Bank): A special credit window has been opened for returned migrants who wish to invest in agricultural projects or small industrial ventures. These loans may range up to \$300,000 at an interest rate of 11.2 per cent.
5. *Bono de Vivienda* (Housing Subsidy): A variant of the national programme has now been created for those migrants and their immediate family members in Ecuador who currently do not own a dwelling and wish to acquire low-income housing (of less than \$30,000 in value). Grants of up to \$6,000 are made available to purchase a new dwelling or to construct one on a lot that they already own; grants of up to \$2,000 are also available to improve, enlarge or finish a dwelling. Beneficiaries are required to make up the difference through their own savings and, if needed, a loan through the Migrant Banking programme (SENAMI 2012).

The financial crisis of 2008 encouraged a number of Andean countries to step-up their efforts with respect to return migration, both out of humanitarian concerns (the growing number of their nationals facing unemployment at a time of tightening immigration policies in the countries of destination) and their interest in harnessing the skills and savings of those abroad for the broader project of national development. While both Colombia and Peru have enunciated national plans for return migrants—*Plan de Retorno Positivo* (Plan for a Positive Return) and *Plan El Quinto Suyu*, respectively—and set up special

offices to coordinate them, the initiatives of these countries focus largely on making existing government programmes accessible to return migrants, concentrating on training, technical assistance and facilitating their job search or access to credit, such as for housing or a small business.¹²³ Neither country has committed government resources to subsidize migrant investments either directly via grants (*Fondo El Cucayo*) or through special lines of subsidized credit (*Banca del Migrante*), although they facilitate private sector activities oriented to emigrants.

At the same time, it is evident that Ecuador's innovative programmes have been of limited impact to date in terms of the number of beneficiaries compared to the demand for government assistance. As of August 2010, only 9 per cent of the investment projects submitted to the *Fondo El Cucayo* had been funded. Of the 230 projects approved as of that date, 70 per cent of the beneficiaries are men and only 30 per cent women (Moncayo 2011b: 71). However, data are not available on whether women are as likely as men to apply to the programme.¹²⁴

Anderson's (2012) interviews with 13 beneficiaries of *Fondo El Cucayo* suggest that up through 2011 the programme had mixed results. The six women whom she interviewed had started a cleaning business, a seamstress shop, an herbal fragrance factory, a construction business, a doctor's office and a hostel with a restaurant. The seven men had started two printing businesses, an electrical shop, a solar energy business, a café and a hostel and invested in a farm. Most characterized the implementation of the programme as being marked by delays and bureaucratic obstacles. The appropriate marketing studies had not always been conducted—such as in the case of the cleaning and the solar energy businesses, the herbal fragrance factory and one of the hostels—and these ventures are not yet profitable.¹²⁵ However, several of these businesses were initially unprofitable but after two or three years were performing better or were even quite successful.¹²⁶

According to Anderson's (2012) interviews, while most beneficiaries of *Fondo El Cucayo* learned of

the programme while residing abroad (suggesting that the Government's communication efforts have met with some success), most did not consider it to have been the main factor influencing their decision to return. They had already been planning to return either because of the financial crisis, or because they had realized their savings objectives and/or because they were no longer willing to live apart from family members irrespective of their conditions of return. The support of the fund did encourage some to return sooner than they had planned, as Moncayo (2011b) also found in her interviews, or allowed them to make larger and better investments than they had initially intended.

A common factor among all the Andean programmes is the lack of attention to gender, such as ensuring that return female migrants have similar access to them as return male migrants. This is particularly apparent in their recordkeeping, with beneficiaries rarely being reported by sex (Arteaga 2010). Most analysts are also

sceptical of whether these types of government programmes can significantly increase return migration. One of the main factors that influence the decision to return is whether economic conditions have really improved in the home country since the migrants' departure. Even with relatively high unemployment in the destination country, migrants may consider it less risky to stay than return home, expecting conditions abroad to improve more quickly than at home. At the same time it is difficult for governments to designate large amounts of resources to lure back international migrants, given relatively high un- and underemployment rates at home and the many pressing social and economic needs and demands of those who have not migrated abroad. Much of the literature on return migration thus concludes that perhaps the best thing governments that aim to capture foreign savings and reverse the 'brain drain' can do is to relax specific obstacles to return migration and facilitate the conditions that make investment in the home country attractive (Vasco 2011).

The background is split into two horizontal bands: a top blue band and a bottom green band. Overlaid on these are two sets of concentric circles. The top set is in the blue band, and the bottom set is in the green band. The circles are semi-transparent, allowing the background colors to show through. The word 'CONCLUSIONS' is written in white, underlined, sans-serif font across the top blue band, positioned between the two sets of circles.

CONCLUSIONS

8.

CONCLUSIONS AND POLICY IMPLICATIONS

The central question we sought to investigate in this paper is whether women—by migrating themselves or by managing the remittances sent to their households—are able to strengthen their own fall-back position and potential bargaining power through the acquisition of physical and financial assets and, hence, their economic autonomy. We have demonstrated that some migrant women as well as female administrators and/or recipients of remittances in Ecuador and Ghana are able to do so, acquiring assets either individually or jointly, but that they constitute a minority of either group. Strengthening the possibility for asset accumulation through migration processes for both women and men will require concerted efforts at multiple levels. In this concluding section we summarize our main findings, highlight the methodological contributions and limitations of the study and draw out the policy implications to enhance women’s accumulation of assets through international migration.

8.1

Main findings

The analysis of current remittances in Ecuador and of past remittance use in Ecuador and Ghana revealed that international as compared to internal migration increases the possibility of individuals and households acquiring assets. This is obviously related to the higher average level of remittances that can be attained by having a migrant work abroad, one of the main factors that motivate international migration in the first place.

In Ecuador, the acquisition of physical and financial assets represents only around 10 per cent of the total uses of current remittances, but the survey year was atypical since the data capture the impact of the 2008 financial crisis, when high unemployment in the countries of destination reduced the total remittance flow. The acquisition of assets was probably one of the first things postponed when migrants were forced to reduce the volume of remittances sent. Under these

generally unfavourable circumstances in the host countries, Ecuadorian female and male international migrants with economic ties to their households of origin were just about equally likely to remit money, with women remitting slightly higher average amounts than men so that, overall, they contributed over half of the volume of international remittances.

Another important finding is that in the survey year it was equally likely for the remittances of female and male international migrants to be used for the purpose of asset acquisition. The assets most frequently purchased were consumer durables, ranging from household appliances to vehicles. Thus, in the case of Ecuador, women migrants appear to be no more disadvantaged than men in directing their remittances towards asset accumulation, except that they are likely to be remitting a higher share of the income that they earn abroad.

The study of current remittances in Ecuador also confirms that, following the Latin American pattern, women are the overwhelming majority of those receiving current remittances, irrespective of the gender of the remitter. Moreover, the recipient and the administrator of the remittances sometimes differ, with women even more likely to be the administrator than the recipient of remittances. This pattern is partly explained by the finding that men in Ecuador are more likely than women to have bank accounts, which could facilitate the transfer of remittances. Interestingly, male remitters are even more likely than female remitters to rely on a female administrator.

Particularly noteworthy is that female remitters are more likely than male remitters to send instructions on how their remittances are to be used and that both are more likely to give instructions when the administrator is a man compared to when it is a woman. Overall, the average amount of remittances is significantly greater when the administrator receives instructions from the migrant. Male administrators are significantly more likely to purchase assets with remittances but are also more likely than female administrators to receive instructions on the assets to purchase, particularly when the remittances come from a female migrant. Thus female migrants who are able to direct a portion of their remittances to asset acquisition are exercising considerable agency over their use. Moreover, while less likely to be acquiring assets with current remittances, female administrators appear more likely to be acting autonomously than male administrators when they do so.

The comparative study of asset acquisition in Ecuador and Ghana over the medium term confirms the important contribution of remittances, particularly from international migrants, to household asset accumulation. The share of all migrant households that have acquired at least one asset through the use of remittances is 24 per cent in Ecuador and 17 per cent in Ghana. For Ecuador, this share is over twice as large as the percentage of migrant households purchasing assets with current remittances, illustrating why a longer time horizon is important to the study of remittance use and asset accumulation. The share

of migrant households that own an asset that was acquired or built up through the use of international remittances is particularly notable in Ghana: 13 per cent of those with businesses, 15 per cent for places of residence and 26 per cent of those who have savings. In Ecuador, 13 per cent of homeowners acquired the dwelling, 17 per cent built up their savings and 21 per cent of those with other real estate acquired such with international remittances.

Another salient finding is that remittances have contributed towards strengthening women's individual ownership of assets in both countries, particularly of consumer durables. Also, in Ghana, the majority of businesses acquired or built up with remittances are owned by women, as are the majority of the residences acquired through remittances. In Ecuador, women have benefited individually primarily through the build-up of their savings; they have also gained as joint owners of the homes built with remittances. Although based on a small number of observations, these findings add support to the argument that migration processes contribute to the economic autonomy of some women as recipients and/or administrators of remittances through their ability to acquire ownership of assets.

In Ghana, the assets owned by women as a result of the receipt of remittances are largely due to the contributions of male migrants, who also constitute the majority of migrants. Male migrants whose remittances were used to establish businesses are usually the spouses of the owners. On the other hand, the places of residence were financed by remittances sent by children. In Ecuador, where international migration is more gender balanced, the pattern is more mixed; the main significant finding is that female migrants are the most likely to contribute to the accumulation of consumer durables by women in their households of origin.

Few of the assets accumulated by the households of origin are considered to be jointly owned by a household member and the remitter. The main exception to this trend is housing in the case of Ecuador, where this applies to over half of such dwellings. This, of course,

does not mean that migrants themselves are not accumulating assets on their own; rather, such accumulation is not generally taking place through the remittances sent to their households of origin, which are those that can be captured in a household asset survey. Nonetheless, the analysis of the homes owned

by return migrants in Ecuador allowed us to potentially capture the overall impact of the other means of transferring foreign savings besides through remittances to households of origin and to show that these other means are important for women.

8.2 Methodological contributions and limitations

As suggested in the introduction, international remittances include much more than what can be captured in the typical household survey in the country of origin. We noted that international migration results in four types of transfers of foreign savings, excluding collective remittances: savings brought home by returned migrants; savings that migrants abroad hold in bank accounts at home; savings that they invest directly in the home country; and the remittances sent to their households of origin. Our asset surveys captured the last of these relatively well and enable a more medium-term assessment of the impact of international remittances on asset accumulation by considering more than just current remittances. The number of observations on asset accumulation (whether current or medium term) is quite small, however, in part because these are nationally representative surveys. Undoubtedly similar surveys in the regions of heaviest international emigration would yield larger numbers, which would be more conducive to a gender analysis of asset ownership through remittances.

At the same time, our household asset surveys probably underestimate the assets owned by current migrants if these assets are solely owned by the migrant. Since our household asset inventories included only those assets owned by household members, migrant assets were captured in the survey only if they were jointly owned with a member.¹²⁷ Capturing the full impact of migrants' savings generated abroad on asset accumulation in the home country would also require complementary data from a survey of immigrants in the country of destination to learn whether they hold bank accounts and savings in their country of origin and whether they have purchased or

are in the process of purchasing any assets directly in the home country. While the assets owned by return migrants should, in principle, capture the full impact of the savings they generated while abroad, the return migrants who appear in a household survey are not necessarily representative of all return migrants or of current international migrants and their savings and remittance practices.

We hope to have demonstrated why it is indispensable for gender analysis for researchers to ask both who receives and who administers the remittances and, specifically, who makes the decisions regarding the use of remittances for asset acquisition. Future research on remittances could usefully adapt these innovations to allow for comparative analysis. Moreover, a unique contribution of this research was the ability to shed light on who owns the assets purchased with the remittances that are sent to households of origin. Our gender analysis was, of course, limited again by the small number of observations on asset acquisition, something that perhaps asset surveys in regions of heavy international emigration could remedy.

This study did not intend to measure the impact of international remittances from female and male international migrants on the well-being of households in Ecuador and Ghana or on women's empowerment directly. Previous work on Ghana has established that both international and internal remittances assist in reducing poverty and enhancing household welfare as well as the high priority that female recipients tend to place on education. The findings for Ecuador with respect to international migration and poverty reduction are less definitive, since the majority of

migrants tend to come from households in the higher socio-economic strata. Previous work on Ecuador has demonstrated the link between international remittances and improvements in human capital. Our work on current remittances in Ecuador shows that expenditures on health and education are a high priority for the use of remittances sent by both female and male migrants and are likely to be channelled in this direction by female administrators, who are the overwhelming majority of those who manage the remittances. The finding that migrant women are more likely than migrant men to give instructions on the use of remittances also supports the argument that these positive welfare outcomes reflect the preferences of women.

With respect to women's empowerment, this study has established that processes of international migration do contribute to the economic autonomy of women through the assets that female recipients are able to acquire through remittances, which enhance their fall-back position. The next step, not undertaken for this study, would be to show that female asset owners who acquired these via remittances are more likely than women in households where remittances

are used for other purposes to exert greater bargaining power through, for example, their greater participation in household decisions or greater control over their own businesses. A few inferences, nonetheless, can be drawn from our previous work. In Ecuador, women's share of couple wealth is positively associated with a greater likelihood of egalitarian household decision-making, where both women and men consider that key decisions, such as whether to work for income or how income is to be spent, are made jointly (Deere and Twyman 2012). In Ghana, couples are also more likely to be egalitarian in making employment and spending decisions when wealth is fairly evenly distributed between them (Oduro et al. 2012). Also, women's share of couple wealth is associated with a reduced likelihood of physical violence against partnered women in Ecuador and with a reduced likelihood of emotional abuse in Ghana (Oduro et al. 2015).

Finally, as will be apparent in the next sub-section, there is still much that we do not know regarding differences in remittance behaviour by gender, information that is necessary to formulate appropriate policies to enhance women's accumulation of assets via migration and remittances.

8.3 Policy implications and recommendations

To increase the possibility that migrant men and women are able to channel their international remittances towards asset accumulation, and that women are able to do so under the same terms as men, will require policy interventions at various levels, including

a focus on their conditions of employment in destination countries and on the cost of remittance transfers as well as specific policies to facilitate the acquisition of assets in the home country.¹²⁸

8.3.1 The conditions of employment of migrant workers in destination countries

Whether migrant workers are able to save enough of their earnings to engage in asset accumulation largely depends on their level of earnings in the country of destination. Their potential earnings, in turn, are related to their legal status and rights as well as the conditions of employment. As a minimum,

countries should be encouraged to ratify the 1990 International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families, which finally entered into force in 2003. This convention reaffirms the basic human rights established in the various international accords as

pertaining to migrants. Since it does not require that undocumented workers have the same rights as legal immigrants, it only provides for a minimum level of protection (Pérez Orozco et al. 2008). That only 46 countries have ratified this convention as of 2012¹²⁹ is telling of the recalcitrance of the major migrant-recipient countries to confront the dilemma of the vulnerability of undocumented workers within their borders. Although written in non-sexist language (explicitly referring to the rights of migrant men and women), this convention does little to recognize the gendered nature of the migration process and the specific needs of migrant women (ibid.).

This lacuna was recognized by the United Nations Committee on the Elimination of Discrimination against Women, charged with overseeing the implementation of the 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). In 2008 it issued its General recommendation No. 26 on women migrant workers, which recognizes the specific vulnerability of female migrant workers and the potential violations of their human rights due to sex- and gender-based discrimination (UN CEDAW 2009). Perhaps the greatest lacuna in the international system of rights until recently has been in terms of the rights of domestic workers, one of the primary occupations of immigrant women. Approved in June 2011, ILO Convention 189 and Recommendation 201 Concerning Decent Work for Domestic Workers (ILO 2011) entered into force in September 2012. This convention guarantees domestic workers the same basic rights as other workers, such as freedom of association and norms regarding the conditions of employment. The labour laws of relatively few countries offer domestic workers a minimum of workplace protections—such as the right to earn the minimum wage as well as overtime pay, the right to periods of rest, inclusion in workers' compensation or unemployment schemes, or remedies for discrimination, abuse or harassment in the workplace (Burham and Theodore 2012)¹³⁰—and thus this convention is a

major step forward, and countries should be encouraged to ratify and implement it.

The United States has not yet ratified the convention and only one state, New York, has passed legislation that meets the standard of ILO Convention 189. The New York Domestic Workers Bill of Rights of 2010 provides for all of the minimum workplace protections enunciated above, including a wage of at least the federal (and New York state) level of \$7.25 an hour and overtime (above 40 hours) at 1.5 times this rate.¹³¹ According to a national survey of domestic workers in major US cities in 2011, 23 per cent of the domestic workers, the majority of whom are foreign born, earn less than the minimum wage (Burham and Theodore 2012). Hence, attaining this threshold for all domestic workers might significantly increase the incomes of a large number of female migrants, enhancing their remittance potential and their ability to channel remittances towards their own asset accumulation. These latter objectives could be even better attained if the US federal minimum wage was raised above the current level, since it is widely recognized that this standard results in an annual income below the US poverty line for households composed of two people or more.¹³²

Comprehensive immigration reform in the United States and other countries with large undocumented populations is another policy intervention that should be supported that would undoubtedly improve the working and living conditions of large numbers of migrants internationally, facilitating their inclusion in destination countries, including their access to basic human and labour rights as well as their ability to generate savings and remittances. Moreover, deportations of illegal immigrants carry a huge cost for migrant households in the country of origin, many of whom remain saddled with the burden of the debt incurred for the migration, not infrequently resulting in a process of de-accumulation of assets as farms and homes are repossessed to cover such debts.¹³³

8.3.2.

Remittance transfer mechanisms

Another factor that affects the volume of remittances received by households in the country of origin and the amount that might be available for asset accumulation is the cost of remittance transfers. There is now a relatively voluminous literature on how to reduce these costs, primarily by increasing competition among remittance providers (see Orozco 2006). For example, when Citibank North America instituted a new programme with the Banco Solidario in Ecuador in 2005, which increased the competition in the United States-Ecuador financial corridor, the major money transfer organization was forced to lower its average rate from 4 per cent to 3 per cent of the value of the transfer (Benavides 2006). Over the past decade or so transfer fees to Latin America have generally begun to come down, although these vary by the size and type of the transfer and the country of origin and destination.¹³⁴ Improving information on the fees charged by different companies can contribute to reducing the cost of money transfers. Some destination countries (France, Germany, the Netherlands and the United Kingdom) provide free on-line information on the fees charged by money transfer companies to transfer monies to 25 countries including Ghana (Schmelz 2009).

There has been relatively little research on whether there are gender differences in the average amount and frequency of remittance transfers, on the choice of remittance transfer providers and, particularly, on whether women migrants are as likely as men to avail themselves of lower-cost transfer services. To the extent that women tend to remit smaller amounts more frequently, a tendency we found in Ecuador and Moré et al. (2008) establish for immigrants in Spain, women are likely to be paying more than men in average annual costs.

Moreover, whether recent efforts in destination countries to 'bank the unbanked' are reaching women deserves investigation. Women may be less likely than men to respond to advertising campaigns regarding the ease with which international transfers may now be made—for example, by establishing a bank account

and providing those at the receiving end with a debit card—if they have greater unfamiliarity with or distrust of formal banking institutions. The latter may also be related to their immigration status, level of schooling and functional literacy in the language of the host country. Such factors may require special initiatives aimed at female immigrants, such as community-based programmes aimed at enhancing their financial literacy.¹³⁵ Such efforts would be facilitated by policy interventions to make the remittance market more transparent and accessible in general so that migrants can make informed choices (Fajnzylber and López 2008).

Efforts at enhancing financial literacy in the countries of origin, particularly where women are the majority of recipients, are also important since owning a bank account can result in a significant reduction in remittance costs. In the Citibank North America partnership with Banco Solidario referred to earlier, a remitter could send up to \$3,000 from the United States to Ecuador at a fee of only \$5 per transaction if the recipient owned a bank account compared to \$8 for a cash pick-up (Benavides 2006). The incentive for such partnerships on both sides is to expand the number of account holders and access to other financial products and services.

In addition to the potential role of bank accounts in lowering the cost of remittance transfers, there is mounting evidence that these have other benefits for migrants. Orozco's (2007) analytical work suggests that the amount of remittances sent increases when a migrant has a bank account in either the host or home country, but it increases most significantly if the account is held in the home country. In addition, his research suggests that having a bank account in the home country increases the likelihood of the money remitted being used in connection with a business in the home country and is also associated with greater access to credit. Of course, we do not know whether these relationships hold up specifically in the case of migrant women, which requires further study. As a minimum, policy makers need to be attentive that

efforts to ‘bank the unbanked’ do not discriminate against women, directly or indirectly, by not accommodating their special needs, such as lack of official documents or those stemming from a lower level of schooling or unfamiliarity with formal institutions. At the same time, given the interest of migrant women and female remittance recipients in saving and acquiring assets, as demonstrated in this and other studies, specific programmes targeting them could enhance their ability to save as well as a country’s savings capacity (IIUD 2008).

There is also some evidence from Ecuador that micro-finance institutions in rural areas characterized by

heavy male migration have been successful in forming new credit and service cooperatives and rural banks where women are the great majority of members. The activities of these, fuelled by the deposit of remittances, have brought new dynamism to rural areas, such as in the remittance-dependent province of Azuay, with a steady increase in the number and volume of deposits and loans made (Ortega García 2009). The Credit and Service Cooperative of Güel in this province is an example of an institution that has emphasized the needs of women clients with good financial results, growing from 33 members in 2000 to over 800 in 2009 and continually expanding the number of services it offers its members.¹³⁶

8.3.3

Enabling the conditions for asset accumulation in the home country

For women to be able to accumulate assets, the legal framework must ensure that they are able to own assets in their own name, including a bank account. As Deere et al. (2013) demonstrate, specific marital regimes also make a difference in married women’s ability to acquire assets. Our previous comparative work has demonstrated that married women are more likely to be able to accumulate assets in Ecuador, where partial community property is the norm, compared to Ghana and India, where separation of property is the dominant regime characterizing marriages. Community property offers the benefit that all assets acquired during the marriage are jointly owned.

As we saw in the analysis of the ownership of assets acquired with remittances, such assets are more likely to be owned jointly by a couple in Ecuador than in Ghana, reflecting the prevailing marital regime in each country. Although women in remittance-receiving households in Ghana have been able to acquire assets in their own names, this was most likely the result of the good will of a man and not of a legal right to marital property. Enhancing the ability of women to acquire assets, both in general and specifically through migration processes, may require marital regimes to be reformed by, for example, ensuring the rights of spouses to marital property in the case of separation, divorce or widowhood. Moreover, inheritance laws in

many countries continue to explicitly favour men. To the extent that inheritance continues to be the main way that major assets are acquired in many parts of the world, attention should also be given to their reform if gender equity in women’s acquisition of assets and wealth is to be attained.

As is well documented in the literature—and confirmed in the analysis of current remittances in Ecuador—the primary use of international remittances sent to households in the home country is to improve their standard of living and provide them with insurance and social protection. A major constraint on the use of remittances for asset accumulation is the many demands that are placed on them, particularly those sent by women. This could be relieved by stronger social protection policies in the countries of origin, combined with strengthened health and educational systems so that such a large share of remittances need not be directed for these purposes.

Given the strong interest of female migrants and remittance recipients in acquiring or improving their housing, this process would be facilitated if micro-finance institutions developed specific loan products aimed at migrant households in regions of high migration. Also, as argued in the IIUD (2008) study, given the heterogeneity among both female migrants

and remittance recipients, programmes aimed at facilitating their accumulation of assets need to be tailored to their needs.

Owning their own business is often an aspiration of many international migrants who plan to return to their country of origin, although we know little regarding whether women and men share this aspiration.¹³⁷ To turn these aspirations and migrants' hard-earned savings into business ventures will likely require a supportive environment, including the appropriate physical and financial infrastructure and well-designed programmes of technical assistance. It cannot be assumed that the skills and experience gained by migrants abroad will necessarily translate into marketable skills or facilitate entrepreneurship. This is particularly the case for women, whose migration experience abroad often involves a process of de-skilling, being confined to employment in the care sector with jobs not commensurate to their level of schooling (Herrera 2006; Benería et al. 2012).

Ecuador's *Plan Bienvenidos a Casa*, discussed in the previous section, contains many of the elements that could potentially facilitate return migration and entrepreneurial activities by migrants. Nonetheless,

such state initiatives need to be evaluated from a gender perspective to see whether women are as likely to benefit from them as men and, if not, how such programmes could be improved to provide equal opportunities for female migrants. As a minimum, governments can facilitate business start-ups by reducing the excess red tape and paperwork often required to legally start a small business, constraints that may carry a greater burden for women who are time-constrained by family and household responsibilities.

Finally, in the discussion of how to harness remittances for development from a gender perspective, attention must be given to the prospects for gender equality in the home country compared to host countries. To the extent that the more equal gender relations that migrant women experience in the destination country are a factor in what appears to be their greater proclivity to remain abroad, they may prefer to invest their savings and accumulate assets there. Thus policies aimed at gender-progressive change in the countries of origin need to be part of any strategy aimed at encouraging return migration by women, including enhancing their possibilities to accumulate assets at home.

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ENDNOTES

- 1 Several scholars have noted that attempts to estimate the total volume of remittances based on household surveys generally come up short compared to central bank estimates of the volume of remittances (Acosta 2007; Olivie et al. 2008). This discrepancy is probably because some share of the total value of foreign savings originating with migrants that is transferred does not pass through households in the country of origin, being invested either in bank accounts or directly—for instance, in real estate.
- 2 There might also be different proclivities by gender to participate in hometown associations abroad and hence in collective rather than individual remittances to the country of origin. In this paper, however, we do not analyse collective or social remittances. There is a growing literature on how hometown associations abroad tend to be male-dominated (Goldring 2001; Orozco 2005), and how migrant men may be more likely to participate in the sending of collective remittances than women (Herrera 2006). Social remittances—the learning and knowledge that are transmitted transnationally—are also an important component of the migratory experience. See Orozco (2007) and Moser's (2009, 2011) study of Ecuadorian migration from Guayaquil to Barcelona, Spain, which highlights the set of material and intangible assets that migrants bring with them, acquire abroad and send home both directly and indirectly, including civic and political capital.
- 3 Assets-based approaches are increasingly being applied to the study of household poverty and often focus on the inter-relationship between physical, financial, natural, human, social and other forms of capital (Moser and Felton 2007; Moser 2009). Given that we know relatively little about the process of physical and financial wealth accumulation by women, the focus of this paper is more limited, without ignoring how wealth accumulation is often related to other forms of capital, particularly human capital.
- 4 Pension wealth and insurance are difficult to measure in the context of developing countries and we have excluded these items in our empirical analysis. Note that we do not include remittances as a financial asset as do Moser and Felton (2007), since remittances are a flow (income) rather than a stock concept. Remittances are derived from migrant savings, and a portion may be saved by the recipient on their receipt, but in studies of wealth they are not equivalent to a financial asset.
- 5 See Deere and Doss (2006) for a summary of previous studies of gender inequality in asset ownership. Most studies in developing countries until recently have tended to focus on land ownership.
- 6 We are thus in agreement with the framework developed in a previous UN-INSTRAW report calling for a holistic view of human development: increasing the capabilities and freedoms of individuals to lead the lives they so choose (Pérez Orozco et al. 2008). Such a framework necessarily includes sustainable economic development as a central, but not the only component; human rights are of equal importance. In this paper, however, we privilege the process of capital accumulation in order to explore its gendered aspects.
- 7 In a wealth framework, access to credit or debt is a liability rather than a financial asset and will not be analysed in this paper. Of course, access to credit may be an important means of acquiring physical and financial assets and hence of facilitating women's economic autonomy.
- 8 See Taylor et al. (1996) for a review of this debate and a critique of the narrow view of productive investment that was usually assumed, ignoring investments in housing, for example, as well as human capital.
- 9 This latter link requires a focus on outcomes and a different methodology than employed in this study.
- 10 Another question, important for analysing the overall impact of asset ownership on women's economic empowerment, is whether it makes a difference whether assets are owned by women individually or jointly with their partners. This question is also beyond the scope of this study, but see Agarwal (1994) and Deere and León (2001) on the debate.
- 11 Policies and programmes in the country of origin may also influence the conditions of migration and employment in receiving countries, whether through bilateral agreements over the provision of temporary workers or by turning a blind eye to human trafficking, for example. On the former process, see Rosewarne (2012) on the Asian case, where state-sponsored temporary migration has become a 'development' policy in the quest for remittances. On the latter, and some of the similarities between the conditions that foster the international migration of women as well as human trafficking, see Rao and Presenti (2012).
- 12 The Bendixen-IDB surveys referred to throughout this study were funded by the Inter-American Development Bank, usually through the Multilateral Investment Fund (MIF/FOMIN) and

- sometimes other sponsors. Unfortunately, these rarely report gender-disaggregated data.
- 13 In general, it has been found that those who earn lower incomes remit smaller average amounts than those who earn more but that these remittances represent a larger share of their income. Orozco's (2013: Table 2.3) 2007 survey of Latin American remitters in five US cities found that those earning less than \$15,000 send 20–21 per cent of their income, while those earning \$30,000 or more send 12–15 per cent. However, these data are not disaggregated by sex, thus obscuring what might be a gender-based phenomenon. Orozco attributes this pattern to a minimum threshold level of remittances that must be sent to make the transaction worth the effort.
- 14 The INSTRAW-IMO (2008) study, drawing on the 2002 Spanish Wage Structure Survey, calculates that among Colombian migrants in Spain who remit to the Metropolitan Area of the Central West (AMCO) region, women remit approximately 40 per cent of their wages while men remit 33 per cent. A study of Salvadorians in the United States reports that women remit 11 per cent and men 9 per cent of their earnings (Santillan and Ulfe 2006).
- 15 The US\$ is used throughout unless otherwise indicated.
- 16 This share is based on the estimate by Orozco et al. (2005: 23) of average monthly remittances by Latin American migrants in the United States of around \$200 based on 2004 data provided by the National Money Transmitters Association. This study does not present a breakdown by sex.
- 17 Herrera (2012) describes the hierarchy in domestic service in Spain as follows. While live-in work offers some definite benefits, such as being able to save more, it is also the occupation most subject to abuse, particularly with respect to the hours of work. Thus, it is recent immigrants who most usually are live-in workers. Live-out domestic employment is considered preferable for the autonomy it offers, particularly for migrant women who have their children with them and domestic responsibilities. Employment in cleaning services and hotels is valued most because these jobs tend to guarantee social security benefits, including unemployment insurance not available to domestic workers. For a description of a similar hierarchy in domestic service in the United States, but one that is particularly conditioned by a migrant's legal status, see Hondagneu-Sotelo (1994).
- 18 There are scant survey data on whether women are more likely than men to have left children behind in the home country. A 2008 US survey of Latin American immigrants from six countries found that migrant women were more likely to have both more children in the home country as well as more children with them (Orozco 2013). While the former might explain why women would send a higher share of their income, the latter might explain why fewer of those in the United States remit and/or why, on average, they send smaller amounts.
- 19 Few surveys actually collect information on whether migrants hold bank accounts in either place. Among them is a 2004 IDB-sponsored study of Dominican immigrants in the United States, which revealed that migrants were more likely to have such accounts there (47 per cent) than in their country of origin (27 per cent) (Bendixen-IDB 2004). A different pattern has been reported for Ghanaians residing in the United States, with 70 per cent having accounts there and 97 per cent in Ghana (Orozco 2005: Table 22).
- 20 By nationality, Jamaicans and Ecuadorians reported the highest percentage of savings accounts in their home country, 58 per cent and 55 per cent, respectively, suggesting considerable variation depending on the country of origin.
- 21 Having a savings account increased the value of remittances sent by 25 per cent; however, it is not clear that the two accounts should be treated separately. In Ecuador, for example, most bank accounts are technically savings accounts.
- 22 The much smaller 2007 Bendixen-IDB and Ministerio de Economía public opinion survey of Latin American immigrants in Spain probably understates their degree of homeownership. It found that only 16 per cent of the respondents had purchased a home there (with Ecuadorians and Argentines the most likely, at 23 per cent each). Of those who had purchased a dwelling, 93 per cent did so with credit.
- 23 The 2007 Spanish National Immigrant Survey data also suggest the degree to which immigrants became overextended in this period through easy access to credit. Over a third of immigrants from Latin America and 19 per cent of those from sub-Saharan Africa were paying over 75 per cent of their labour income in mortgage payments (Colectivo IOE 2012: Table 77). This situation would have drastic consequences as the financial crisis unfolded.
- 24 See the essays in Ginieniewicz (2011), which suggest how common homeownership is in Spain among both Latin American immigrant women and men.
- 25 These gender differences are also seen in the different levels of participation and leadership in transnational hometown associations vs. US community-based organizations offering services, with men more likely to be active in the former and women in the latter (Hondagneu-Sotelo 1994; Goldring 2001).
- 26 In her interviews with Dominican women in New York City, Pessar (1986) found that women who were employed outside the home were more likely to buy consumer durables such as appliances and other home furnishings rather than engage in saving for the return home. She explains their reluctance to return as being influenced both by concerns that they would be unable to find employment in the Dominican Republic and that their relationship with their partner would revert to traditional gender roles.
- 27 Overall, Latin American-born residents in the United States are less likely to become citizens than the overall foreign-born population. Among the latter, there is also a gender gap in favour of women in the proportion that have become citizens (48 per cent vs. 42 per cent). Irrespective of the country of origin, the tendency is for the share that becomes naturalized citizens to increase as the length of their residency in the United States increases. Derived from U.S. Census Bureau (2013: tables B05003 and S0506).
- 28 The more rural origins of immigrants from sub-Saharan Africa is also apparent in Table 2.1, with a much larger share of African immigrants owning agricultural land and livestock compared to those from more urban Latin America.
- 29 On the problems of inferring asset ownership based on the sex of the household head,

- rather than the specific owner by sex, see Deere et al. (2012). A headship analysis severely underestimates women's ownership of assets since it excludes most married or partnered women.
- 30 Country level data, as we will subsequently show for Ecuador and Ghana, suggest that the World Bank underestimates the total number of international migrants as well as international remittance flows. It is useful, nonetheless, for comparative purposes since the data are standardized across countries.
- 31 The remainder is made up of non-OECD high-income countries and other developing countries.
- 32 For a detailed analysis of the gender composition of the immigrant population in the United States and worldwide, see Donato et al. (2011). While the overall trend is towards gender balance, there are important differences in the gender composition of emigrants from particular countries and in the stock of immigrants in receiving countries.
- 33 Based on the analysis presented in Ramirez et al. (2005), drawing on World Bank data for 2004. In that year Latin American and the Caribbean accounted for 35 per cent and sub-Saharan Africa only 4 per cent of the total flow of remittances to developing countries.
- 34 An in-depth study of migrant networks between the Netherlands and Ghana, for example, found that 64 per cent of remittances were sent back through people travelling to Ghana and thus would be unregistered (Mazzucato et al. 2008).
- 35 The results for Latin American immigrants contrast with those from the much smaller (n=1,100) 2007 Bendixen-IDB and Ministerio de Economía survey in Spain, where women were 55 per cent of the migrants surveyed but constituted only 45 per cent of the remitters, suggesting that women have a lower propensity to remit than men.
- 36 Moré et al. (2008) report that while the records provide the name of each remitter, the sex was not recorded and had to be estimated based on given names.
- 37 Twelve countries received 94 per cent of the volume of remittances; these include all of the Latin American countries shown in Table 3.2, plus Morocco and Senegal of the African countries shown, in addition to three Eastern European countries.
- 38 This is a fairly strong assumption and probably depends on the familial composition of the immigrants (whether couples versus single or non-accompanied married individuals predominate in a given migrant community), their living arrangements (i.e., whether relatives tend to co-habit) and whether or not they are remitting to the same person for the same purpose. As we will subsequently show in the discussion of the cost of remittances, it would be economically rational for migrants to pool their remittances.
- 39 Orozco et al. (2005: 58) also demonstrate that the familial relationship to the remittance recipient is one of the most important factors explaining the total amount of remittances. Drawing on the 2003–04 survey of remitters in five US cities, they found that if money is being remitted to a spouse, then the average amount is 44 per cent greater than the average amount sent to a non-family member. The amount is only 28 per cent greater in the case of children (who are likely to be living with someone other than the spouse) and 18 per cent greater in the case of parents.
- 40 Moré et al. (2008) did not attempt this exercise for all countries since the number of transactions by nationals in some cases was too small to do so, such as in the case of Ghana, Mali and Nigeria; all the estimates shown on the contribution to GDP have a margin of error of 7.6 per cent or less, being 3 per cent or less for the main remittance recipient countries.
- 41 Although this survey captured data on remitters from all countries—and is so reported in Garay Salamanca and Rodríguez Castillo (2005), who did the primary analysis of the data—the text of the INSTRA-IOM report (p. 59) is confusing and says that the sex-disaggregated data on the share of remitters refer to those residing in Spain.
- 42 The study of cross-border migration to South Africa also found that most intra-regional migrants carry their remittances home themselves, so that the frequency of remittances is related to how often they are able to visit their households of origin (Hughes et al. 2007). These informal practices may also result in the underestimation of the total volume of remittances.
- 43 Thus, for example, in 2006 a remittance transaction to Brazil in the range of 333 to 400 euros cost 30 euros, while a 600 euro transaction cost only 33.5 euros. In addition, the remitter must bear the foreign exchange fee. All told, someone sending 333 euros would pay 16.3 per cent of the value of the remittance in fees while someone sending 600 euros would pay only 12.9 per cent (Moré et al. 2008).
- 44 Mahler (1999) estimates that one third to one half of the couriers between the United States and El Salvador are women, an occupation that requires US legal status and often a commercial importer's license. She notes that there tends to be a gendered division of labour, with female couriers usually travelling by airplane and carrying cash and small items while men dominate overland routes and the transport to El Salvador of larger physical assets, such as consumer durables and vehicles.
- 45 Worth noting is that these public opinion surveys have a higher degree of sampling error, +/- 3 per cent to 4 per cent, than the usual national representative household surveys.
- 46 The 2007 nationally representative household survey for Guatemala, which we consider to be more reliable, revealed that women receive the remittances in 63 per cent of the households that report international remittances, higher than the 58 per cent reported by individuals in 2003 in Table 3.3. This survey also shows that the volume of remittances is even more concentrated in female hands, with female recipients receiving 67 per cent of the total value of remittances (INSTRAW-IOM 2007: 8, 28, 31).
- 47 Other sources, however, suggest that Peru may not be an exception to this Latin American trend. According to the 2003 Peruvian National Household Survey, 62 per cent of the persons who report receiving international remittances are women. This survey also reports information on remittances from internal migrants; women constituted a slightly higher share of these recipients at 64 per cent (Loveday et al. 2005: 34).
- 48 The destination of international migration varies among the three countries. In Ethiopia, the largest share of international migrants reside in North America (40

- per cent), followed by Asia and the Middle East (30 per cent), Europe (22 per cent) and other countries in Africa (5 per cent). In Kenya, migration to North America leads as well (38 per cent) followed by Europe and Africa (each 25 per cent) and then Asia and the Middle East (12 per cent). In contrast, in Uganda, the main destination is other countries in Africa (45 per cent), with only 21 per cent in either North America or Europe, and Asia and the Middle East trailing with 12 per cent.
- 49 It is not clear in the Bendixen & Amandi-World Bank reports, however, whether these data refer to all recipients, irrespective of destination of the migrant, or only to those who receive international remittances.
- 50 One hypothesis, suggested by Nelson's (1992) summary of studies on internal migration in Kenya, is the endurance of strong patrilineal, patrilocal extended families where other men manage the farms and supervise the wives left behind by migrant males. She notes, however, that this situation did not necessarily characterize all groups in Kenya, being perhaps most typical among the Luo/Luyia and least common among the Gikuyu, Meru and Embu, where farm management functions were carried out by wives.
- 51 Crush et al. (2010) consider that the traditional pattern of male migration to the mines for long periods of time resulted in a relatively high incidence of female-headed households compared to other South African countries due to separation, divorce and abandonment. Moreover, the share of female-headed households in Lesotho jumped from 23 per cent in 1993 to 40 per cent in 2003, an increase that they attribute to growing male unemployment in the mines, and hence inability to support families, as well as the impact of HIV and AIDS.
- 52 This is also suggested in other qualitative studies carried out in Ecuador; see IIUD (2008) and Mata Codesal (2013).
- 53 One caveat, however: the various Bendixen-IDB reports do not mention explicitly if only one use could be reported, although this appears to be the case. The questionnaire is not publically available to verify this.
- 54 This estimate is based on Deere's fieldwork in Ecuador during 2009–10.
- 55 To test such propositions would require access to the data set and multivariate regression analysis.
- 56 One of the findings of the Gender Asset Gap project is that in Ecuador and Ghana women are more likely than men to own businesses but own a much lower share of total business wealth (Doss et al. 2011).
- 57 Another study by Woodruff (2007) draws on the Mexican 2000 census data to show that self-employed urban women (aged 18–65) are twice as likely to receive remittances than self-employed Mexican men, and that self-employed urban women are more likely to receive remittances than women who are not working or wage workers.
- 58 Other sources estimate the number of Ecuadorians living abroad as 2 to 3 million, much above the figure (and share) implied here (cited in Herrera et al. 2012). As subsequently noted, according to census figures for Spain and the United States, the number of people born in Ecuador residing in just these two countries is over 1 million, suggesting that the figure reported by the World Bank (2011) of 1.15 million is a minimum estimate of the number of Ecuadorians residing abroad.
- 59 In the 1950 to 1980 period the average annual rate of growth of urban areas was at or slightly over 4.5 per cent; this slowed down to 3.7 per cent and then 3.0 per cent in the subsequent two decades. The rate of growth of the rural population was only 1.4 per cent annually over the 1950 to 2000 period. Calculated from the DEPUALC 2009 database, www.cepal.org/celade/depualc (accessed 25 January 2013). No data are yet available that compare the number of internal and international migrants, but these should be available eventually from the 2010 Ecuadorian census.
- 60 According to 2010 Ecuadorian census data the peak year for international migration was 2002, with 45,000 Ecuadorians leaving that year; it then fell to around 20,000 in 2004 and has oscillated around this latter annual figure ever since (cited in Herrera et al. 2012). The rate of migration to Europe began to slow down after 2004 when Ecuadorians were required to apply for a Schengen visa to establish temporary residence in the European Union. Previously, they could enter Spain without a visa as tourists for three months and then regularize their work status.
- 61 The remittance data reported by the Central Bank of Ecuador are similar to those reported by the World Bank (2011). They differ on the 2010 figure, with the latter reporting a preliminary estimate of \$2.5 billion and the former reporting a final figure of \$2.3 billion for that year (in Herrera et al. 2012).
- 62 Both Calero et al. (2009) and Ponce et al. (2011) control for the sex of the household head but do not report these findings.
- 63 According to other sources cited in Wong (2006: 357), from 10 per cent to 15 per cent of the total Ghanaian population lives abroad, so the rate of emigration reported in the *World Bank Factbook* for Ghana may also be underestimated as in the case of Ecuador.
- 64 Guzmán et al. (2008), in their analysis of this same survey, report that 3 per cent of households receive remittances from both internal and international sources.
- 65 Interestingly, the average amount of local transfers was \$119, slightly more than the average amount remitted by internal migrants irrespective of their location in Ghana (Mazzucato et al. 2008: 108).
- 66 According to another source utilizing this same 1998–1999 survey, women represented 34.3 per cent of the international migrants, a slight increase from the GLSS 1991–1992 survey when they represented 33.3 per cent (Litchfield and Waddington 2003). This suggests that female international migrants are just as likely to remit as men.
- 67 Note that these results are quite different from those reported by Orozco (2013, 2005) for Ghanaian immigrants interviewed in the United States and Europe. As discussed in section 3, in his small-size survey of immigrants in major cities the great majority said they remitted to a woman. It may be that there are important differences among international and internal remitters in terms of who they remit to, something that cannot be discerned in the published data.
- 68 Calculation by Abena D. Oduro based on the 2005–2006 GLSS data set. The recipients could not be analysed by gender since that portion of the data set is not yet publically available.

- 69 By the manner Guzmán et al. (2008) describe the 1998–1999 GLSS, they appear to include those households who receive transfers from those living in the same village or town among the internal remittance recipients.
- 70 The comparative project, which also included the state of Karnataka in India, was funded by the MDG3 (Millennium Development Goal 3) Fund of the Dutch Foreign Ministry. The comparative results on assets ownership are presented in Doss et al. (2011). The 2010 Ecuador Household Asset Survey (*Encuesta de Activos FLACSO-Florida, EAFF*) was carried out by the Latin American Faculty of Social Sciences (FLACSO) and the University of Florida; see Deere and Contreras (2011) for the initial results. The Ghana Household Asset Survey (GHAS) was carried out by the University of Ghana, Legon; see Oduro et al. (2011) for the country report.
- 71 For 189 dual-headed households (6.6 per cent of the total number of households) it proved impossible to conduct the second interview with the spouse either because s/he was temporarily away, an appointment could not be arranged after three attempts or the person refused to be interviewed.
- 72 Household residence was defined as living in the household during the previous six months. Since this study focuses on migrants, it excludes those family members and others who may have contributed to the household but who reside in the same community or municipality. Note that having economic ties to the household in the previous 10 years does not require them to have received monetary or in-kind remittances in the year of the survey. The importance of this distinction is explained in section 5.
- 73 It is difficult to say whether Ecuador's case is typical of Latin America, since few studies report on both international and internal migration and remittances. One study for Peru, based on the 2003 National Household Survey, found that it was much more common for households to receive remittances from internal migrants (25.8 per cent) than international migrants (2.9 per cent) or both (1.1 per cent) (Loveday et al. 2005: 32).
- 74 Comparing our figures to previous estimates, the figures for Ecuador are as expected: 12 per cent of total households report having economic relations with international migrants in the previous 10 years, while the 2010 census reveals that 7.5 per cent received international remittances in the previous year. For Ghana, the share of households with economic relations with international migrants, 3.7 per cent, is much below the 2005–2006 GLSS estimate of 8.4 per cent of households receiving international remittances. This is largely because, in contrast to the GLSS, the GHAS does not include households that receive remittances from persons who previously were not household members.
- 75 All tables based on the two household asset surveys present weighted estimates based on the sample expansion factors. The statistical tests, however, have been conducted on the unweighted figures in order not to exaggerate the degree of significance.
- 76 There are also gender differences in the destination of the Ecuadorian international migrants. Overall, 49.8 per cent of the migrants are located in Spain, 31.5 per cent in the United States, 8.4 per cent in Italy, 5.2 per cent in Latin American countries and 5 per cent in other countries. Women predominate among those in Italy and Spain, while men predominate among those in the United States (Anderson 2012: Table 1-2).
- 77 Whenever we use the term 'significant', we are referring to results being statistically significant with at least a 90 per cent level of confidence.
- 78 Note that the survey respondents are not necessarily the recipients of the remittances, as will be developed in section 5 (see Table 5.5).
- 79 The wealth quintiles have been constructed based on the total national samples.
- 80 According to World Bank (2014) estimates, the volume of remittances to Ecuador hit a new low in 2012 and only a slight recovery was expected in 2013.
- 81 Note that this is not a propensity to remit, since we do not have information on the total number of migrants from these households but only on those whom respondents consider to maintain economic ties to their households of origin. Of those international migrants who did not send money in 2009–2010, 67 per cent were located in Europe (principally Spain), 23 per cent in North America (mainly the United States) and 11 per cent in other countries (principally in Latin America). Those located in Europe are over-represented among those who did not remit that year.
- 82 The data presented are based on the annualized amounts, given the frequency of remitting and the average amount sent each time. We also asked the respondents the total amount received during the previous year. The sample mean by this latter measure was \$1,152, slightly less than that reported in Table 5.2.
- Following convention, we report the former measure.
- 83 This female share is slightly higher than that reported by Olivie et al. (2008: 37) of 57 per cent, based on a 2007 follow-up to the 2005–2006 ECV. Also, our estimated total volume of remittances is considerably lower than that reported by the Central Bank for 2009 of \$2.5 billion (Herrera et al. 2012:45). This could reflect either under-reporting in the EAFF survey and/or that the bulk of remittances to Ecuador does not pass through local households (and hence cannot be captured by a household survey) since they are deposited in bank accounts held by emigrants or invested directly by them in Ecuador.
- 84 These sometimes complex inter-household relationships are not usually captured in the typical household survey, which tends to assume that the survey respondent (or household head) receives and manages the remittances. The vast majority of these non-household members are relatives, and 85 per cent are female, with no statistically significant difference by sex of the remitter.
- 85 Our estimate of the female share of recipients of international remittances, 77.5 per cent, is similar to that reported by Olivie et al. (2008: 47) of 78 per cent, based on their 2007 follow-up survey, and much greater than the 66 per cent reported in the Bendixen-IDB and Pew Hispanic Center (2003a) survey. While it is tempting to conclude that remittances are becoming even more concentrated in female hands over time, the different methodologies employed in these surveys do not allow strict comparisons.
- 86 Note that the number of observations in Table 5.5 differs from that in Table 5.4

- since the former includes only the recipients who are household members of the respondent and reports on the individual relationship of each remitter to the remittance recipient. For those recipients who receive remittances from more than one migrant, the relationship may differ—for example, a woman who receives remittances from both her husband and son. Since here we track each individual relationship, we no longer need the categories of ‘both international and internal’ or ‘both men and women’.
- 87 The category ‘other’ includes grandparents, grandchildren, aunts/uncles, cousins or any other relative residing in the household. The large number of other relatives who are recipients of remittances is likely related to the childcare arrangements of parents who have left children in Ecuador. Camacho and Hernández (2005) provide a good description of their diversity in their case study of urban Guayaquil and a rural municipality in the province of Pichincha; the predominant pattern is for migrant women to leave their children with either their own mother, a sister or another female relative, and for this person to receive the remittance, along with a small token payment for childcare services.
- 88 We are grateful to Gioconda Herrera and the members of the Migration Programme at FLACO-Quito for this insight and for encouraging us to include these questions in our survey instrument.
- 89 Also, to be consistent with our previous work on savings (Doss et al. 2012), we include in this measure holders of long-term certificates of deposit and owners of stocks and bonds, though almost all such individuals also hold at least one type of savings account.
- 90 The base for this calculation is the total women and men who answered our individual-level survey questionnaire, weighed by the sample expansion factors. Recall that the survey was aimed at the principal couple or non-partnered head of household.
- 91 According to the Bendixen-IDB and Pew Hispanic Center (2003a) survey, 46 per cent of recipients of international remittances in Ecuador had bank accounts, a slightly higher figure than our own figure for all remittance recipients, internal and international, of 42 per cent. That earlier survey also revealed that the preferred method of sending international remittances was through remittance transfer companies (Delgado Travel, Western Union and Money Gram), which handled a total of 67 per cent of the transfers; only 17 per cent were through a bank, 9 per cent were carried by an individual and 5 per cent were transferred through the post office. The EAFF did not collect this information.
- 92 These cases could be of men remitting to their fathers, who then turn over the cash to the mother to administer, or of men preferring to remit to male relatives who then allocate a portion to the migrant’s wife to manage, depending on her good behaviour, as noted in a Colombian study (Pérez Orozco et al. 2008).
- 93 Recall that in the Bendixen-IDB and Pew Hispanic Center (2003a) Ecuador survey it was found that the remitter decided over the use of remittances in 20 per cent of the cases; this information, however, was not reported by gender.
- 94 A post-hoc test of means revealed, nonetheless, that only the difference in amount among women administrators was significantly different between those who received and did not receive instructions ($p = .010$).
- 95 We realized too late that home improvements should have been specified explicitly in the questionnaire as part of investment in housing; thus we must assume that enumerators included it as part of housing expenditures.
- 96 It is instructive to compare these results with those of the ECV, which inquired only about the primary use of remittances. According to Calero et al. (2009: 1146), 89 per cent reported that food, education, health and rent constitute the principal use, followed by real estate acquisition, home improvements and repayment of debts (3 per cent each). Only 1 per cent of respondents reported either savings, business expenditures, the acquisition of consumer durables or other uses as the primary use. Asking about the primary use of remittances thus appears to result in an under-reporting of the role of remittances in asset acquisition.
- 97 As noted earlier, Calero et al. (2009) investigate the role of international remittances on schooling in Ecuador and find that they are associated with an increase in school enrolment and a decrease in the incidence of child labour, particularly among rural girls. Hence our data support the argument that these findings may reflect female preferences, both remitters and recipients.
- 98 Herrera (2012) also mentions that in the years before the crisis it was precisely investments in real estate, including housing construction, and business expansion that had been growing.
- 99 The Latin American average of 32 per cent differs from that reported in Table 2.1 since it is based on a different definition of the immigrant population than in the INE (2009) study.
- 100 The emphasis on housing construction has been widely reported not only for southern rural Ecuador (Jokisch 2002; Pribilsky 2007; IIUD 2008) but also in urban areas such as Quito (Hernández et al. 2012).
- 101 In this area of heavy male migration, it was usually the wives of migrants who were responsible for all aspects of constructing the home, which involved acquiring a number of new skills, including negotiating with a foreman, other skilled workers and building suppliers. C.D. Deere fieldwork with members of the Gender Asset Project, October 2009; also see Contreras (2010).
- 102 This table has not been included since it is quite large but is available from the authors.
- 103 Note that since household membership was defined in terms of persons who resided in the household in the six months prior to the survey, migrants who had been away for six months or more are excluded, and thus any assets that they own individually would be excluded from the household assets inventory. Only if such assets were owned jointly with a household member would they be reported and form part of our analysis in this section.
- 104 Savings here refer to owning any type of bank account as well as informal savings and whether remittances constituted a source of these funds.
- 105 Given the great number of different types of consumer durables, information on the form of acquisition was collected for only seven of these items in Ecuador and 10 in Ghana. Hence, the acquisition of consumer durables via remittances is likely to be underestimated.
- 106 If a household purchased one asset with remittances

- alone and another asset with remittances and savings, the situation of the household has been categorized, in the aggregate, as corresponding to 'remittances and savings'.
- 107 For Ecuador, see Table 5.2. While data on current remittances was not collected in the GHAS, Mazzucato et al. (2008) establishes this point based on the 1998–1999 GLSS.
- 108 We cannot test these propositions statistically since internal and international migrants and their households are not exclusive categories, with some households having both categories of migrants.
- 109 Note that these categories are not exclusive, since there are migrant households that have both female and male migrants or both internal and international migrants. The incidence in Table 6.6, last column, differs from that presented in Table 6.5 since it corresponds to a different unit of analysis; in Table 6.5 it is based on those international or internal migrant households who own the asset and thus varies according to the asset, whereas in Table 6.6 it is based on the total number of households with migrants of each sex.
- 110 Unfortunately the Ghana survey did not collect information on the identity of the person whose remittances was used to open savings accounts. The following discussion will therefore focus on physical assets.
- 111 Nationally in Ecuador, 30 per cent of the primary residences are owned individually by women, 16 per cent individually by men and the rest are in various combinations of joint ownership (Doss et al. 2011). This pattern is partly explained by the large share of non-partnered women in the sample.
- 112 In the national sample for Ecuador, 48 per cent of the formal accounts are owned individually by men and 43 per cent by women, with the remainder owned jointly (Deere and Contreras 2011: 30).
- 113 Whether such assets are individually owned, however, depends on a person's marital status and the marital regime prevailing in the country of origin; see Deere et al. (2013).
- 114 Vacant new homes and partially constructed dwellings are also a common site in communities in Ecuador characterized by heavy emigration, such as in the provinces of Azuay and Cañar (Deere fieldwork, 2009–2010). Also see Jokisch (2002) and Pribilsky (2007).
- 115 This plan should not be confused with another Spanish plan, the Programme for Voluntary Return of Immigrants (PREVIE), initiated in 2003, which aims to facilitate the return of immigrants who find themselves in a vulnerable situation, such as being unemployable due to their irregular situation. Those who volunteer to return are given various kinds of assistance, including a plane ticket and trip expenses. Between 2003 and April 2010, 11,779 immigrants had taken advantage of this programme, with the largest number being Argentines, Bolivians and Brazilians; only 928 Ecuadorians returned via this means, reflecting the fact that most Ecuadorians have legal status in Spain (Moncayo 2011a).
- 116 Table 7.1 focuses only on the main residence and does not take into account that any of these groups may also have acquired other real estate besides the principle residence.
- 117 On the high degree of transnational engagement of Ghanaians abroad, including in hometown associations, see Orozco (2005).
- 118 The Dual Citizenship Act (Act 591), passed in 2000, provides dual citizenship to Ghanaians in the diaspora. Dual citizenship reduces if not eliminates the bureaucratic procedures associated with their returning to Ghana and improves their rights to social benefits, to own land or property and to inherit assets from either country.
- 119 See http://ghasea.info/Ghana_Diaspora_Report.html, accessed 6 April 2013.
- 120 In international forums, Correa has become the champion of the right to free circulation, the right to choose not to migrate (by emphasizing the need for sustainable development at home), the right to fair labour standards and the right to preserve one's cultural identity (Margheritis 2011). Ecuador is also the only Andean country where the right to migrate is a constitutional right. See *ibid.*, Arteaga (2010) and Moncayo (2011a) for the broader set of policies related to state-led transnationalism; for reasons of space, our focus here is only on return migration.
- 121 This summary draws primarily on Moncayo (2011a and 2011b) and Anderson (2012).
- 122 To bring back more than this value in equipment duty-free, the returning migrant must provide an investment plan.
- 123 Peru has similar custom duty exemptions for return migrants as Ecuador, and Colombia in 2009 was considering the same (Moncayo 2011a). One initiative that Colombia and Peru have undertaken, which Ecuador has not to date (of which we are aware), is to validate the migrants' work experience abroad with certificates of competencies. In Peru, where this is called *Revalora Peru: Tu Experiencia Vale* (Peru revalues: your experience is worth something), a government office issues certificates for those with experience but without formal training in the following occupations, all of which employ many migrant women abroad: cooking, housekeeping, cleaning, bartending and working as a receptionist (Moncayo 2011).
- 124 Complete information is not available on any of these programmes. According to the SENAMI website, between 2008 and 2012 some 37,000 return migrants received their assistance, including 10,129 who were granted duty exemptions on their household goods, and \$35 million had been spent on the *Plan Bienvenidos a Casa* (SENAMI 2013). The *Fondo El Cucayo* was phased out during 2013 when SENAMI itself was integrated into the new Ministry of Foreign Relations and Human Mobility. The other programmes appear to continue. See <http://cancilleria.gob.ec/es/asociaciones-de-personas-en-situacion-de-movilidad-conocieron-los-servicios-y-beneficios-que-tienen-en-Ecuador>. Accessed 11 November 2014.
- 125 According to Moncayo's (2011b) interviews with SENAMI officials, however, only 5 per cent of the projects funded in the first three years of the programme had failed or were having difficulties.
- 126 An example of a success story is Gabriela's dressmaking shop. She worked as a seamstress in Spain for six years, often working two to three jobs at a time, and decided to leave Spain primarily because of the financial crisis. She was one of the few interviewees who considered access to *Fondo El Cucayo* definitive in her decision to return to Ecuador. She is doing so well now that she is considering expanding her business, taking on some apprentices. Expanding domestic employment through this programme is, of course, one

- of the main objectives of the Correa Government (Anderson 2012).
- 127 We recommend that future household asset surveys explicitly ask about assets that are held by the household but owned by a migrant non-household member.
- 128 Another area worthy of attention but not analysed in this report is pre-departure emigration policies, programmes and procedures in countries of origin that also influence the conditions of migration and hence the possibilities for generating remittances. According to Arteaga (2010), Andean countries are doing relatively little in this regard and lack a gender focus.
- 129 Another 15 countries have signed the convention but not ratified it. See <http://www2.ohchr.org/English/law/cmwh.htm>. Accessed 6 February 2013.
- 130 See ILO (2013: Appendix III) for a summary of the coverage of domestic workers under national legislation. Not only is coverage uneven across countries but countries with good legislation do not always enforce their own provisions. Another problem in countries with federal structures of government is that working conditions are governed at the state level and state legislation may vary widely.
- 131 See <http://www.labor.ny.gov/legal/domestic-workers-bill-of-rights.shtm>. Accessed 6 February 2013.
- 132 Burham and Theodore (2012) stress that immigrant workers would benefit from all legislation designed to improve the conditions of low-wage workers, such as a strengthened safety net and paid sick leave. See Pérez Orozco et al. (2008) for a discussion of the many other measures that could be taken in the destination countries to improve the living and working conditions of migrant women, such as assuring their health and reproductive rights and the right to care. Here we focus specifically on interventions most directly related to increasing the volume of remittances and how these are channelled.
- 133 For example, during our fieldwork in Cuenca, Ecuador, in 2009, the impact of increased deportations from the United States was increasingly being felt, with the rate of unsuccessful migrations increasing from around 8–10 per cent of migrants from this region in 2005 to 15 per cent in 2010. We were told of the case of a moneylender who had recently died whose daughter wanted to return to their owners some 50 dwellings that had been repossessed as a result of unsuccessful migrations (Contreras 2010).
- 134 Orozco (2006: 2) reports that the average fee to remit \$200 to Latin America and the Caribbean (excluding Cuba) fell from 10 per cent in 2000 to 5.6 per cent in 2005; in addition to the fee, exchange rate transactions can increase the cost by another 5 per cent. Fajnzylber and López (2008) note that fees can still cost up to 20 per cent of the value of the transfer.
- 135 One such initiative, reported on favourably by Women's World Banking, is a \$200 million financial education initiative targeting low-income groups begun by Citigroup and Citigroup Foundation in 2004 in 68 countries (Benavides 2006).
- 136 Among the practices valued by the women were being able to deposit small amounts each time they received remittances, earning interest on these deposits and knowing they could get an emergency loan if they needed it at a relatively low interest rate. This cooperative provides loans for a broad range of activities, including for housing, working capital and investment purposes; it also provides three-year loans for those wishing to migrate at an annual interest rate of 15 per cent, which has considerably lowered the cost of migration. It was in the process of establishing a mechanism with a second-level financial institution so that remittances could be deposited directly to its members' accounts, as well as negotiating the direct payment of utility bills, services demanded by its female members. Interview by C. D. Deere and FLACSO research team with manager, Lourdes Ortega, and focus group with members, October 2009, Güel, Azuay.
- 137 For example, the Bendixen-IDB and Ministerio de Economía (2007) survey of Latin American immigrants in Spain found that 23 per cent hoped to start a business in Latin America; a slightly higher share, 25 per cent, hoped to eventually start a business in Spain. It would be very useful to have such data disaggregated by gender. In the IIUD (2008) study of returned international migrants in southern Ecuador, only one of the 16 women interviewed had managed to open up a business on her return home but another five were interested in doing so.

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