

REMITTANCES AND CHILDREN'S RIGHTS: AN OVERVIEW OF ACADEMIC AND POLICY LITERATURE

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RIGHTS: AN OVERVIEW OF
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LITERATURE**

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Remittances and Children's Rights: An Overview of Academic and policy Literature.
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Executive Summary

The report comprises a desk review of academic and policy literature dealing with social impacts of remittances in developing countries. It combines this information with country reports of four UNICEF field offices (Ecuador, Mexico, the Philippines and Syria) based upon domestic experiences as well as on academic and policy papers.

While there is a wide range of literature available on the economic dimensions of remittances, there is a lack of research on the impacts of remittances impacts on children and children's rights. The available studies on the social impacts of remittances rely on qualitative research, mostly through case studies, which makes it difficult to draw definite conclusions.

Migration and remittances are closely linked: Although remittance flows may contribute positively to the child's basic material welfare, the migration of one or both parents jeopardizes the child's integral development. The desk review found that migration and remittances are part of poor households' survival strategies; in many countries, left behind families were able to improve their living standards (MDG 1, CRC §4, §6, §27). Several academic studies found an increase in school attendance and an improvement in children's access to health care services in left behind households (MDG 2, CRC §28). In some cases remittances help diminish child labor, although other studies warn about the risk of increasing child labor, since the child may have to support the parent who remains behind with house- or field work (CRC §31, §32).

Regarding gender equality (MDG 3), the results are ambiguous: Women's migration could potentially entail positive changes. However, these potential positive changes are combined with the emergence of new vulnerabilities, affecting individuals as well as families, since racial and gender inequalities, together with prejudices attached to immigration, produce a 'triple disadvantage on women.

The field reports and several anthropological case-studies have signaled a range of negative effects of migration on children and adolescents, although the available data is not sufficient to generalize the conclusions. These impacts include psychological effects of one or both parents' migration, given the lack of parental guidance (CRC §9, §18); the risk of poor school performance, among others. The risk of trafficking increases when parents are absent – this was particularly pointed out by Albanian and Moldovan studies (CRC §19, §34-36).

Remittance flows can increase income inequalities among households within communities, leading to pressure upon non migrant households to send family members abroad. Remittances induce changes in consumption patterns, which in small rural communities can lead to stigmatization of children (CRC §2). Lastly, part of the literature points to the rise of a culture of dependency among remittance-receiving households, while others dispute this detrimental effect.

The paper calls for future research focusing on gathering empirical data on the social impact of remittances. Further, it recommends social policies specifically designed for the protection and realization of children and youth left behind, in collaboration with national and international institutions, social organizations and the private sector. This includes, for instance, legislative protection from dangerous and exploitative work for children, pro-family laws ending any kind of discrimination toward children and women and improving access to public goods and services.

Resumen ejecutivo

Este reporte presenta una revisión de la bibliografía académica y de políticas acerca de los impactos sociales de las remesas en países en desarrollo. Combina esta información con los reportes de países de cuatro oficinas de campo de UNICEF (Ecuador, México, Filipinas y Siria), basados en experiencias domésticas así como en documentos de políticas.

Mientras que hay una amplia bibliografía disponible sobre la dimensión económica de estas remesas, no se ha investigado demasiado sobre el impacto de las mismas en los/as niños/as y los derechos de los/as niños/as. Los estudios disponibles sobre los impactos sociales de estas remesas se basan en estudios cuantitativos, en su mayoría estudios de caso, lo que hace difícil trazar conclusiones definitivas.

La migración y las remesas están muy vinculadas: Si bien el flujo de remesas puede contribuir positivamente al bienestar material básico de los/as niños/a, la migración de uno o ambos padres amenaza el desarrollo integral de el/la niño/a. El reporte halló que la migración y las remesas son parte de las estrategias de supervivencia de los hogares pobres; en muchos países, los hogares con miembros migrantes pudieron aumentar sus estándares de vida (MDG 1, CRC §4, §6, §27). Muchos estudios académicos hallaron un aumento en la asistencia a la escuela y una mejora en el acceso de los/as niños/as a servicios de atención de salud en hogares dejados de lado (MDG 2, CRC §28). En algunos casos, el dinero de las remesas ayuda a disminuir el trabajo infantil, si bien otros estudios alertan sobre el riesgo de aumento del mismo, dado que el/la niño/a quizás deba apoyar a su padre o madre que se queda atrás con trabajo doméstico o en el campo (CRC §31, §32).

Con respecto a la igualdad de género (MDG 3), los resultados son ambiguos: La migración de las mujeres puede implicar potencialmente cambios positivos. Pero estos potenciales cambios positivos se combinan con la emergencia de nuevas vulnerabilidades, que afectan tanto a los individuos como a los hogares. Esto se debe a que las inequidades raciales y de género junto con los prejuicios asociados a la inmigración producen una “desventaja triple” en las mujeres.

Los estudios de campo y diversos estudios de caso antropológicos señalan una serie de efectos negativos de la migración en niños/as y adolescentes, si bien los datos disponibles no son suficientes para generalizar la conclusión. Estos impactos incluyen efectos psicológicos por la migración de uno o ambos padres por la falta de amor o guía paterna o materna (CRC §9, §18). El riesgo de abuso así como el riesgo de tráfico aumenta entre los hijos/as de migrantes que permanecen sin sus padres—esto se señaló particularmente en los estudios de Albania y Moldova (CRC §19, §34-36).

Los flujos de remesas pueden incrementar las desigualdades de ingresos entre hogares dentro de las comunidades, llevando a ejercer presión en otros hogares para que ellos también envíen a sus miembros al exterior. Las remesas introducen cambios en los patrones de consumo, lo que en pequeñas comunidades rurales puede llevar a la estigmatización de las familias de más poder adquisitivo, incluyendo a sus niños/as (CRC §2). Finalmente, parte de la bibliografía señala el aumento de una cultura de dependencia hacia las remesas que reciben los hogares, mientras que que otra parte se cuestiona sobre su efecto perjudicial.

Este documento postula la necesidad de investigaciones futuras para obtener mayor base empírica sobre el impacto social de las remesas. Además, recomienda políticas sociales específicamente diseñadas para la protección y realización de los derechos de los niños-as, y mujeres adultas en hogares en los que ha migrado el padre y-o la madre, en colaboración con instituciones nacionales e internacionales, la sociedad civil y el sector privado necesitan introducir marcos de

remesas que aseguren y garanticen completamente los derechos de los/as niños/as. Esto incluye por ejemplo una protección legislativa contra el trabajo infantil, leyes para terminar con la discriminación hacia niños/as y mujeres y que mejoren el acceso a bienes y servicios públicos.

Résumé analytique

Le rapport consiste en une recherche littéraire, académique et politique sur les conséquences sociales des transferts de fonds des migrants dans leur pays d'origine, en voie de développement. Le rapport se base également sur quatre rapports de bureaux nationaux de l'UNICEF (Equateur, Mexique, les Philippines et la Syrie) basés sur leurs analyses politiques et académiques respectives.

Les données sur les répercussions des transferts de fonds sur le droit des enfants sont peu abondantes, Bien qu'il existe déjà un large éventail de littérature sur leurs dimensions économiques. La littérature existante sur les conséquences sociales de ces transferts porte principalement sur des études de cas, ce qui rend difficile la possibilité de tirer toute conclusion définitive.

Les effets de la migration et des transferts de fonds sont liés. Bien que les transferts de fonds peuvent contribuer positivement au bien-être matériel des enfants, la migration d'un ou des deux parents met en danger leur développement. La présente recherche démontre que la migration et les transferts de fonds sont une stratégie de survie pour les ménages pauvres; dans nombre de pays, les membres de ces ménages restés dans le pays d'origine ont pu améliorer leur niveau de vie (MDG 1, CRC §4, §6, §27). Plusieurs recherches académiques ont rapporté une amélioration de la performance scolaire et de l'accès aux services de santé parmi les membres de la famille dans le pays d'origine. (MDG 2, CRC §28). Certaines études relèvent que ces transferts de fonds aident à diminuer le travail des enfants, alors que d'autres rapportent des cas où les enfants doivent redoubler leurs efforts pour aider le ou les parents restés dans le pays d'origine. (CRC §31, §32).

En ce qui concerne l'égalité hommes-femmes (MDG 3), les résultats sont ambigus. La migration des femmes pourrait avoir des conséquences positives. Cependant, ces effets positifs pourraient provoquer l'émergence de nouvelles vulnérabilités affectant les individus et les ménages. En effet, les inégalités hommes-femmes et les préjugés associés à l'immigration produisent un 'triple désavantage' aux femmes.

Les rapports des bureaux nationaux de l'UNICEF et plusieurs études de cas anthropologiques ont identifié plusieurs effets négatifs de la migration sur les enfants et les adolescents, cependant les données disponibles ne sont pas suffisantes pour tirer des conclusions de manière générale. Ses impacts prennent en compte les effets psychologiques provoqués par la migration de l'un ou des deux parents, et par conséquent le manque d'amour et d'éducation de leurs enfants (CRC §9, §18). Des études menées en Albanie et en Moldavie démontrent également l'augmentation des dangers de trafic et d'abus divers lorsque les enfants sont laissés à la charge d'autres adultes. (CRC §19, §34-36).

Les transferts de fonds peuvent causer des inégalités économiques entre les familles d'une même communauté, poussant les familles non-bénéficiaires de transfert de fonds à envoyer un ou plusieurs de leurs membres à l'étranger afin de réduire ces inégalités. Ces transferts peuvent changer certaines habitudes de consommation, ce qui peut avoir pour conséquence de stigmatiser les ménages, ainsi que leurs enfants, bénéficiant de ces avantages financiers (CRC §2). La présente recherche note finalement que certaines études constatent le développement d'une certaine attitude de dépendance dans les familles bénéficiant de transferts de fonds, alors que d'autres le contestent.

Ce rapport souligne la nécessité de collecter des données empiriques et statistiques sur les impacts sociaux des transferts de fonds vers les pays d'origine. Il produit également plusieurs recommandations favorables à une politique sociale envers les membres des ménages restés dans leurs communautés, et la mise en place d'une collaboration entre les institutions nationales et internationales

et la société civile, dans le but de protéger le droit des enfants et celui des femmes affectés par la migration.

Ceci comprend par exemple la protection contre le travail des enfants, ainsi que la promotion de toute loi favorisant la protection des enfants et des femmes contre la discrimination et l'amélioration de leur accès aux services publics.

REMITTANCES AND CHILDREN'S RIGHTS: AN OVERVIEW OF ACADEMIC AND POLICY LITERATURE

1. Introduction

UNICEF Global Policy Section with support from UNDP/Special Unit for South-South Cooperation undertook a desk review of the social impacts of remittances in developing countries. This paper presents the findings of the desk survey covering both existing public policy and scholarly analysis on remittances, and UNICEF's field offices' country reports from Ecuador, Mexico, Philippines and Syria.¹ It explores the uses of remittances and their significance for the livelihoods of vulnerable households left behind by migrants. It examines policy initiatives for tapping remittances for development, highlighting their potentialities for the fulfillment of children and women's rights, focusing on Ecuador, Mexico, Philippines and Syria.²

There is a wide literature stressing the potential contributions of remittances to the achievement of the Millennium Development Goals, by improving access to health and education, and combating extreme poverty in recipient households. But there is no consensus on their impact on poverty eradication, equity or children's rights. The review of the literature found contrasting views regarding the potential contributions of remittances for the achievement of the Millennium Development Goals. Some authors claim that remittances are increasingly relevant for development, while others argue that they should be conceived as a complement to economic and social development policies, not as their substitute

The UNICEF field reports and the literature appraised the social costs of migration, stressing that social costs cannot be offset by remittances. The country analyses from Ecuador, Mexico, the Philippines and Syria coincided in the need to formulate protective policies toward left behind households, addressing the barriers for realizing their rights.

After addressing the purpose and limitations of the paper in chapter one, the second chapter links the Millennium Development Goals with migration and the flow of remittances and discusses their impact on children and women's rights. The third chapter examines households' uses of remittances, followed by a survey of literature on remittances' economic impacts in chapter four. Chapter five describes existing state policy initiatives which utilize remittances' funds for development. Chapter six presents conclusions, which can be drawn from the academic literature review and the UNICEF field offices reports, before presenting policy recommendations and a proposed future research agenda in chapter seven and eight.

The paper draws the presented information from an academic literature review undertaken by the author and is complemented by four separate UNICEF field office's reports from Ecuador, Mexico, the Philippines and Syria which combine field experience with reviews of available literature on their respected areas.

¹The study draws exclusively from the literature and from UNICEF field offices' country reports; it was not meant to produce original quantitative or qualitative information.

²UNICEF country offices of these countries were engaged in producing country reports.

2. Purpose of the Paper

The purpose of this paper is to present the findings of a comprehensive literature review of the social impacts of remittances on families and communities left behind. Therefore, it particularly looks into the areas of health and education and how these affect UNICEF's target group, the children. In addition to available academic literature, the paper draws data and information from four different country studies, which have been made available by UNICEF field offices in Ecuador, Mexico, the Philippines and Syria.

With the increasing importance of remittance flows as a vital contribution to the balance of payments of many developing countries, much literature has been produced within recent years in regards to the economic effects of remittances. This paper does not aim at replacing this literature, nor at making a new contribution in the economic realm. Instead, it aims at elaborating on the social consequences that result from migration on children and families left behind and discusses the role and impact of remittances in offsetting these "social costs".

Although academic data and survey information on the economic impacts of remittances is abundant, a wide gap exists in regards to data on the social impacts of remittances. The available data offers insights mostly on a micro-level, detailing the impacts on individual families, whereas comprehensive studies, which are taking families throughout a whole economy into account, are missing.

More in-depth research by UNICEF field offices would be needed from a second phase shedding further light on the connection between remittances and their social impacts on children and families.

3. Remittances, the Millennium Development Goals and the Fulfillment of Children's Rights

3.1. Remittances as Household Strategies against Poverty

In the last decade remittances have emerged as the second largest source of funding for developing countries and their volume continues to grow.³ International development agencies, aware of their importance, are including migration and remittances into the global development agenda.

Remittances can potentially produce an interconnection between migration and the Millennium Development Goals. They generate new economic and social opportunities (Orozco, 2004a), and through their impacts on livelihoods they have a direct impact on children's welfare. In unstable economies, households rely on remittances "to get ahead" (Kanaiaupuni & Donato, 1999).

The composition and motivations of migration can provide some clues on the relations between remittances and poverty reduction. While households may be slightly worse off when family members

³ Though the average amount sent by these workers to their countries of origin is small, the World Bank estimates total worldwide remittances for 2005 at \$232 billion, out of which an estimated \$167 billion were sent to countries in the developing world - more than twice of official development aid (World Bank, 2006).

leave, the limited alternatives still make migration the best option. Better-off migrants are pulled towards fairly firm prospects of a job (or education), whereas the poor are pushed by rural poverty and labor-saving methods (Lipton, 1980).

Migrants tend to concentrate on urban working-age groups, more educated than the origin country average. Around 40% of Ecuadorian women working as domestic help in Madrid in 2000 had university degrees while only 7% had elementary education (Cartillas sobre Migración, 2002). Sub-Saharan migrants in the OECD countries had the highest proportion of tertiary educated adults, followed by Caribbean and Central American migrants (Lucas, 2005).

Migration is not always an available option for the poorest of the poor (Skeldon, 2002); it entails considerable costs and risks and also requires knowledge and social networks, as well as aspirations (Lucas, 1997). Some surveys have identified an inverted U-shaped relation between initial income and migration (Lucas, 1997) or between initial income and probability of migration (Adams, 1993). But this does not mean that the poorest sectors of society have no chance of migrating; the existence of support networks and the ever increasing presence of informal moneylenders (chulqueros and coyotes in Ecuador and Mexico; Mourides in West Africa; middlemen in South Asia) have turned migration into a large business, making the process possible.

Up to what extent does the flow of money offset the social costs of migration for the households left behind? Remittances are the most visible aspect of the circulation between migrants and their countries of origin. Culture, migration and development are linked through the livelihood and survival strategies of individuals, households and communities; through remittances, through investments and through advocacy by migrants and their transnational communities. Culture, family organization, migration and poverty may interact to enhance development in labor sending countries or, on the contrary, may create conditions that further polarize income and opportunities.

The composition of migrants' families, their strategies and culture influence the patterns of household uses of remittances as well as their redistribution in the communities. Social networks play a decisive role in shaping migration and remittances' delivery worldwide; in West Africa the Mouride brotherhood, an organization-based informal remittance system, helps to migrate and influence the use of remittances (Riccio, 2002).

Funds sent by migrants to their families are more than just an act of individual altruism; they are part of households' strategies to diversify their sources of income and to ensure additional funds via migration (IMP, 2003). Docquier & Rapoport (2003) survey the motivation to send remittances and their impact on human capital formation among family members left behind. Jaramillo (2005) identified different reasons behind remittance behaviors among Bolivian and Salvadorian migrants in the United States. The main motivations of remitters were the support of their children and elderly parents in their home country, the payment of debts incurred to support migration. The creation of income sources back home is another important motivation in remitting behaviors. For some migrants it is crucial to guarantee their own future security and that of their family, given their own unstable employment in the host country. In Ecuador, migrants are not only leaving the country to improve their own lives but also, and particularly, to improve their families' lives in a significant way. As much as 83% of interviewees declared that one of the main reasons why their relatives migrated was to help them by sending remittances (2003 IDB-MIF survey).

The reasons for remitting can differ depending on who the receiver is; Kuhn (2001) argues that remittances to parents at home act as a social security system, while the same conclusion is presented for the case of remittances to Pacific Islands (Brown, 2005). In a similar perspective, Poirine (1997)

argues that the main motivation for remittances is the purpose of financing investments in human capital, and the repayments of loans.

Remittances can also become a cause of migration. Once they become essential for the economic survival of a large part of the population of a country, they can generate a predisposition for migration on a larger scale. Changes in consumption patterns of families that receive remittances, mental images regarding the migrant's lifestyle, house improvements, are all elements that affect the beliefs, values and aspirations of the local population. They create an impression of relative social deprivation in addition to the real economic hardship of the families that do not migrate. This promotes the belief that migration is the only way of producing a change in status. Part of the literature refers to a "migratory syndrome" or a contagious effect that simultaneously becomes consequence and cause of the international migratory process. In the Philippines the social acceptance that people observe from visiting and even returning migrants, the latter's donations to various causes, the lavish parties, the expensive clothes, the latest electronics and appliances – all stimulate others to aspire and join the migration bandwagon (Coronel & Unterreiner, 2005).

The decision to migrate stems from an explicit or implicit "contract" among family members. Families develop and implement strategies to obtain financial and emotional resources necessary to face the difficulties involved in the process of migration. If they own certain assets (house, land, cattle), they are forced to sell them or pawn them to obtain the necessary money; the have-nots must draw on high-interest informal loans, that will be repaid with the first remittances (Herrera, 2004).

However the family contract can be broken; frequently younger migrants or even adult married men or women form a new family in the host country, interrupting the flow of remittances to their family of origin. There are examples of flows' interruptions in Ecuador, Mexico and Senegal. A survey conducted in Ecuador in two areas of extended out-migration – Cañar and Azuay - identified several families whose relatives discontinued the sending of remittances, and were unable to secure their livelihood without that source (BID-FOMIN, 2003). Similar situations of irregular flows were found in Mexico (Garcia Zamora, 2005); Hondagneu-Sotelo (1994) reported the fears of female spouses left behind regarding the obligations of their husbands working in the United States. In Senegal in 2004, 68% of migrants were between 15 and 38 years of age, and half of them were single; among those residing in North America and Europe, one third did not sent remittances regularly (MEF, 2004).

These examples illustrate the variability of remittance flows, while it is important for left behind families to be able to foresee overall tendencies of forthcoming remittance flows in order to make deliberate expenditure-, investment- and savings-decisions.

3.2. Impacts on Remaining Families and Communities: Country Cases

There is a wide gap on empirical data in the literature concerning the impact of remittances and migration on children and women's rights in households left behind. Social and anthropological case-studies have identified some of the social processes involved in out-migration and their impact on family dynamics, and on the cultural patterns of the community. Additional quantitative research would be needed to obtain empirical data and bridge this gap.

Family disintegration appears to be the most negative aspect associated with remittances; in different societies the absence of one or both parents can produce emotional and social costs for the remaining adults in charge of the family and particularly for the children. Researchers have identified severe personal consequences of migration that are not necessarily offset through the reception of

remittances: household disruption, separation of spouses, emotional costs for the children left behind. But at the same time the contention of some studies is that the convergence of family strategies and the construction of social networks can buffer the emotional impacts of these processes.

In labor sending countries growing numbers of children are left behind by one or both of their parents. In Ecuador the numbers increased from 17 to 150 thousand between 1990 and 2000 (Acosta, 2005). Between 2000 and 2005 at least 1 million people officially emigrated from Ecuador, while other statistics report up to 3 million Ecuadorians leaving the country. In the areas that underwent a long-term process of international migration, findings indicate that the separation between members of the family could turn into family disintegration (Jokisch, 2001; Borrero, 1995; Carpio, 1992). There is wide evidence of the emergence of several disorders in the social conduct of children and adolescents in remittance-receiving households. A Moldovan study quotes official statistics that between 1993 and 2000, simultaneously to the trend of increasing migration, an increase of juvenile crime rate by 50% had occurred with 55-60% of the offenders being left under the care of their grandparents or relatives (National Report on the Phenomenon of Trafficking in Children for Sexual Exploitation and Labour in Moldova, quoted in Prohntchi, 2004).

In Moldova, a country with 25 percent of its workforce working abroad, between 150-270 thousand children in the age of 0-14 have been left by one parent, and 40,000 were left behind by both parents. A Moldovan study found that children of the migrants are more likely to be marginalized, mistreated or even abused, thus becoming easier victims of human trafficking (Moldova, 2005: 1). In Jamaica many children are left in the care of older siblings or alone under the informal supervision of family members or neighbors who do not live with them. As a result, there is often no adult supervision or guidance for these children and the only parental support is through cash remittances and packages of food and clothing sent from overseas. These so-called “barrel children” are left without parental guidance or adult supervision and with access to significant material resources in the form of cash remittances and barrels of clothing and toys sent by absentee parents (UNICEF-Jamaica).

Bryant (2005) found that in Philippines, Indonesia, and Thailand the extended family system helps filling the vacuum left by migrant parents. He argues that for this reason, children in households left behind do not appear to suffer greater social or economic problems than their peers in non remittance receiving households, with the exception of younger children.

With another perspective, Coronel and Unterreiner (2005) posit that there is a need to further the research on the social costs of migration and remittances, as there is mounting evidence of the negative effects of family disruption on children’s access to the realization of their rights in the Philippines. They argue that the social costs of migration “are only beginning to surface in varying degrees in different surrogate indicators. These surrogates include allegations that migration contributes to increased juvenile delinquency, drug abuse, psycho-social mal-adjustments, loss of self-esteem, early marriages, teen-age pregnancies, and family breakdown among children of temporary overseas workers and irregular overseas workers and therefore practically disregards the realization of the rights of the children of concerned families. Although no documentation to support these suspicions could be found, this does not mean they should not be considered seriously through the conduction of focused studies (*Ibid*, 2005:15).

In Mexico a recent study found that migration contributes to family instability through the changes it creates in normative values and social control levels. It gives examples of migrants unilaterally deciding to separate from their wives (Frank and Wildsmith, 2005). Farmers in the

southern state of Tlaxcala report that up to 90% of the head of families in their area are working every year for at least 6 months in the United States and Canada (The Economist, 2003).

Cultural studies have flagged the emergence of “transnational families”, “transnational communities” (Orozco, 2002; Levitt, 1996; Grillo, 2002), and the growing role of “social remittances”. The “transnational family”, a new form of relation between migrants and their family at home, is increasingly replacing face contact by other means of communication (e-mail, cell phones for example). However the consequences of virtual contact have still to be evaluated, and can by no means replace the daily presence and guidance of parents (Acosta, 2005).

Sharing a transnational field as is the case with migrants has an important impact on the patterns of interactions, on political views and in general on most areas of life (Levitt, 2001). These influences shape “social remittances”, which encompass the set of values, social capital and identities that are interchanged between migrants and their local households and communities (Levitt, 1996). For receiving communities, these interchanges have an impact, whose importance for children’s welfare still has to be evaluated. There are some accounts that may highlight the role that remittances, together with “social” transfers, have had at the local level.

Field studies in Ecuador have identified contradictory impacts of remittances at the community level. As a result of remittances, recipient households experience upward social mobility, as they start having access to higher quality goods and services. Nonetheless, this increased in economic wellbeing can clash with the prevailing cultural codes of the community, and the children could become stigmatized by other members of the community as “different” (Herrera, 2003; Mora, 2005). Spending on what are considered luxuries, such as entertainment, cars, motorbikes, travel or expensive houses, can cause conflicts. This is particularly true in rural areas with deep-rooted traditions where these abrupt changes in consumer patterns are considered as culturally foreign. An example of this is the change that has taken place in housing architecture in the outskirts of the city of Cuenca. Once the family has finished paying for the migrant’s travel expenses a percentage of the money received is often used to build a new home that is as large and ostentatious as the ones shown in the glossy American magazines that are sent along with remittances (Pribilsky, 2001; Mora, 2005).

Addleton (1984) maintains that in Pakistan consumption patterns of families with members working abroad can have “demonstration effects” inducing increased spending, as a consequence of imitating consumption patterns of those seen as “socially superior”. In some cases, remittances are partly used for social ceremonies. There is evidence of this in Bangladesh and Pakistan; Siddiqui and Abrar (2003) and Addleton (1984) maintain that it is no different in other countries in the region.

There are still questions regarding the cultural impacts of remittances; by using remittances for symbolic events such as celebrations, rituals, gatherings or consumption of certain specific goods, are certain customs and traditions being maintained, which otherwise would disappear because of lack of money? Are the family and communal identities being reinforced, particularly important for children, because of remittances?

Bagasao (2004) interprets that in the Philippines, remittances induce a culture of dependency that suppresses individual initiative. Analyses of other countries maintain that remittances modify culture, consumer habits, work ethics and broaden the social composition of the elite (Lopez & Seligson, 1990; Funkhouser, 1995; Itzigsohn, 1995).

3.3. Remittances Impact on Children's Health

There are few studies linking remittances with health, particularly in communities of origin, the majority concentrating on the Mexican case. Migration can affect health and mortality in different ways: by changing individuals' and communities' resources and investment patterns, altering social and family networks, and also providing information on health and life styles. These health issues encompass some of the main indicators of the accomplishment of the health millennium development goals.

Given that remittances do not produce immediate changes in health, most studies use maternal and child mortality rates as the first key indicator to be evaluated. This makes sense, due to the multidimensional relationship between migration and health. Also, the aforementioned health indicator is in line with Goal 4 of the Millennium Development Goals.

In this line, López (2005) found that in Mexico remittances reduced child mortality in every region; Duryea *et al* (2005) suggest that remittances have a positive impact on infants surviving beyond their first month of life. Likewise, remittances affect mortality indirectly as households invest in improvements in their living conditions (e.g., better housing). Kanaiaupuni and Donato (1999) examine how village migration patterns affect infant survival outcomes. Their study shows that remittance-recipient households and children have improved their living standards, although it also points to the negative effects of family disruption on children's general health during the first period of their parent's migration. In a second stage, remittances are able to improve children's access to health-care facilities, compensating the initial negative impacts. In the same line, Frank and Hummer (2002) analyze the impact of the processes of international migration on the risk of low weight births, showing that belonging to a migrant household provides protection against the risk of low weight at birth, primarily due to remittance receipts.

Amuedo-Dorantes *et al* (2005) found that international remittance receipts in Mexican villages improved access to medical care, and in general had a positive impact on human capital formation in households left behind. Coronel and Unterreiner (2005) challenge the idea that in Philippines remittances improve children's health; they consider that it would be necessary to research the consequences of family disruption on health indicators. Because, they argue, "it is difficult to say whether the extended family is better or worse in terms of taking care of children's health." (*Ibid*: 16).

Marginalized families with migrant parents often have to rely on informal networks to sustain children's health care, given the scarcity of public services. Extended kin networks of families left behind improve children's health since they lead to a stronger and more diversified financial support. In the absence of these social ties, mothers and children may suffer poorer health (Kanaiaupuni & Donato, 2005).

Other approaches stress the negative impacts of the transmission of foreign habits by migrants (part of "social remittances") on children and adult's health. The health impacts have included the spread of illnesses such as TB and Aids, particularly in Sub-Saharan Africa.

3.4. Remittances and Education

The literature finds a close positive relation between remittances and education. Different studies conclude that remittances improve educational indicators, increasing human capital. Others, in the line of Hanson and Woodruff (2003) and Whaba (1996) maintain that migration of the household head can have disruptive effects on family life and have a negative impact on the children's school performance. But given the limited amount of empirical studies on this subject, this hypothesis cannot be proved.

In Ecuador, for instance, teachers, health workers and members of the local churches in areas with high and long-standing out-migrations, have reported that school performance among children in left behind households is often poor, sometimes associated with drugs and alcohol consumption. (Pinos & Ochoa, 1999; Mora, 2005). Other studies show that an increasing number of young people are losing interest in education as they expect to emigrate (frequently under false hopes) (Carling, 2005).

Edwards Cox and Ureta (2003) estimate the impact of the characteristics of the child and the family on the hazard of dropping out of school in El Salvador. They find that remittances significantly reduce the probability of dropping-out from school among children between the ages of 6 and 24. Aberman (2005) finds that in Nicaragua, where income constraints affect secondary rather than primary school attainment, remittances have been effective in increasing secondary school enrollment.

In the Philippines remittances buffered the impact of the Asian financial crisis of the late nineties; remittances increased, improving school attendance, while reducing young children's work hours (Yang, 2004). Bryant (2005) argues that in the Philippines remittances were used to send children to private schools, considered better than public schools. He suggests that children in households left behind have a higher probability of attending private schools, and that on average they got better grades than non-migrant children.

Ernesto López Córdova from the IADB agrees and refers to empirical evidence that \$100 in remittances in El Salvador lowers the probability of school abandonment by 54% in urban areas. Further studies, he points out, showed that the illiteracy rate among 6 to 14 year old children dropped by three percent when the number of remittance-receiving households increased by one percent. (Córdova, 2006)

Coronel and Unterreiner (2005) insist that there is a lack of conclusive data showing positive impacts on children's education; they criticize a 2004 study by the Scalabrini Migration Center concluding that remittances improved the educational attainments and health of children left behind by migrant parents. This same study assessed that children were able to adjust to separation from parents; and that members of the extended family provided the necessary care to children left behind by migrant parents. Coronel and Unterreiner (2005) argue that "The intense dynamics between the social, economic and psychological surroundings of children and their own physiological and psychological pressures make up for a complex matrix of variables that make their answers to survey questions difficult to categorically indicate reality. At the very least, these types of studies provide broad parameters of the range of potential effects of migration and its mitigating factors. In addition, it is also unknown how remittances or migration, contribute to the quality of learning of children given that one or both parents are absent for long periods of time. Again, the Scalabrini study pointed out that children appear to benefit from remittances in terms of opportunity to attend better schools, eat well and have access to health services. But, there may be here again a need to further validate those

findings in terms of indicating the improvements made available by remittances on the learning quality of children left behind by migrant parents” (*Ibid*, 17).

Borraz (2005) analyzes the impact on education in Mexico after the “Tequila crisis”, showing that remittances have a small impact but only on children living in urban areas with less than 2.500 inhabitants and whose mothers have a low level of education. López (2005) maintains that in Mexico remittances have a significant impact on illiteracy but not on total education results (i.e., 1% average increases in remittances reduces children illiteracy by 5.4%). Similar results are found in case studies carried out by Jensen and Nielsen (1996) in Zambia, Wahba (1996) in Egypt, and Ilahi (2001) in Peru.

In terms of education results, a clear distinction must be made between the impacts of remittances as compared to those of migration. Amuedo-Dorantes and Pozo (2004) broach this subject. They analyze the impact of migration and remittances on education investment in children in the Dominican Republic. Migration’s disruptive effect is particularly noticeable among children attending primary school. Nevertheless, they noticed that remittances have a positive impact, leveling-out the gaps in education. This finding, though not satisfactorily proved, is consistent with the notion that “social remittances”, which are ideas, behaviours, identities and other social capital that flow from receiving to sending-countries and which are transferred along with monetary remittances, may also impact long-standing cultural patterns of investment in human capital.

3.5. Gender and Remittances

Migrant women contribute to the social and economic development of their home countries through contributions from remittances, the improvement of their own skills and their contributions to the improvement of the education of future generations. Among these flows, remittances account for one of the main impacts in home countries (United Nations, 2004).

Gender equality is a key issue for the accomplishment of the Millennium Development Goals, primarily as a prerequisite for overcoming hunger, poverty and disease. There is widespread acknowledgement by policy-makers that sustainable development, peace and human rights depend on the centrality of gender equality and women’s empowerment. Nonetheless, women continue to bear a disproportionate burden of poverty, rarely have access to credit, land and training in new technologies, have fewer educational and employment options than men, and continue to live with the harmful effects of gender-based violence. For many women, this exclusion is further exacerbated by their experience of other forms of discrimination, such as discrimination based on race, ethnicity, class and religion (GADN, 2005).

One of the ways gender equality can be achieved is by means of migration; the shock produced by migration on both men and women has also the potential to reconfigure gender relations. Women’s migration and remittance behavior can generate higher levels of independence and autonomy in women, increasing the proportion of women in paid employment situations, which has the potential to contribute to the attainment of Goal 3 (Usher, 2005). However, these potential positive changes are combined with the emergence of new vulnerabilities, affecting individuals as well as families, since “racial and gender inequalities together with prejudices attached to immigration produce a ‘triple disadvantage’ on women” (UNRISD, 2005:4).

There are situations within migration processes which reinforce traditional gender roles and must be taken into account. Kandel (2002) points out that in El Salvador, in the north of Usulután, married

women must move to the canton where their husband's family lives and, many times, move in with their in-laws. Consequently, when a male head of family migrates, the woman is left under the care and watch of her husband's family. This acts as a social control that reinforces traditional gender relations (Kandel, 2002). In Ecuador, female heads of families endure their husband's absence in an ambivalent way: possible benefits from new experiences in terms of personal growth clash and are subordinate to the women's primary identity as mothers. Therefore, migration does not fracture the social setting in which women are conceived (and self-conceived) - on the contrary, migration strengthens women's bonds with their domestic group (Camacho, 2005). This is also the case with women migrants from the Philippines, Indonesia, Burma and Sri Lanka working in reproductive labor as house keepers and nannies in various destinations.

In Ecuador, when women migrate, husbands are usually left in charge of the children and are forced to assume new roles, responsibilities and chores in the household. The main impact of their partner's departure is related to a more active involvement in chores that society and they themselves consider are typically assigned to women. Men seek to share part of these responsibilities with other women in the family (mother, mother-in-laws, sisters, sister-in-laws), who will take charge of childcare and chores that, seen from traditional gender patterns, require special skills and knowledge and affection, elements that are characterized as feminine and strongly define the identity of women (Herrera & Martínez, 2001). Men who have taken on these reproductive chores on their own feel their lives have changed dramatically. This change is a result of the heavier workload, as well as the responsibility of having to single-handedly deal with the education and guidance of the children and having to strengthen their affective side in view of the mothers' absence, something that clashes with their male identity (Camacho, 2005).

Although the husbands of migrant women usually rely on help from female family members for childcare, they must take on new responsibilities that simultaneously combine productive and reproductive work, something that is deemed "natural" for women. Analysts who have studied the issue ask if these experiences lead to an appreciation of female work. There are no conclusive answers; although the investigations allow for the formulation of a hypothesis regarding the fact that even though there was an appreciation of housework, men still consider it a woman's job more than a shared responsibility. However, men do admit that the new situation has brought them closer to their children (Camacho, 2005).

According to various reports, the number of migrant remitting women has grown at a higher rate than men, and women currently represent close to half of the total migrant population and in some countries they account for 70 or 80% of the total (Ramírez et al 2005). In Ecuador 47% of the people who emigrated between 1996 and 2001 were women; a number of these have played a pioneer role by paving the way for male relatives to a new destination (Spain) and laying the foundations of what are broad and extended networks at present. In other countries, although women represent a large and growing percentage of migrants, the majority are men, as is the case of Salvadoran migration toward the United States (Kandel, 2002).

Despite this trend, few studies analyze women's role in international migration processes or the relationship between gender and remittances. Most remittance studies have been carried out from a purely economic perspective. From this standpoint, remittances appear to be gender neutral. There is not much research on who the migrants are, who receives the remittances and how they are used. The literature on the subject reflects the existence of different behaviors that can even be contradictory in some cases, implying that any generalization concerning the role of gender may lead to biased

conclusions. Ramírez *et al* (2005) notes that this dearth is particularly disturbing, given the evidence of increasing inclusion of gender perspectives in international development policies.

Differences in gender that operate on a micro and macro level, and that undoubtedly influence the sending, use and impact of remittances, remain unexplored (Ramirez *et al*, 2005). Men and women display a number of different behaviors. In reference to the idea of returning to their country of origin and sending remittances, some studies show that women have a higher tendency than men to remain in the country of destination. Pessar (1986) found that, among Dominican immigrants, women preferred to purchase durable and expensive consumer goods rather than save money to return to their country or send remittances. On the other hand, men preferred to live more austere and save money to guarantee their return to the Dominican Republic. Regarding remittances, other evidence suggests that migrant women send their families a larger portion of their income than migrant men (Chant & Radcliffe, 1992; Curran & Saguy, 2001).

Another important issue addressed by existing literature is the role of women left behind (wives, mothers, aunts, sisters or others) and the use of remittances. Various studies show women have a central role in investment decisions. A large percentage of households that receive remittances are headed by women and generally, the household head has a greater say in how remittances are going to be used than the relative who sent them. Studies carried out in different parts of the world show that remittances are especially important in female-headed households (Carling, 2005). In some cases, households are headed by a woman precisely because the husband is working abroad, but this is not always the case. For example, in El Salvador, 47.5% of families that receive remittances are headed by women, whereas 32.2% of female-headed households do not receive remittances. In Guatemala, 38.2% of households that receive remittances are headed by women and 24.8% of female-headed households do not receive remittances (Meyers, 1998). This trend is also present in Ecuador, where women often handle the remittance money (Herrera & Martínez, 2001).

Decisions regarding the use of remittances are generally made on behalf of dependent children or elders, thus making the household economy an important decision-making setting (Conway & Cohen, 1998; Meyers, 1998; Ramirez *et al*, 2005). However, this does not happen in every country. For example, in Bangladesh, the migrant's father receives most remittances, followed by the wife, mother and brothers. In addition to a patriarchal structure, the women's secondary role may be explained by their high rate of illiteracy, lack of bank accounts in their names or their lack of confidence in managing remittances (Siddiqui & Abrar, 2003). In Ecuador, the spouses' absence and the possibility of managing remittances are aspects that technically contribute toward improving women's negotiation power in the family setting and their empowerment. However, empirical evidence shows that women may not enjoy great independence in managing the money because the person who sends the remittances usually decides how they should be spent (Herrera and Martinez, 2001; IDB, 2003).

The social construction of gender, that could grant women more responsibility for the welfare of family members, determines the way in which men and women invest remittances. In this sense, a number of reports find that women tend to give family needs (food, clothing, home, education and health) priority, whereas men often use resources for savings and investments to generate greater benefits in the future (Escrivá & Ribas, 2004). Likewise, Taylor and Martin (2001) show that remittances produce a change in social hierarchy, creating a new class of moneylenders such as women whose husbands are abroad. Women assume new roles in their husbands' absence and make decisions that were previously made together or by him. The authors show that if women have access to higher incomes, there is a tendency to spend it on their children's education and healthcare and this can increase human capital in the long term. This implies that gender roles within a household

influence the use of remittances. For this reason, any incentive to try to maximize the productive potential of remittances must consider gender relations in receiving households (Ramirez *et al*, 2004).

According to interviews held by Hondagneu-Sotelo with women who used to receive remittances from workers in the Bay Area, the remittance amount were not enough even to cover basic expenses because of the low wages, the high fees and the high living cost in the San Francisco Bay Area (1994:68). In the absence of their husbands, women's routines and responsibilities expanded. Studies conducted in Mexico confirm that in these circumstances women assume new tasks previously performed primarily by men, such as administering resources, making decisions about children's education and disciplining youth, doing work associated with the care of agriculture and livestock, and participating in other income-earning activities.

Another relevant issue that influences remittance sending from a gender perspective is the position that women occupy within the household in the country of origin. In this sense, migration can take place in order to support the household as autonomous migration or migration that is dependent on the husband. Most emigrant women belong to the first group, that is, they are women who emigrate to support or collaborate with their family income. In the other cases, because there is no clear need to support their family, women who belong to these groups are of little relevance in terms of sending remittances.

Remittances and their relations with gender issues can also be analyzed in view of its impact on cultural changes, particularly how sending remittances has changed the status of migrant and non-migrant women. In Ecuador, a number of anthropological studies (Camacho and Hernandez, 2005; Borrero, 1995; Carpio, 1992) report on the cultural shock that has occurred within indigenous farming communities as migrant relatives abruptly put them into contact with American middle-class values and life styles. Regarding the Dominican Republic, Levitt (2005) mentions the case of young women from Miraflores who, during the 90's, migrated from more than 65% of the households to Boston. During their stay abroad, migrants learnt that because men and women left the house to work, the men had to help with the childcare and house chores when they returned home at night. Also, when these couples visited the Dominican Republic they made decisions together and the husbands treated their wives with respect. In response to what Levitt (2005) calls "social remittances", women demand a new type of partner. They do not want to marry men who have never migrated and keep treating women in the old way. They want to be with someone who treats them as equals. However, the challenge and erosion of traditional gender roles caused by remittances are gradual, because social structures resist rapid change (Taylor *et al*, 2005).

However, in many countries there is a negative opinion of the migration of women who are mothers because it tends to be considered child abandonment, even though migration takes place in order to secure a better future for the family. On the other hand, male migration is not considered synonymous with abandonment and does not result in questioning the paternal role of those who migrate, nor is it considered to be so hard on the children.

A gender perspective would avoid the risks of addressing female migration as a special case within the male migration process (United Nations, 2004). Understanding the situation of migrant women would lead to the creation of concrete policies, programs and actions that mitigate inequality and promote gender equality. The empowerment of women will affect subsequent generations, providing children with different female role models and helping to influence ratios of girls to boys in primary, secondary and tertiary education. Furthermore, according to recent studies, women migrants tend to remit a larger share of their income, which in turn contributes to poverty reduction. In Sri

Lanka, money transfers by female migrants made up 62 per cent of the total sum of remittances in 1999 (IOM, 2003a).

The analysis of the intensification of gender inequality requires a paradigm shift in migration and remittances theory, research, policy and action, sensitive to women's contradictory experiences, identity changes and collective actions. Achieving greater gender equality, or developing gender-specific migration policies, would not only benefit individual migrants, but also enhance the effects of migration on development.

In turn, the conditions under which migration processes have the potential to contribute to greater gender equality should be explored more systematically (Usher, 2005). A critical review of remittance flows and their impact from a gender perspective is crucial for the design and successful implementation of programs destined to benefit from the development potential of remittances.

4. Household's Uses of Remittances

The surveys on the uses of remittances present a common picture for most countries: the largest percentage of income in remittance receiving households is spent on consumption, while only small proportions are spent on income and employment generating activities, or on activities with potentially multiplying effects.

However, some authors warn about the accuracy of this interpretation, claiming that it would be more appropriate to use counterfactual comparisons enabling an evaluation of the impact of remittances on expenditure patterns. It is argued that the analysis should take into account the differentiated consumer patterns of households, regardless of whether they receive remittances or not (Brown, 2005).

Another concern voiced by researchers and experts is the lack of consensus on the notion of "productive uses" of remittances; in many studies it is assumed that construction, home improvements or land should not be considered as productive investment since they do not improve the economy's production capacity (Waisgrais, 2005). It is posited that the issue of productive uses of remittance money should be analyzed through the lens of capital formation, seen as the key element in job creation and in increased demand for goods and services. Addleton (1984) points out that this process is closely linked to the role that the banks should play.

On the other hand, the evidence also shows that expenditure includes human capital formation, mainly in education and health. Some studies interpret expenditures on food, education and health as investments in human capital. Although the effects of improving human capital are not immediately perceived, their long-term impact on society at large should be taken into consideration in any estimation of the benefits of remittances. The Philippines UNICEF field office report argues that "some of the so-called consumption expenditures are actually income transfers to members of the extended family who take care of the spouse and children of the migrant worker left behind. This practice nurtures the socio-cultural safety net that is essential to the migrant particularly because of the unreliability and risks of work abroad and therefore the need to rely on the extended family to take care of spouses and children left behind" (Coronel and Unterreiner, 2005:13). In many cases remittances act as a social security net since in economic terms they generate a very particular phenomena (Poirine, 1997). In societies with high unemployment, for a broad segment of the population this source of income precludes a reduction in purchasing power.

Most studies conclude that remittances help offsetting households' previous income deficit (Russell, 1986; Keely & Tran, 1989; Massey & Basem, 1992; Taylor, et al, 1996). It has been estimated that between 50% and 60% of remittances in Asia are spent on every day living expenses and only 10% are invested. In Bangladesh receiving households spend a large portion of their income on consumption, mainly on food and clothes, but also on the repayment of loans, purchases of land and home repairs, and to a lesser extent on children's education and medical care (De Bruyn and Kuddus, 2005; Siddiqui and Abrar, 2003). Expenditure in remittance receiving households was similar in Pakistan (Addleton, 1984) (Table 2). In Syria, 91.3% of households with migrants abroad spend some or all of them on "daily needs" while only 3.2% spend on "saving" or "investment" (Khawaja, 2002).

The patterns of consumption are comparable in Latin America (Waisgrais, 2005). In Guatemala, an IOM survey (IOM, 2005) found that more than half of household income goes to consumption, and smaller proportions to expenditure in health and education. In El Salvador, families with and without remittances spend 68% of their income on consumption (Kandel, 2002).

IDB-MIF's survey in Ecuador reveals that 61% of remittances are spent on goods and services that are indispensable for the recipients' survival. Moreover, low income household tend to spend relatively more on daily survival than better-off families. In rural areas in southern Ecuador, where migration has been going for decades, some researchers have noticed that the use of remittances follows a clear pattern. During the first stage, remittances represent only part of the family income; the rest comes from agriculture and cattle farming in charge of family members who did not migrate. At a later stage, families whose relatives migrated more than a decade back have come to depend entirely on the remittances to survive. The farming activity has lost all importance and they seek to invest in other areas. The investment in land is no longer an economic objective but a status symbol and remittances are seen as a way to break the existing hierarchy between the land owner and laborers (Herrera and Martinez, 2001). These effects of remittances on land laboring have also been noticed in other regions, such as Senegal and Mali (Riccio, 2002) and in other countries of Central America.

In Mexico, the reliance on income from remittances is higher in areas with less than 2,500 inhabitants; the 1996 expenditure survey found that in receiving households, 80% of expenditure was used for everyday consumption, while the remaining 20% was spent mainly on home improvement, and a small amount was saved. On the other hand, non receiving households were not able to neither improve or repair their homes, nor save. A 2003 survey conducted by the Tomas Rivera Institute among emigrants residing in the United States, found similar patterns of expenditure. The biggest part was spent on basic consumption, health and education services and home improvement, while 12% was spent in "collective uses", which include local fairs and religious festivities. Only 9% of the interviewees belonged to Diaspora organizations that sent money for collective projects; further, more than half preferred to send money directly to their households, and one third of the respondents did not trust that the money would be spent for the improvement of the community (García Zamora, 2005).

In the Philippines, given that temporary and undocumented overseas workers mostly come from relatively poorer households (55% coming from the two lowest brackets), migrants use a substantial portion of their remittances to pay back family members and others who lent them the money they used to get their jobs abroad. Prior and immediately after migration they had negative net assets, and more than one third of the income from remittances is used to repay debts incurred in applying for work abroad. The household survey found that another third is spent on living expenses, while only 10% goes towards financing the education of children, with savings and investments accounting for 9% (Coronel and Unterreiner, 2005). As a consequence of this, the effects of remittances cannot be

expected to be immediate, as a substantial portion of the remittances is first used to pay back the costs of migration. Only once this amount is fully paid back, one can expect overseas Filipino workers to use remittances for other purposes, among which - if the flow of remittances is sustained - children's rights.

Regardless of the distinction between consumption and investment, consumer spending should not be discredited. Criticism of consumer habits does not take into account personal and structural circumstances (economic, social and political) within which decisions are made. Under certain circumstances (e.g. lack of credit, infrastructure deficits) consumer spending is neither unproductive nor irrational, as consumption may have local multiplier effects such as increasing demand and reducing unemployment (Meyers, 1998). Remittances provide financing to entrepreneurs who otherwise would generally not be able to obtain it, basically due to banking restrictions and limited access to loans for small businesses (Waisgrais, 2005). Remittances do not necessarily breed passive dependency, they can also increase economic activity and wealth (Taylor *et al* 1996; De Haas, 2003) and several studies show that households with migrants are frequently more likely to invest.

Various studies on Latin America, Asia and Africa found that remittances allow migrants and their families to invest in agriculture and private enterprises. For example purchasing land or mortgages may be the safest way to invest the money, as arable land provides immediate returns by producing grain. The construction of homes has been considered in some cases as luxury spending; however, homes are durable asset that can have a sale value. Investments in the home also add value and they can then be used as collateral when requesting a bank loan (Siddiqui & Abrar, 2003).

In the Dominican Republic, El Salvador, Jamaica, Ecuador and Mexico, direct investments represent only a small percentage of remittance utilization. However, different case studies conclude that there is evidence of commercial activity generated by remittances. Lopez and Seligson (1990) point out that in El Salvador, one third of small businesses depend on remittances to get started and two thirds need them to keep operating. Chevannes and Ricketts (1997) come to the same conclusion regarding Jamaica where remittances also play an important role as sources of income for small businesses. Woodruff and Zenteno (2001), using data from the Mexican 1998 National Survey of Micro enterprises and the 2000 Census found that remittances generated 20% of micro enterprise capital in urban areas. The IDB-MIF survey in Ecuador shows that a broad range of businesses and productive enterprises such as repair shops and small stores are financed by remittances. Conway and Cohen (1998) conclude that in Mexico as well as in Latin America and the Caribbean, remittances have an important and diverse effect on productive enterprises.

In short, the traditional way of viewing remittance utilization patterns is biased toward specific studies that establish differences between consumption and investment, changes in consumption patterns, individual reliance on remittances and with production purposes, symbolic and cultural factors, among other decisive elements. What is apparently clear is that the prevailing conditions in the recipient countries and, in general terms, the local context, determines where and how remittances is used and as analyzed below, its impact on economic and social development in the recipient households and communities. It also appears that very few of these studies are concerned with the impact of the use of remittances on the realization of children's rights; rather, they stress a quantitative approach to the study of the impact of remittances.

5. Economic Impact of Remittances

From a regional perspective, Latin America and the Caribbean is the region that receives the highest amount of remittances in the world having received 35% of total remittances in 2004. It is followed by Southern Asia (20%), Middle East and North Africa (17%), East Asia and the Pacific (13%), Europe and Central Asia (11%) and Southern Africa (4%) (World Bank, 2005). The main recipient countries for remittances were India, Mexico and the Philippines. The countries that received the highest volume of remittances as compared to the size of their economies were low or middle-income countries such as Jamaica, Jordan, El Salvador and Cape Verde, where remittances represent over 10% of GDP (Carling, 2005). The population receiving remittances can be very significant. For instance, in Somalia between 25% and 40% of the population regularly receive remittances from abroad (see Hansen, 2004). Compared to the rest of the regions remittances to Africa are lower, because people who emigrate tend to have lower earnings than more educated emigrants from other regions, and are less able to remit.

In terms of volumes of remittances per country, large countries are the main recipients of remittances in terms of absolute volumes, but small countries are the most reliant on remittances.

Household surveys tend to show that remittances are often a crucial element of survival and livelihood strategies for many (typically rural) poor households. The aggregate estimates of remittance flows are calculated by each country and can be found in the balance of payment accounts that central banks report to the International Monetary Fund. However, these estimates pose problems because official disaggregated data is not always available, or they may have different interpretations regarding items and sources of funds, or other problems (See World Bank, 2005; Russell, 1986).

Other drawbacks in calculating the volume of remittances are the informal methods of transferring money as well as remittances in kind, given that apart from the official channels, there are other non-official means such as couriers, friends or family who carry cash back to their country of origin. Since these remittances are not declared, their volume is very difficult to calculate. Remittances in kind, also difficult to estimate, can represent a significant volume. Rivera Batiz (1986) estimated that in Pakistan in kind remittances represented between 9 and 17% of the total, whereas in Yemen they accounted for 10%. Siddiqui and Abrar (2003) observed that in vacation periods, the migrants or third parties related to them buy computers, clothes, watches, gold, etc. for relatives in the country of origin. Many of these items have the potential of being used as capital, as they can easily be turned into cash.

Various estimates indicate that if informal transfers were considered, the total value of remittances would double (Ramirez et al, 2005). However, it would also be necessary to take into account that the traditional estimates are calculated in gross terms and do not include transfers made by migrants to rich countries and those made between developing countries. When the “reverse flows” are considered, the net amount received by developing countries is far less. For example, 2002 estimates show net transfers of US\$50 billion compared to the official gross figure of US\$93 billion (IOM, 2005).

The increasing number of studies on this subject focus on calculating the volume of remittances (Swamy; 1981; Stahl & Arnold, 1986), evaluating their effect on economic development and estimating whether they contribute more to consumption, production or a combination of both (e.g., Chandavarkar, 1980; Keely & Tran, 1989; Orellana, 1992; Wood & McCoy, 1985). The remittance

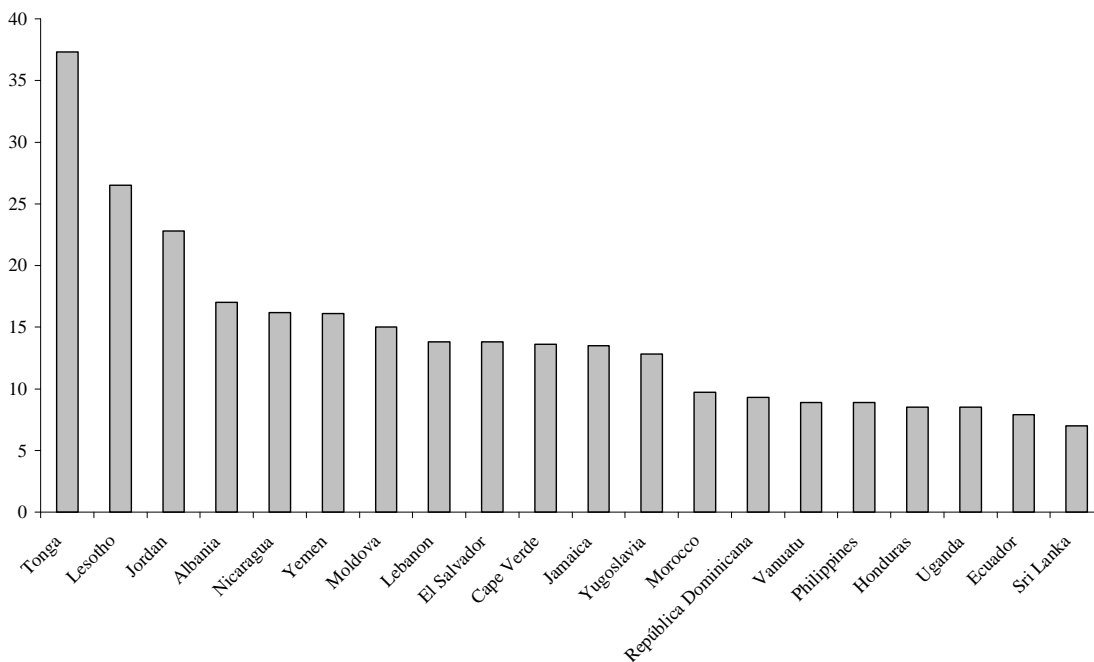
flows and their distribution raise different questions: what impact do they have on the economy; how do they reach the countries; what are the associated practices.

Most part of the academic and practitioner studies argue that remittances furnish foreign exchange to countries that suffer from capital shortages, providing stability throughout economic cycles (WSBI, 2005). Moreover, they are a source of liquidity for governments and they mitigate balance of payment problems (Birks & Sinclair, 1979). At a microeconomic level, these studies show that these financial flows reach recipient households (WSBI, 2005); they cover poor families' basic needs, improve their standard of living and reduce the gap between high and low level income groups. (Oberai & Singh, 1980).

Remittances can have a considerable effect on the macroeconomic indicators of the recipient countries, especially in low-income countries. And, at the same time the macroeconomic factors that primarily determine remittance flows, are related to the situation in the recipient country (Waisgrais, 2005).

Figure 1 shows that remittances represent nearly 30% of GDP in countries such as Tonga, Lesotho, Jordan, Albania and Nicaragua.

Figure 1: Remittances as a % of GDP



Source: IMF Balance of Payments 2004.

There are various macroeconomic characteristics of remittances that need to be emphasized. First, their relatively low volatility compared to the flow of private capital; Borraz (2005) found that following the 1997 Asian crisis, the decrease of private funds sent to developing countries was substantial whereas the quantity of remittances increased. Second, remittances expand the foreign currency reserves in the recipient countries, contributing to the balance of payment equilibrium and compensating for trade deficits, as well as providing the recipient families with additional income

(Russell, 1986; Keely & Tran, 1989; Durand & Massey, 1992; Massey & Basem, 1992; Smith, 1997; Taylor et al, 1996; Durand et al, 1996). For instance, for countries such as Ecuador with exchange rates that are fixed to the dollar, the flows of remittances are fundamental in maintaining the “dollarization” policy by offsetting the balance of payment deficit caused by imbalances that generally occur in these exchange systems. Remittances also have different characteristics as compared to other international flows of money (capital, commodities, inventions, entrepreneurship, and aid): they are not affected by corruption, by political or financial crises or by conflicts, and they are better distributed among developing countries than other capital flows (Rhata, 2003).

Just as remittances affect countries’ macroeconomic development; there is also sufficient evidence that indicates the validity of the opposite relationship. Aydas *et al* (2002) present a model to illustrate how the recipient countries can attract remittances through economic and political stability by applying sound exchange rate policies. They describe how between 1979 and 1993 the flow of remittances decreased due to inflation and military governments. This shows that the recipient countries can influence the inflow of remittances by applying adequate macroeconomic policies. Suro (2003) discusses the effects of exchange rate fluctuations on the patterns of sending; he argues that remitters evaluate risk and that stability in their home country can influence their sending behavior.

In Latin America remittances are as important as the region’s exports, traditionally considered as the most important contributor to gross domestic product. In El Salvador, remittances are the country’s most important source of income, larger than total exports and represent approximately 11% of GDP (Kandel, 2002). In Ecuador, they represent one third of exports, following in importance the country’s main export product: oil. They are equivalent to ten times the total foreign assistance that the country receives and nearly five times the IMF’s 2001 loans. (IDB-MIF, 2003). Even in large economies such as Mexico, remittances play an important role: they represent 6% of exports and more than 72% of foreign direct investment (Orozco, 2004b, Garcia Zamora, 2005). These flows can also be an important source of savings. Suro (2003) shows how in Central America, 6% of remittances goes toward savings. Along the same lines, Orozco (2003) indicates that remittances play an insurance role in vulnerable households.

Among others, Taylor *et al* (1996) analyzed how remittances influence economic development. They conclude that there are positive multiplier effects on income and employment, since the improvements in living standards and the ensuing expansion of consumption and investment benefit the local economies. In Mexico the multiplier effect is clear: for each dollar received via remittance, the GDP increases by nearly three dollars (Ratha, 2003; Durand et al, 1996). Though remittances directly benefit households left behind, their consumption generates employment for non-immigrants. Taylor and Martin (2001) suggest that for every dollar remitted, local economic output increases by two dollars, depending on whether the money is spent on locally produced goods or imported goods. Some approaches argue that there is a tendency to spend remittances on imported products, their potential multiplier effects on welfare and employment are reduced and therefore increase demand for imported goods and generate inflation (Russell, 1986; Martin, 1990).

Other studies search for empirical evidence of the mutual relationship between poverty and migration: poverty influences the migration rate and remittances have an impact on poverty. Adams and Page (2003, 2005) found an association between an increase in migrations and remittances and the reduction of head-count poverty. They calculated that an increase of 10 per cent in a country’s share of international migrants can lead to a 2 per cent decline in one dollar a day poverty. After reviewing data from seventy one developing countries they conclude that “First, both international migration and

remittances have a strong, statistically significant impact on reducing poverty in the developing world” (Adams and Page, 2005:1660).

However, this empirical study has been challenged by some authors; it is the case with de Haan (2005), who argues that there is no empirical evidence that the correlation between remittances and poverty reduction shows causation. Moreover, de Haan considers that the development impact of remittances has not yet been established, as “increased income is not increased development” (de Haan, 2005:2). In the same line García Zamora (2005:33) in his Mexico study posits that income from remittances complements and increases household income, but that by themselves are not sufficient to eradicate poverty and cannot substitute public policies.

Though some studies conclude that the multiplier effect of remittances is small in certain countries (Sanders, 2003; Orozco, 2003; Suro, 2003), in most cases it is considered positive. It is argued that even if remittances are spent entirely on consumption, they still have a multiplier effect, especially in poor countries with high unemployment rates. “Non-productive” activities such as home, small store or land purchases have positive multiplier effects and increase local economic activity, therefore remittance benefits also reach non-migrant households (Adams, 1991; Taylor, 1999).

Other examples in Mexican rural areas show how remittances spent on land, cattle and tools allowed rural households to continue their farming activity and thereby improve their standard of living. A study of micro-enterprises in Mexico concluded that remittances were responsible for 27% of the capital invested in these businesses (Orozco, 2003). A survey in Albania revealed that 17% of the capital to set up companies originated in remittances (Sanders, 2003).

5.1. Remittances, Income Distribution and Inequality

Remittances from international migration can potentially balance income among households, communities and countries. Since individual remittances are atomized, they reach many families in developing countries. A 2003 IDB-MIF and Pew Hispanic Center survey revealed that nearly 1 million Ecuadorian families receive 1.5 billion dollars annually from family members living abroad. This means that the decision-making power regarding migration or the use of the remittance money is also highly dispersed. The question is if this flow of funds is more income distributive than other international capital flows.

Different studies show that the ways remittances are used vary with the forms of migration, the composition of the migrant population and of those left behind, and the conditions for the uses of remittances. More specifically, it can be said with Hein de Haas (2002), that “the conditions that make remittances be helpful for development or poverty reduction are generally the same conditions that made migrants leave in the first place”.

In the existing literature there is agreement that remittances help to redistribute incomes among countries but it is not clear regarding families, communities and urban areas. Some authors claim that if the migrants reach low-income families, remittances will diminish interfamily income difference, while if they reach higher-income families, the difference will increase (Mora Rivera, 2005; Stark, et al 1986; Braun, 1991).

In many developing countries remittances act as social compensation mechanisms since most of them are sent to low-income families and for example, El Salvador the average amount received

exceeds the minimum wage (see Kandel, 2002). In Mexico remittances represent 47% of total monetary income of recipient households, and their relevance is higher in small villages of less than 2500 inhabitants, where they reach 53% of money income. Moreover, for 20% of remittance receiving households they are the sole money income (García Zamora, 2005). Even in cases such as Somaliland, where the poorer sectors have no direct access to remittances from abroad, people who earn less than US\$2.25 per day rely on gifts from members of their immediate and extended families. Gifts are a common source of food and cash income for the “very poor” and “poor” households. Gifts of cash of US\$ 15 per month were frequently mentioned in the case of “poor” households with no access to international remittances (Hansen, 2004).

These studies are not available for all of Africa, where the amount of remittances is lower than in other regions, given the smaller numbers of international migrants, and the composition of the migrants (low skilled), who tend to concentrate in low paid jobs.

In general terms, the investigations that link income distribution and remittances are case studies that provide guidelines as to which are the determinants of inequality regarding remittances sent by migrants. However, because many factors come into play when analyzing inequality, the conclusions depend on whether the inequality is analyzed among states or regions, rural or urban zones, people or families. When analyzing flows of money and in kind, it is necessary to have ex-ante socio-economic information on households, communities and regions in order to assess the distributive impacts of remittances.

As suggested by Adelman and Morris (1974), the concept of “inequality” is multidimensional, and it can be measured by different methods, none of which are valid for all purposes. For example, the distribution of wages is the result of a number of complex forces moving in the same direction, but it is possible that these forces counteract one another and their effects may be reciprocally cancelled out. Taking these shortfalls into account, the remittances distributive impact is still a pending subject in the specialized literature. As de Haan (2005) suggests, remittances and inequality exert mutual influences, the relationship depends strongly on the type of migration (as well as type of inequality), and a hierarchy of migration possibilities and opportunities exist.

Viewed from a spatiotemporal perspective, Jones (1998), based on a 1988 survey in Zacatecas, Mexico, shows how inter-family inequalities first decrease then increase as the migration process grows. However, over this period, rural incomes improve as compared to the urban incomes since remittances are predominantly sent to rural areas of origin. Mackenzie and Rapoport (2004) found that international migration initially widens the inequalities as the poor cannot afford the migration costs. However, when migration networks are created, the migration costs diminish and inequality is reduced. Furthermore, using Mexican data, they find empirical evidence that inequalities are reduced in communities with high migration rates.

In terms of inequalities among households, Addleton (1984) refers to the effects of the level of income before migration. Since these on average are higher than the rest of the population, remittances propel the families into higher income brackets. Ratha (2003), using household survey data, notes that in Pakistan, as the richer households started receiving remittances, the income gap widened. Lipton (1980) finds similar results based on rural micro evidence. He maintains that richer households benefit from migration since they have more possibilities of educating their children and sending them on long trips to find work. These migrants also have a greater tendency to remit so that migration increases interpersonal and inter-household inequality within and between villages.

Stark *et al* (1986) cite the case of Mexico where remittances sent from United States have an equalizing impact on incomes in a village with a long history of migration. With the exception of Chiapas, the receiving Mexican states are not among the poorest, suggesting that remittances do not improve regional imbalances (Cortina and de la Garza, 2005). In Guatemala the IOM survey (IOM, 2004), interprets that remittances have a positive distributive effect among households given that they represent a substantial proportion of total household income (46%).

Semyonov and Gorodzeisky (2005) examine inequality patterns in Philippines from a gender perspective. Based on household surveys, they estimate that the gender income gap among migrants impacts heavily on the inequality among Philippine households. Rodriguez (1998) uses data from household surveys in Philippines to establish the effects of remittances on household income distribution. The analysis shows that, although income from abroad may have a strong distributional effect, households with migrants who remit are mainly urban and have higher total income than households without remittances. It suggests that migration may exacerbate inequality in the source country because of these initial inequalities, which exacerbate welfare differences among households.

In studies that gauge inequality between countries, excluding Latin America, no statistical relationship is found between remittances and income inequality. When the income gaps are measured between countries and between the top 20% richer and 20% poorer population segments, those with large gaps do not receive larger remittance sums than other groups with less pronounced income gaps.(Orozco, 2004b).

The analysis of the distributive impact of remittances seems to show that there is no theoretical or empirical basis to sustain the motion that remittances increase or diminish inequality.

6. Policy Initiatives

Several authors have identified practices that could improve the positive impacts of remittances in various countries. In some cases, these policy initiatives consist in the improvement of the financial markets for remittances. In other cases, the practices are associated with the role of different institutions or instruments, for example, participation in the traditional banking system (Bair, 2005), microfinance products (Jaramillo, 2005), hometown associations (Orozco 2005; 2004b), transnational networks (Orozco 2005), multilateral and development agencies (Carling, 2005), among others. These initiatives have received critiques from academic circles, arguing that migrants should not replace the state in the financing of social policies or basic infrastructure (Garcia Zamora, 2005).

In Mexico the “Clubes Zacatecanos”, an organization of Mexican migrants in the United States, finances projects for regional and economic development. The Mexican government launched in 1992 a scheme that provided 2 dollars per dollar invested by the Clubs, but only in 2001 a broader project, the “3 x 1 iniciativa ciudadana” was included in the budget. This initiative has been recently evaluated, showing that during its implementation some conflicts emerged between local authorities and migrant’s organizations. This experience increased the empowerment of hometown associations; however, public works faced many obstacles: delays of the local authorities in delivering funds, bureaucratic barriers, poor quality of the constructions and others of similar nature (Garcia Zamora, 2005). After 2001 the program included new requirements that were not easily accepted by the clubs; further, they started to lose weight in the decisions.

The creation of social investment funds (like those developed by the IOM in Guatemala and Colombia) to finance small scale productive projects in vulnerable communities and rural sectors, is another strategy that is worth noting. The aim of the funds is to connect migrants with communities by offering agile and inexpensive mechanisms to transfer money and carry out investments (see IOM, 2003b). In the case of Guatemala, the National Program for Community Funds: Joint Investments by Residents and Migrants was created. Given the crisis framework that affects the production of coffee, the IOM and the Foundation of the Americas create alternative development opportunities based on remittances and the joint capacity to save and invest. These communities are provided with technical assistance with the aim of improving basic infrastructure conditions and access to training, and to take advantage of the available technology in order to connect directly with national and international markets (IOM, 2002).

In El Salvador the “Unity by Solidarity” program is an example of this type of initiatives (see Orozco, 2004b) and its aim is to eradicate poverty in El Salvador by means of research, social investment and the integration of efforts that are focused on promoting local development.

The Philippines government implements policies and services for migrants, many of which have proven relevant to children left behind. It was the case in the launching of a program deploying family welfare officers to areas with heavy out-migration. The officers acted as advocates and advisors for families of migrants; further, credit facilities were improved for families of migrants (Bryant, 2005). In other cases, as in Central America or in West Africa remittances are used to finance community projects such as hospitals or schools or they are invested in business projects. However a recent study on Mexico (Cortina and de la Garza, 2005) concluded that only small amounts of remittances were destined to community development, given that migrants strongly prefer to send money to their families, and are not always members of hometown associations.

“There are also case studies of local communities in the Philippines benefiting substantially from donations of its population working overseas. In the town of Pozzorubio, Pangasinan (about 4 hours north of Manila), local officials attribute significant local development to the remittances coming from an estimated 10% of its population living and working abroad. The benefits include public infrastructure, investments in business enterprises and improved housing units. Local officials have made fund-raising trips abroad to expand a growing trend of Diaspora giving.” (Coronel & Unterreiner, 2005:9).

7. Conclusion

Children and children’s rights are absent from the mainstream academic and policy literature on remittances. The literature focuses mainly on the economic aspects of remittances, at a macro level. Research, academic and policy production on the social impacts of remittances at the community and household level, on women and children’s livelihoods is scarce and mostly qualitative in nature. Advocacy for increasing the visibility of the social impacts on children and women and achieving the Millennium Goals, as well as more research towards the formulation of protective social policies are central for fulfilling children’s rights.

The desk review and UNICEF’s field reports identified three types of work on remittances: empirical research on their economic impacts and uses; studies on migration and remittances, and qualitative socio-anthropological analyses on the social dimensions of migrations and remittances.

The first group concludes that remittances have positive macroeconomic impacts (balance-of-payments improvement, foreign exchange availability). Many studies contest the idea that remittances alone can contribute to development and poverty eradication; however, they do show that they help households' sustenance. Migration and remittances are crucial to the livelihoods of migrants and their family members left behind. Remittances can help avoid temporary spells of extreme poverty by supporting the socio-cultural safety net that is essential to take care of spouses and children left behind. They influence the dynamics of the family cycle, patterns and traditions, and can act as a social security net.

The research and policy analysis on the uses of remittances give an insight on the motivations to remit. They link motivations to remitters' gender, age and social origin. Receiving households can use remittances for what they consider most important; however, it is unclear whether they will impact on their vulnerabilities. Household income after the reception of remittances is spent on daily needs and in human capital formation such as school and health care. Remittances can decrease infant mortality and improve child health by enhancing individuals' resources and access to health services. Nonetheless, there is still not enough information on household expenditure behavior previous to the reception of remittances, and their actual influence on expenditure patterns.

Research on migration has identified trends in the social composition (by social origin, education), age and sex distribution of migratory flows in different regions. There is awareness of the rising feminization of migration and remittance sending in many regions, and of its potentialities for greater gender equality. But studies also show the emergence of new vulnerabilities of women migrating overseas, and these trends still need to be critically reconsidered.

The literature on the social aspects of remittances draws mainly on qualitative research, case studies and small surveys. Researchers have highlighted the emergence of social remittances, social interactions between migrants and their households and communities, and the persistence of transnational families, communities and groups. These factors affect the amount and usage of remittances and the livelihoods of the remaining children and women. The gender equity impact of changing roles for women in households left behind has still to be appraised.

Case studies in areas of high out-migration (for instance Prohntchi, 2004, on Moldova) found negative impacts of migration for children's rights that could not be offset by remittances. They also show that the statistical data on the improvement of school attendance and health indicators in remittance receiving households need to be evaluated from a rights' based perspective.

A closer look concludes that in most countries the absence of parental guidance entails risks such as family disruption, affecting children's rights. Migrants' children are deprived of their right to grow up with their parents, receiving care, affection and protection. The lack of role models involves the risk of a more difficult socialization and emotional development for the adolescents.

The impacts of migration on children's rights are caused, however, by the present pattern of migration, dominated by recourse to illegal channels, rather than to migration per se. They could diminish sharply if migration flows were legalized, and family migration could become an option for migrant workers. Other social costs of migration include 'brain drain', a rise in income inequality between remittance-receiving and non receiving households, and a culture of dependency among those left behind (generating a contraction in domestic labour supply, visible in rural areas).

Remittances can modify families' consumption habits in such ways that their new consumption patterns clash with the community's cultural codes and children can be stigmatized as "different."

Also, living in a “transnational family” has a considerable impact on social interactions and on most areas of life. The transnational family is for instance increasingly substituting face contact by other means of communication. But the consequences of virtual contact have still to be evaluated, and, by no means, can they replace the daily presence and guidance of parents.

The four UNICEF country reports furnish more case studies on the social consequences of migration and the need to identify areas for social policies for the protection of children’s rights. They conclude that remittances are much-needed to achieve the Millennium Development Goals, complementing socio-economic development policies on national and international levels.

8. Policy Recommendations

Adopting a human rights perspective requires the identification of the causes of social vulnerability and of the obstacles to achieve the realization of rights in society. The incidence on public policy is the pivotal instrument of the rights perspective and, through this incidence, it will be possible to contribute to the increase in reciprocity and mutual recognition in social relations.

Children of migrants in host countries and in many cases in their own countries and communities tend to be invisible or subjects of discrimination and in danger of falling into social exclusion; this requires particular attention in policy making and implementation. Their social integration calls for raising their participation in the social, economic, political and cultural spheres.

Governments should therefore enter into negotiations with host countries of overseas workers in order to ensure the protection of their citizens (including children) in foreign countries. Several governments have already established state agencies that deal with the needs and defend the rights of their citizens abroad.⁴ This practice should be promoted through lobbying to other countries’ governments. Independently from their legal status, overseas workers should have the possibility to stay in contact with their families and be able to send them remittances in order to fulfil their parental duties as best as possible and to complement the child’s best interests.

Social policy has an important role to play toward the fulfilment of children’s rights, guaranteeing a broad based access to public goods and fostering full social participation. Targeted or isolated interventions are not sufficient, and efforts should be made to raise awareness in central and local governments on the importance of the “social question involved in remittances”. It is crucial to design policies directed to change the structure of opportunities, improving access by the poor – and among them those children in left behind households – to public assets and services. Therefore, state policies should be adopted to eliminate legislative discrimination against children and women (such as discrimination against children born out of wedlock). Regulations are needed to protect children and women from working in dangerous and overstraining occupations and existing pro-family and pro-children laws should be further strengthened in the light of migration.

A comprehensive remittance framework enhancing the impact of remittances to fulfilling children’s rights requires a close collaboration among national institutional players, private sector, civil society and international institutions. This entails a division of areas of intervention between

⁴ Mexico has for instance established the “Instituto de los Mexicanos en el Exterior”, which is dealing with all affairs of its diaspora. Pakistan and Colombia offer similar services through specific institutions, while El Salvador is assisting its abroad-living citizens in legal cases.

UNICEF and the latter, in which UNICEF is concentrating on the social dimensions of remittances. In this process, UNICEF should promote discussions and share information on patterns, issues, trends and practices of left behind families and children in order to bring the agenda of children's rights to the forefront of politics.

Specific programs should support families whose parents are overseas to provide children with the care and attention, ensuring an atmosphere and attitude that is closest to those that can be provided by their parents. UNICEF can lead the promotion of research and program design in partnership with other international organizations and private foundations. UNICEF should contemplate using the local and national infrastructure of services for these programs, with special emphasis on children, women, youth and aged.

Partnerships can promote subsidized programs for improving access to children's full participation in all spheres of society. More initiatives will be needed to ensure that youth in high out-migration communities and households access training opportunities for their future placement into the labour market. This age group is prone to marginalization, and to associations with gang activity. The promoted programs must contemplate strengthening positive social interactions.

Social programs can seek the support of migrants' organizations to better face the social disadvantages and those of the second generation migrants. UNICEF can help home-town and Diaspora associations' in expanding a culture of accountability among government and home-town associations' programs. This can be a way of channelling resources in a participatory way, rather than relying on particular interests of associations.

9. Future Research Agenda

This paper has outlined a number of considerable gaps in literature on social impacts of remittances. More research and empirical data is needed for devising social policies addressed to the protection of children's rights.

The following list comprises areas where quantitative data is needed in order to formulate deliberate and tangible policy recommendations. To find empirical data on these areas could be the 'road map' for UNICEF field offices for a subsequent phase of the project:

- Reliable data on volume, age and sex of children and families left behind as well as on their living conditions
- Expenditure patterns of households previous to the reception of remittances; assessment of changes in expenditure.
- Gender of migrant (father, mother, both?); duration of migration; information on caretakers; frequency of absent parents' or relatives' visits.
- Quality and rules of access of the public and private social institutions in areas of high out-migration.
- Expectations of migrants and remaining adults on children's development, schooling, health,

and future careers.

- Children's expectations on their own future, as potential migrants or other life courses. Difference between children and youth in impacts and expectations.
- The economic and social consequences of gender differences in the composition of migration as well as in the utilization and impact of remittances. The role of gender in the acquisition of social capital previous and after migration, and its influence on the level and impact of remittances.
- The impacts of "positive" and potentially "negative" social capital (i.e. gangs). The relation between remittances and "negative" social capital.
- The emergence of stigmatization of children of migrants. Its impact on social capital formation, on behavioural patterns and development.
- The links between community-based organizations, hometown associations and private and public institutions at the national and local level in remittance receiving areas.
- Lastly, UNICEF and partners should research long-established migrant communities that have achieved an important degree of economic and social security for women and children to determine what public policies contributed to the stabilization of those communities and to stem migration.

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Possible Social Impacts of Remittances and Migration in Countries of Origin¹

Possible Social Impact on left behind Families	trend in academic & policy literature	Country Studies					Goals & Rights affected		
		Ecuador	Mexico	Philippines	Syria	MDG	CRC	CEDAW ²	
positive effects									
health	yes	yes	yes	yes	yes	4,5	Art.24	Art.12	
education	yes	no	yes	yes	no	2	Art.28	Art.10	
coverage of basic needs & social security	yes	yes	yes	yes	yes	1	Art.4 b, 27	Art.13	
increased gender-equality	yes/no	no	-	no ³	no ⁴	3		Art.5, 14	
negative effects									
negative psychological impacts	increased risk ⁵	yes	increased risk ⁵	increased risk ⁵	increased risk ⁵		Art.9, 18		
criminalization	increased risk ⁵	yes	-	increased risk ⁵	-				
school-dropouts	disputed ⁶	yes	-	-	yes	2	Art.10		
drug abuse	increased risk ⁵	yes	increased risk ⁵	increased risk ⁵	-		Art.33		
stigmatization	increased risk ⁵	-	increased risk ⁵	increased risk ⁵	-		Art.2		
child labor	increased risk ⁵	-	-	-	yes		Art.31, 32, 36		
abuse (mentally, physically, sexually)	increased risk ⁵	-	-	increased risk ⁵	-		Art.34, 36		
early marriages/teen pregnancies	-	-	-	increased risk ⁵	-				
trafficking	increased risk ⁵	yes	-	increased risk ⁵	-		Art.35	Art.6	
migratory syndrome	yes	yes	-	yes	yes		Art.9, 18		
culture of dependency	disputed ⁶	-	-	-	-				
economic inequality	yes	-	-	-	-				
economic vulnerability	increased risk ⁹	yes	-	yes	yes				

Notes

¹ The chart lists possible social impacts on left behind families in countries of origin as identified by academic literature and UNICEF country studies. It further displays which Millennium Development Goals as well as rights frameworks (CRC, CEDAW in regard to the girl child and girl adolescent) are affected. The chart makes the lack of empirical data and sometimes the disputed impacts visible.

² Rights affected of the girl child and girl adolescent

³ Large number of female migrants work as entertainers in Japan. This leads to misogynic stigmatization. Many women return with children born out of wedlock.

⁴ 'Feminization' of agricultural labor

⁵ Likely, but no data available

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