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Unraveling Gender Dynamics in Migration and Remittances: An Empirical Analysis of Asian Women's "Exposure to Migration"

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Abstract: The concept of "exposure to migration" helped us understand family dimensions, such as the role of members who remained behind, especially wives, changing gender roles, and changing exposure to remittances. However, most existing migration studies have not examined whether exposure to migration has anything to do with gender dynamics. This has often resulted in women or wives playing a subordinate role in contemporary discourse on gendered migration. Because they have very little to do with remittances compared to male family members, their role in the family is viewed critically by their male counterparts. This research is based on interviews with women from a selection of countries in Asia. Based on the analytical framework of "exposure to migration", this study contends that the degree of exposure to migration for women depends on the country's social and cultural milieu. In many cases, this exposure also leads to marital problems and family complications.

Keywords: female migration; remittances; Asia; gender; exposure to migration



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1. Introduction

Prior to the 1970s, the predominant demographic among migrant laborers consisted of males. The trajectory of global expansion, accompanied by the diversification of employment sectors, has led to the reinforcement of conventional gender-based labor divisions. This phenomenon is primarily attributed to the impetus of globalization, which has effectively redistributed power dynamics historically dominated by men (Ullah et al. 2023). Consequently, a perceptible shift in the distribution of power has been observed, which favors women. Notably, the gender-specific opportunities available in the context of international labor migration play a pivotal role in determining whether men or women choose to emigrate. A noteworthy illustration of this trend is the growing demand for female migrants in certain roles, such as service providers, domestic workers, entertainers, agricultural laborers, and positions within the hospitality industry (Orozco 2006).

The migration of women has become an important component of modern times, as they no longer travel only as family members but become part of the flow of migrant workers and are often the main breadwinners of the family. Women's international and domestic migration is a response to the gendered demand for labor, reflecting existing values, norms, stereotypes, and hierarchies based on gender, and labor brokers (private or official) reinforce this gender segregation in the labor market (Basu and Chatteraj 2024). As in most cases, the majority of migrant women are accommodated in the low-skilled labor market, so occupational mobility or the possibility to switch between different occupations is limited for them.

A wealth of empirical studies underscore a historical pattern wherein men predominantly migrated for economic reasons, while women, to a significant extent, did not engage in similar patterns of migration. Nonetheless, contemporary research indicates that the process of globalization has ushered in novel opportunities for women within the context of international labor migration. Specifically, the globalization of production and the emergence of flexible employment structures have facilitated and substantiated the phenomenon known as the “feminization of employment” (Ullah et al. 2020b).

Notably, it is imperative to recognize that the impact of globalization on men and women has been disproportional (Ullah et al. 2023), implying that the consequences of globalization disproportionately disadvantage women as they are more susceptible to economic impoverishment. Globalization-induced gender inequality has been extensively documented within the body of academic research (Ullah et al. 2023). Firstly, it is essential to recognize the inherent differences between the duties of men and women in the productive and reproductive spheres. This divergence in labor allocation significantly contributes to women’s marginalized status within the labor market, as well as their participation in the care economy and the associated reproductive duties inherent to their gender roles. It is estimated that around 80 percent of providers of domestic services are women who come from the disadvantaged section of society and that for every twenty-five women in employment, one works in domestic services (WIEGO 2021). The ILO (2015) has documented in Global Estimates on Migrant Workers that more than 150 million workers worldwide are international migrants, of which around 67 million are girls and women. The presence of women is strikingly high, as certain jobs, such as cleaning, cooking, and caring, are considered “feminine” (Basu and Chatteraj 2024). Women’s access to resources is thus cumulatively restricted, thereby increasing their vulnerability to poverty, a phenomenon described by Moghadam (1999) as the “feminization of poverty”.

Understanding the corollaries of remittances in Asia involves considering gender. To understand these consequences, we should evaluate how gender influences migration-related expectations, norms, opportunities, and values in a culture. Gender influences who migrates, when they migrate, where they migrate, why they migrate, how much they remit, how the remittance is spent or invested, and their ability to contribute to food security and local development (Ribas et al. 2008).

Existing research on human mobility focuses primarily on male migration while largely disregarding female counterparts. This has led to the marginalization of women within the contemporary discourse on gendered migration (Niimi and Reilly 2008). Migration and emigration patterns are not uniformly measurable in global systems. The migration of women within and beyond Asia has increased dramatically in recent decades. The primary factor contributing to this phenomenon is the rise in short-term contract migration, which presents a significant prospect for individuals with varying levels of skills, including semi-skilled, low-skilled, and highly skilled migrants. Policymakers and scholars have recently begun to show interest in the population of 135 million international migrant women, which accounts for 48.1% of the global international migrant cohort, as reported by the Migration Data Portal in 2023.

The worldwide market has undergone significant transformations leading to a notable surge in the share of female migrants. Furthermore, alongside the proliferation of manufacturing and the rising demand for labor-intensive occupations, there has been a notable surge in the feminization of labor. This phenomenon has led to a rise in female migration, particularly in relation to employment prospects within the domestic work, entertainment, and hospitality sectors (Sassen 1996; Chang 2000). The dynamic nature of healthcare professional demand in Western and Asian countries requires the employment of a significant quantity of caregivers. Thailand, Indonesia, the Philippines, Nepal, and Sri Lanka have prepared for this impending demand. In Asia, “marriage migration” is a distinguishing characteristic of women’s international migration; academicians have appeared as an additional form of gender-based migration (Ullah and Chatteraj 2023).

Global remittance flows reached USD 647 billion in 2022 and are projected to increase by 1.4% to USD 656 billion by 2023 ([The World Bank 2023](#)), making remittances one of the most polemical issues pertaining to migration and development. Unknown is the gender division of these remittances on a global and regional scale. Compared to the USD 81.1 billion received in FY22, India received approximately USD 112.5 billion in remittances from non-resident Indians in FY23, a 26% increase over the USD 81.1 billion received in FY22. Thus, India has remained the leading recipient of international remittances for a number of years ([Financial Express 2023](#)). In the fiscal year 2023, Pakistan received USD 27 billion in remittances according to Al Jazeera. More than ten million migrants from Bangladesh sent USD 21.61 billion in remittances in FY23, a 2.75 percent increase from 2022's USD 21.03 billion ([Modak 2023](#)); in 2022, the Philippines experienced a notable rise in remittances amounting to USD 36.14 billion, indicating a 3.6 percent growth compared to the previous record of USD 34.88 billion in 2021 ([Agcaoili 2023](#)).

As times pass by, growing numbers of women are migrating as independent migrants rather than dependent ones. However, policymakers and scholars have, in many instances, not adequately considered the distinction between remittances sent by male and female migrants in the context of migration research and economic policy. Research by the World Bank has shown that remittances sent by female migrants often differ in purpose and impact from those sent by their male counterparts. Female migrants may be more likely to invest their earnings in education, health, and family well-being, while male migrants may allocate a larger portion of their remittances towards savings or investments.

This distinction is critical, as it has implications for policies related to financial inclusion, economic development, and poverty reduction in both the home and host countries. Understanding these gender-based differences in remittance behavior can lead to more targeted and effective policies that harness the full potential of migrant contributions to their home countries. It is imperative that future research and policy discussions give due consideration to this nuanced aspect of remittances and their impact. With the exception of Thailand, Indonesia, and the Philippines, women's involvement in remittances is extremely limited ([Amuedo-Dorantes and Pozo 2004](#)).

This research adopts a comprehensive theoretical framework to examine the nuanced intersections of gender, migration, and remittances in the Asian context. Drawing on feminist perspectives, this study explores the impact of migration on women's lives by focusing on their exposure to migration patterns and the resulting impact on their socio-economic well-being. The theoretical underpinning incorporates key concepts from feminist theories of migration, such as social reproduction, care work, and intersectionality, to create a holistic understanding of how migration shapes and is shaped by gender dynamics. This research also considers the influence of transnationalism on remittance practices and examines how women navigate and contribute to remittance flows.

Feminist approaches to migration studies have greatly enriched our understanding of the complex intersections between gender, migration, and social structures. Scholars in this field emphasize the importance of recognizing the diverse experiences of migrant women and the gendered dimensions of migration processes. Drawing on intersectionality theory, feminist scholars emphasize how various factors, such as race, class, and ethnicity, intersect with gender and shape the experiences of migrant women. Scholars argue that traditional gender roles and societal expectations shape women's experiences in the migration process. The concept of the "feminization of migration" highlights the increasing participation of women in migration flows, particularly in the Asian context ([Kofman 2004](#)). This perspective emphasizes the need to examine how gender norms influence the decision-making process, the nature of work performed abroad, and the impact of remittances on the empowerment or disempowerment of women in communities of origin. The "care drain" theory suggests that migrant women often engage in work related to caring, thus making an important contribution to destination countries while leaving a gap in caring responsibilities at home ([Hochschild 2002](#)). This theoretical perspective emphasizes the importance of

considering the nuanced ways in which gender, migration, and remittances intersect and sheds light on the complex experiences of Asian women in the global migration landscape.

2. Objectives and Methodologies

This article seeks to spark discourse on the gendered dimension of population mobility and the exclusion of migrant women from “exposure to remittances.” This article discusses both the perspectives of the sender and the receiver. For the purposes of this study, a sample of 101 participants was selected based on a combination of convenience and random sampling methods. This encompassed households with migrant individuals of both genders who remit funds to their country of origin.

Firstly, we used convenience sampling, where units were selected for the sample because they were the most accessible to us. This was due to geographical proximity, availability at a particular time, or willingness to participate in the research. These participants (47 migrant women) were working with our friends and colleagues, and it was easier for us to approach them according to their availabilities (after their working hours, as they used to stay with their employers). On the other hand, we used a snowball sampling method to collect data from 54 participants. The snowball method was used in our study to ensure a comprehensive and diverse group of participants. Given the sensitive nature of the topic and the hidden nature of certain migrant groups, initial participants were purposively selected based on their known experiences. These participants were then asked to recommend other potential participants, thus creating a snowball effect. This method proved effective in reaching individuals with unique migration experiences and promoting a more inclusive and diverse representation of Asian women affected by migration dynamics. This approach allowed us to access a range of perspectives and enriched the depth and breadth of our empirical analysis. This study encompassed families consisting of female migrants who had departed from their place of origin, thus leaving behind their parents and spouses, as well as families comprising male migrants who had left their wives and parents in their country of origin. The participants were asked about their “income”, “receipt”, and “possession” in the case of senders, while the recipients were questioned about their “income”, “receipt”, and “use”. Data acquisition was facilitated through the utilization of a checklist. The process of choosing the nations was mostly based on logistical factors (Table 1). Also, we chose these nations because, globally, they are home to the largest numbers of female migrants (see Table 1).

Table 1. Sample distributions.

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

The primary themes that were inquired about during the interviews were the research aims of investigating the allocation of funds by individuals in terms of their earnings, their personal expenses, the recipients of money transfers, and the proportion of money retained. Specifically, this study examined the percentage of earnings that individuals allocate towards personal expenses, the identities of the recipients of their money transfers, and the proportion of funds that individuals keep without sending to others. The variables of interest in this study included the sending location (earning), personal expenses (spending), recipients of the money (receiving), and the amount of money that remains unspent (retained). The topic of inquiry pertained to the recipient of funds, specifically

focusing on the holding of said funds and the subsequent utilization thereof within a consumption-oriented economic framework.

In this study, the data collected through empirical interviews were rigorously analyzed through thematic content analysis. First, the transcripts of the interviews were carefully scrutinized to identify recurring themes related to gender dynamics in the context of migration and remittances. These themes were then systematically coded to identify patterns, commonalities, and variations within the data. The coding process facilitated the categorization of responses into meaningful clusters and enabled key insights to be gained. An iterative process of data refinement and consolidation was then utilized to ensure accuracy and reliability. The analysis also included triangulation, where the results of different interviews were compared to increase the robustness of the findings. The method of thematic content analysis enabled a comprehensive understanding of the nuances in Asian women's experiences of migration and remittances and illuminated the complex interplay of gender dynamics in this context.

Exposure to Remittance

In the Asian region, specifically South Asia, the ability of women to negotiate and influence outcomes is hindered due to several factors. These factors include limited access to and control over resources, restricted autonomy in decision-making processes, diminished self-esteem, inadequate skills and education, limited mobility, and, finally, the prevailing physical dominance of men. The aforementioned circumstances have significant ramifications for women's agency in managing remittances. Irrespective of gender or wealth, women exhibit less authority in managing remittances compared to men, both in terms of gender disparities and in relation to their income levels. Individuals who are not able to migrate and who remain in their home countries have limited access to financial transfers from their migrant counterparts. Conversely, individuals who migrate and send remittances to their home countries have reduced exposure to the financial benefits associated with remittances.

The concept of "exposure to remittances" pertains to the comprehensive management of remittances and involves four overarching dimensions: acquisition, reception, ownership, and utilization. Earnings refer to the comprehensive compensation acquired within a specific timeframe, excluding the personal expenses incurred by the individual within that same timeframe (Ullah 2013). There exists an inverse relationship between an individual's personal expenditures and their income such that greater income levels are associated with lower personal expenditures. This suggests that as the quantity of messages they transmit increases, their level of control diminishes. The term "receiving" pertains to the act of directly receiving remittances that are sent by migrants, specifically referring to the accurate identification of the recipient as provided by the sender. In the present context, individuals who receive information indirectly are not seen as recipients. The term "possession" pertains to the amount or proportion of the sent sum that is held or conserved within a specific timeframe, with the recipient having rightful claim to this monetary value. There exists an inverse relationship between the quantity of money sent by migrants and their level of control or ownership over such funds. As the amount of money sent increases, migrants experience a decrease in their possession or control over the funds. Conversely, a decrease in the amount of money sent corresponds to an increase in the level of possession or control that migrants have over the funds.

The term "use" refers to the freedom or ability to allocate or manage financial resources. As a result of limitations on mobility, specifically within rural and religiously conservative communities (Ullah and Alkaff 2018), certain women encounter difficulties in accessing the designated collection places for monetary disbursement. Nevertheless, individuals may be granted permission to allocate the assets towards the educational expenses of their children, as well as for savings or investment purposes, among other potential uses. Holst et al. (2011) suggest that remittances have a positive impact on the financial status of women. Furthermore, Holst et al. suggest that the act of sending remittances to one's home country

has the potential to enhance the societal standing of women, hence fostering an increase in their level of autonomy. Exposure to remittances is therefore pertinent to the discussion of gendered remittances.

3. Gendered Migration: How Skewed Are the Flows?

Investment, communication, and trade have increased women's awareness of opportunities both within and outside their native countries (Ullah 2010). According to Bhadra (2007), the presence of gender discrimination results in an uneven distribution of poverty between males and females within society. Consequently, women experience a higher degree of vulnerability in terms of their livelihoods compared to men. Migration may be the best or only method for women to escape these circumstances (Martin 2004; Oishi 2002). When women discover employment opportunities on the global market, they typically exploit them through legal or illicit means. Significantly more female migrants are migrating independently for work and education and as household chiefs, making them slightly less than half of the global international migrant stock at 135 million or 48.1% (Migration Data Portal 2023). Thus, the transition is qualitative rather than quantitative.

The debate surrounding the number of female migrants from certain Muslim-majority nations is a complex and sensitive issue. It often revolves around concerns related to gender equality, cultural integration, and security, with opinions varying widely on the appropriate policies and measures to address these challenges. Cultural, social, economic, and legal factors, such as stringent gender norms, limited employment opportunities abroad for women, and legal restrictions that may hinder female migration, predominate in these discussions. Surprisingly, despite ranking first in WMI calculations as the primary barrier to women's out-migration from Bangladesh (see Ullah 2010, 2012), religion has no bearing on women's out-migration from Indonesia (another Muslim-majority country in the region) (Ullah 2012). Empirical evidence exemplified by Indonesia, the world's most populous Muslim-majority nation, contradicts the assertion that religious factors impede women's migration. Notably, Indonesia has historically exhibited a comparatively higher prevalence of female emigration compared to other Muslim-majority states, thus undermining the notion that Islam has a direct correlation with limited female migration.

In the field of migration in Asia, understanding gender dynamics is central to a comprehensive analysis of the phenomenon. This study looks at the nuanced experiences of women throughout the migration process. Drawing on seminal works, such as Kofman and Raghuram's (2015) examination of gendered geographies in migration (2015), and insights from the Asian Development Bank's study on gendered dimensions in migration and remittances in Asia (2016), this study seeks to uncover how women's role in migration transcends conventional narratives. By empirically examining women's migration patterns and their different contributions to remittance flows, this study aims to provide a deeper understanding of the complex interplay between gender, migration, and economic empowerment in the Asian context.

4. Global Female Remittances

The World Bank projects that global remittances to low- and middle-income countries will reach USD 656 billion in 2023 (The World Bank 2023), but we have limited information about the specific contribution of migrant women due to a lack of data and research. For instance, nearly 6 percent of Bolivia's GDP is contributed by migrant women working in Spain (Orozco 2005). In Ecuador, women send home 2.13 percent of remittances, but in the Dominican Republic, only 1.13 percent. The IOM (2009) reports that Bolivian women in Spain send home USD 625 per month compared to USD 325 for all Latin American migrants.

Despite limited data availability, existing research suggests that women generally experience lower earnings compared to men and incur higher remittance fees. However, it is noteworthy that the average amounts of remittances sent by women are comparable to, or even surpass, those sent by men. This finding suggests that women allocate a greater proportion of their income towards remittances than men do (UN Women 2020).

Females exhibit a higher propensity for prompt return, potentially elucidating their greater remittance amounts.

The association between women's remittances and the financial crisis can be divided into two distinct components. According to Skeldon (2010), women are disproportionately affected by a reduction in remittances from male migrants residing overseas, thus intensifying their existing difficulties. Typically, men who send money abroad have sufficient funds to sustain themselves. In contrast, the current economic crisis has had a much lesser effect on women's remittances than on men's due to the resilience of the industries in which men and women are traditionally employed. Second, due to the economic crisis, males are more likely to be unemployed in the construction industry, whereas women are more likely to maintain employment in home care and other industries (Ullah 2013).

The significant surge in remittance flows observed in recent years can be attributed to the rise in migration rates. However, this phenomenon can also be elucidated by the intensification of competition within the remittance market, the reduction in remittance costs, a higher proportion of remittances being channeled through formal means, and the enhancement of data reporting practices in numerous developing nations (Ullah and Haque 2020).

In the field of scholarly study, there has been a notable advancement in understanding remittances from a gendered standpoint. Noteworthy contributions include the works of García and Paiewonski (2006), Ghosh (2009), King et al. (2006), King and Vullnetari (2010), and Piper (2005). These studies have placed particular attention on examining the dynamics between remittance senders and recipients, as highlighted by the research conducted by Mata-Codesal (2011). The topic of women's control over remittances has been relatively overlooked in the scholarly discourse on remittances as a tool for empowering recipient women, as noted by de Haas and van Rooijb (2010). The relevance of control and command diminishes when a person has both the decision-making authority for the utilization of remittances and the real administrative responsibilities (Mata-Codesal 2011).

5. Determinants of Remittance Flows

The global economic climate has a substantial impact on remittance flows. According to Skeldon (2010), migrant flows experience variations in volume and patterns throughout both extended and immediate time periods. The impact of the financial crisis on migration, including women's movement, is challenging to anticipate due to the intricate interplay of economic, political, and social issues (Skeldon 2010). The task of determining the key factors behind migration has posed considerable difficulty. In times of economic crisis, competition for resources and economic pressures can increase migration motivation and necessity (Castles 2009). Recessions typically begin in the destination countries of migrants and then spread to their native countries via diffusion. During economic recessions, construction and manufacturing projects that rely heavily on migrant labor are halted (Skeldon 2010).

The economic crisis decreases out-migration while increasing return migration (Ullah 2013). Unemployment and working conditions worsen for expatriates who decide to remain in the host country. Return migration also has a negative effect on poverty reduction and economic development in the countries of origin due to the inability of returning migrants to support themselves.

The global COVID-19 pandemic had a significant impact on expatriates, including their ability to send money home (Ullah et al. 2021), and female migrant workers were most affected. During the COVID-19 pandemic, a significant number of female migrants lost their means of subsistence due to precarious employment (Ullah et al. 2020a; Ullah and Chatteraj 2022). The majority of migrant women worked in the informal economy, primarily in the care industry, with unstable contracts and no paid leave or work-from-home options. As a consequence of the pandemic-induced economic downturn, migrant women sent smaller remittances, which increased the vulnerability of households dependent on their income (UN Women 2020). As migrant women rely on personal money transfer services to send remittances, the restriction of these services during the lockdown

was particularly problematic, especially for migrant women with irregular statuses who encountered significant barriers to accessing formal banking and financial services.

6. Exposure to Remittances

It is widely believed that men primarily remit money to their fathers. When money is sent to wives, the ability to dispose of it rests with male household chiefs. This is because the money they send to their wives is also intended for their offspring back home. As a result, their “commitment to remit money” diminishes. This commitment is lower among women than among men according to [Rodriguez and Tiongson \(2001\)](#). Therefore, women participate in remittances less frequently than men, both as recipients and as senders.

Although there may be variations in the circumstances and backgrounds that give rise to migration, such as power dynamics, gender disparities, and socioeconomic disparities, the underlying motivations for remittances tend to exhibit a certain degree of uniformity ([Ramirez et al. 2005](#); [Holst et al. 2011](#)). Remittances, which serve as a significant impetus for migration, exhibit gender specificity and are contingent upon gender dynamics ([Orozco 2005](#)). Both men and women engage in the practice of remitting money to their families for specific purposes. However, it is worth noting that women tend to do so under riskier conditions, primarily as a result of their position within the global economic framework ([Tambiah 2002](#)). The Philippines is widely recognized as a prominent global exporter and recipient of remittances. Remittances play a crucial role in bolstering the Philippine economy, particularly by providing support to its consumption-oriented economic structure. Filipina migrant women in Southeast Asia have been closely associated with foreign domestic laborers.

Based on the findings of this study, it can be observed that female migrants exhibit a lower level of exposure to the receipt of remittances compared to their male counterparts. There are several factors contributing to this phenomenon. Firstly, it is noteworthy that Filipino women who migrate bear significant responsibility towards their families residing in the Philippines. Additionally, a considerable number of Filipinas financially support the education of their distant relatives. Foreign spouses of Filipino women often express curiosity about the reasons behind their wives’ financial remittances, as this practice is unique to the Philippines and serves as a key factor contributing to the widespread dispersion of their income among multiple beneficiaries. On average, a significant proportion of their income, ranging from 70% to 80%, is remitted back to their native country. When married, women typically send correspondence to their husbands or their fathers and siblings. In a few instances, male migrants’ spouses receive remittances. This indicates that women are less affected by remittances at sending points than males. In the case of the recipients, of course, the recipients receive as specified by the senders, while the primary recipients are frequently accompanied by other family members; the recipients “possess” and utilize the money. In the context of purchasing items for the spouses of migrants, it is common for the recipient, whether it be the father or sister, to act as an intermediary on their behalf, ensuring that the funds are utilized in a manner that aligns with their intended purpose.

Some wives of migrants in the reception centers have complained that their fathers and siblings fritter away their husbands’ funds. We offer some excerpts from interviews that provide insight into the diverse experiences and perspectives of Asian women grappling with the complicated gender dynamics associated with migration and remittances. They highlight the complexities of the challenges women face in the context of migration and emphasize the need for comprehensive empirical analysis to capture the nuances of their lived experiences.

“Migration is a double-edged sword for us women. On one hand, it offers economic opportunities, but on the other, it can be isolating. My husband works abroad, sending money home, but the toll it takes on our family life is immense. There’s this constant negotiation between financial stability and emotional well-being.” Participant A (from India).

“As a migrant worker, the expectations on us are enormous. We’re seen as breadwinners, but the sacrifices we make are often overlooked. The gender dynamics in migration highlight a struggle for recognition—not just as earners but as individuals with dreams and aspirations beyond remittances.” Participant B (from the Philippines).

“The decision to migrate is complex. It’s not just about economic survival; it’s about breaking societal norms. I left my home seeking better opportunities, but the challenges women face in a foreign land are often underestimated. The power dynamics shift, and it’s crucial to understand how that impacts our lives.” Participant C (from Bangladesh).

“In our culture, women are expected to be caregivers, yet migration often forces us to navigate these roles from a distance. The emotional labor of managing a household while separated from family is immense. We’re left with a constant struggle to redefine our identities in the face of societal expectations.” Participant D (from Vietnam).

The “feminization of poverty” has been the driving force behind Nepali women’s pursuit of a global labor market. About 20% of Nepal’s GDP is contributed by remittances; however, it is unknown what percentage of the GDP women’s remittances contribute. The remittances sent by women have a substantial influence on the overall reduction of poverty and the building of household capital, thus resulting in an enhancement of the quality of life. The impact of migration and remittances on women’s self-esteem has been theorized to result in a favorable transformation of their gender identity and gender roles. The main inquiry pertains to whether this achievement was attained by sacrificing a certain level of dedication to remittances. Not all solitary migrant women sent money to female recipients, which is an interesting fact. However, some of them specified pick-up locations that are difficult for women to reach. A minor difference in the “exposure to remittances” variable is that Nepali women have higher incomes than Filipinas, meaning that they spend less on their own expenses. However, they have significantly greater “ownership”, meaning that they send out a smaller proportion of their income than Filipinas. Interestingly, when receiving money, women rarely consider how it will be spent or the gender of the recipient. This may be a result of Nepalese society’s cultural and social structures.

Over the course of the last three decades, Thai women have made their way into international migration, with Germany, Japan, and a number of East Asian nations serving as the primary destinations (Ruenkaew 2009; Piper 2005). The prevailing pattern is frequently ascribed to the presence of income inequality and the occurrence of overseas marriages (Ullah 2010; Frank 2001). While there is less empirical research on the correlation between household economic position and migrant remittances, certain studies offer valuable insights into the potential influence of individual migrant characteristics on the flow of remittances. The findings indicate that international female migrants often exhibit a different pattern compared to Filipinas in terms of remittance behavior. Unlike Filipinas, who often send money back home as a result of personal responsibility, international female migrants tend to remit funds when specifically requested by their family. Therefore, gender issues do not play a significant role in receiving remittances in this instance, as the money is sent to those in dire need. Therefore, both males and women are less impacted by remittances at Thailand’s receiving points.

Sri Lanka is one of the Asian nations where female migrant laborers outnumber male workers. This unexpected but intriguing pattern is attributable to the emergence of a growing domestic sector that absorbs millions of foreign domestic employees (Cenwor 2005; Ullah 2015a, 2015b; Chantavanich et al. 2015). Their remittances account for approximately twenty percent of the nation’s annual foreign exchange revenues (Cenwor 2005). At the sending points, all senders, regardless of gender, typically send money to the chief of the household, who is male in the majority of Asian nations. Therefore, women are less “exposed to remittances” at both stages.

In the context of Bangladesh, much of the research on remittances tends to take a critical stance towards family remittances. This is mainly due to the observation that these remittances are mostly used by the recipient families to cover their current expenses instead of channeling them into investments to promote economic development. In order to comprehensively assess the development prospects of remittances, it is essential to consider the non-economic aspects associated with them, such as their socio-cultural and political impact and utilization. Given the current imbalance, where female migration accounts for less than one per cent of male migration, the question of the relevance of studying “exposure to remittances” among women arises. Furthermore, the proliferation of non-governmental organizations (NGOs) and their appealing rhetoric around women’s empowerment and the supposed transformative effects of microcredit have meant that concerns about remittances have become less relevant among the predominantly female members of these NGOs (Ullah and Routray 2003; Jahan 2004). Hence, non-governmental organizations may exhibit reluctance in advocating for migration, particularly with regards to female migration. In the given context, differentiating between microcredit and remittance flows in the rural economy of Bangladesh poses a well-known difficulty. In contrast, Bangladeshi women experience the least “exposure to remittances” at both time points compared to women from other nations in this study. The phenomenon under consideration can be attributed to the widespread cultural influence within the given civilization.

The local communities in Indonesia see positive outcomes through the trickle-down impact of migrant remittances given that a significant portion of migrants allocate their funds towards local expenditures on essential goods and services. Migrants exhibit limited financial literacy and face challenges in effectively allocating and preserving their financial resources for long-term benefits. Remittances constitute a substantial portion of Indonesia’s foreign exchange reserves, accounting for 2% of the country’s Gross Domestic Product (GDP) and nearly one third of the overall Foreign Direct Investment (FDI) inflows. However, it is evident that certain districts receive substantial amounts of remittances, while others receive insignificant quantities, as indicated by the concentration of migrant origins from Java and West Nusa Tenggara.

In Indonesia, specifically in Minangkabau, it appears that nearly all females have complete control over remittances, according to extraordinary findings. In Indonesia, the Minangkabau culture is distinguished by its matriarchal structure, in which property and clan leadership are transmitted through the female line. This distinctive social system has its origins in the matrilineal adat, a set of customary laws and traditions (Sanday 2004; Rao 2006). Several justifications for this stance are deserving of mention. The Minangkabau of West Sumatra are regarded as the world’s largest matriarchal society, and ethnographic studies have been published describing the fundamental characteristics of their highly structured social organization. Society in Minangkabau can be broadly divided into two fundamental adat factions. These include a large number of lineages with names (suku).

Subsequently, there exists a diversity in terminology and descriptions; nonetheless, it is commonly underscored that sub-clans, matrilineages, and minor lineages are united by leadership based on ascription and possess differing levels of community land ownership. Based on the provisions outlined in the Indonesian Civil Code, both men and women are granted equal ownership rights, with women also enjoying unrestricted access to land. Furthermore, certain communities exhibit a preference towards women in the context of land inheritance (Ong 1995).

Despite the prevailing understanding that India does not possess a consumer-driven economy, a significant proportion of remittances is allocated towards consumption, debt settlement, housing, and consumer durables, with a relatively small fraction being directed towards productive investment. Within the realm of academia, there exists a dichotomy of perspectives about the efficacy or futility of these aforementioned implementations. The negative perspective argues that the developmental significance of remittances is subject to considerable doubt, primarily because a minimal portion is directed towards productive investments (Beutel and Marini 1995). The positive school of thought posits

that remittances make a significant contribution to both local and national development. The primary determinants of differences in endowments are the status of the household head and earnings in the labor market.

The available data from our study suggest that gender differences in referrals are not solely due to differences in behavior between men and women, as the observed differences in treatment between the sexes are quite small compared to the overall discrepancy. However, the results suggest that both male and female migrants engage in remittances for altruistic motives. Similarly to Bangladesh, the proportion of women in India who send remittances is significantly lower than the proportion of men. In a socio-cultural context characterized by strong patriarchal notions, India is well on its way to achieving gender equality through the proposed implementation of laws to give women an equal claim to family assets. The proposed measure aims to eradicate discriminatory clauses embedded within legislation enacted in 1956, which currently restricts the inheritance of family property exclusively to males. According to research findings (Kabeer 1999, 2005; Acharya et al. 2010; Sell and Minot 2018), the decision-making authority of women tends to increase when they are provided with access to resources. The prevalence of gender discrimination in India is evident in various forms, including female feticide and dowry practices. These expressions can be traced back to discriminatory inheritance rules that have rendered women more susceptible to such injustices.

The use of remittances in family decisions often depends on the migration status of family members and the distribution of resources within the family. The gender of the de facto head of the family, i.e., the parent who is responsible for the care of the children in the absence of the other parent, can have an influence on the impact of remittances on the children. This is because mothers and fathers sometimes use remittances in different ways. Fathers seem to favor investments in physical assets and the expansion of the family's agricultural and commercial activities, while mothers prefer investments in human capital. Mahler and Pessar (2006) concludes that the preference for educational investments differs between male and female parents and that fathers' remittances improve their children's educational attainment primarily through their positive income effect. Due to the absence of fathers, mothers have greater "allocative power", which enables them to invest the remittances in education. Typically, those who do not migrate make decisions regarding the allocation of remittances among several competing needs, such as food, transportation, utilities, education, and healthcare. This implies that the recipients at the source maintain administrative authority over the remittance. In general, migrant laborers are not typically held accountable for this particular form of transfer. Female remitters often face challenges in effectively monitoring the monies they send due to their limited knowledge and understanding of the remittance process. According to Mata-Codesal (2011), it can be inferred that the utilization of in-kind remittances may serve as a more effective means of guaranteeing that the decisions made by senders yield the intended outcomes (Mata-Codesal 2011). The remittances of male and female migrants are influenced differently by the domestic structure. The issue of inherent power inequalities between the sender and recipient is of significant importance. As a result, the impacts of remittances exhibit gendered characteristics. The impact of remittances on the economic welfare of women is discernible (Mata-Codesal 2011).

7. Policy Implications

Research on gender dynamics in migration and remittances, particularly focusing on Asian women's "exposure to migration", has significant policy implications for Asian countries and actors involved in shaping migration-related initiatives. The findings can inform policy frameworks aimed at addressing the particular challenges and opportunities faced by migrant women. Policymakers should consider including gender-sensitive measures in migration policies, ensuring the protection of women's rights, and providing support systems tailored to their specific needs. In addition, stakeholders, including non-governmental organizations and international organizations, can use the findings of this study to develop

targeted programs that empower women in migration and recognize their contributions and vulnerabilities. This approach is in line with the Sustainable Development Goals (SDGs), particularly Goal 5 on gender equality, which emphasizes the importance of addressing gender disparities in the context of migration (United Nations 2015). By adopting such gender-responsive policies and measures, countries and stakeholders can contribute to more equitable and sustainable migration practices in Asia and promote social and economic development.

As the duration and dynamics of the financial crisis's impact on migration and remittances remain unknown, it is challenging to make precise predictions. During recessions, migrant workers are among the first to lose their employment. Given the increased interaction between remittances and economic growth in developing countries, the financial crisis has a significant impact on migration. With the possibility of a decline in remittances, many nations may experience a deterioration in their economies and setbacks in their efforts to alleviate poverty. Despite a potential temporary setback, historical data and current projections indicate that remittances will remain stable despite the crisis. The constancy of women's remittances is a contributing factor to this phenomenon, as evidenced by recent studies indicating that these remittances stay consistent even in times of economic recession. Once the crisis has concluded, a comprehensive understanding of the true ramifications of the financial crisis for remittances and the gender dynamics within remittance flows will be attainable.

In most cases, women are less affected by remittances than men, regardless of their status as earners or recipients. Except for the Minangkabau in Indonesia, there are no significant distinctions in this regard between the countries studied. In addition, the gender aspect of remittance behavior has not been emphasized in the existing literature. This empirical research indicates that women are more likely than men to send remittances, but males send more money. Senders and recipients are impacted by the intersection of gender and remittances.

In transnational households, it is evident that both men and women bear family responsibility in the domestic sphere and prioritize the completion of everyday tasks. Furthermore, there are still gender-specific economic disadvantages. The prolonged absence of mothers has affected relationships between mothers and their children, while the absence of mothers or older sisters has imposed domestic tasks on daughters and younger sisters. The above findings have notable policy implications and indicate the need for further investigation in future research endeavors. The observation that women show greater reliability in remitting remittances compared to men means that the importance of migrant women's contributions to the prosperity and risk reduction of their households in their home country should not be underestimated. It is necessary to categorize remittances by gender in order to recognize their economic contributions. In the past, their contributions have been concealed. At a certain point in their career, they may become demoralized if their entitlement does not depend on their own earnings.

The Philippines, Indonesia, and Sri Lanka are the leading exporters of domestic laborers (Spitzer et al. 2023). The Philippine government's promotion of the country as a tourist destination and a source of inexpensive labor is integral to the gendering of labor migration. When attempting to gain access to financial institutions, consignors and consignees must overcome significant obstacles. In order to enhance the societal status of women, it is imperative for development stakeholders to allocate their financial resources with a primary focus on this demographic. Both senders and recipients exhibit purchasing power and a want for financial services, even when their access to such services is limited. According to the United Nations (2006), if women were not subjected to discriminatory practices in terms of earnings, work opportunities, access to credit, and property rights and were not barred from participating in family decision-making processes, the impact of remittances on poverty reduction and development promotion would be even more significant.

It is now generally recognized that gender, understood as a specific set of social conventions that regulate the roles and relationships of women and men in different

institutions and places, plays a crucial role in the migration process. In contrast to the patriarchal family structure, which is characterized by traditional gender roles in which men are still the main breadwinners and are therefore expected to be loyal breadwinners, the matriarchal family structure is characterized by traditional gender roles in which women are the main breadwinners.

Patriarchy has a significant impact on the lower utilization of remittances. This will have a significant impact on its existence in the future. How its function has changed as a result of remittances and how this affects empowerment or disempowerment could be the subject of further research. Returning women continue to play an important role in social remittances and pass on their new ideas regarding emancipation through education and economic independence to their daughters (Mata-Codesal 2011).

Female expatriates often encounter workplace discrimination, which leads to frequent violations of their labor rights. The embassies of the home country should be equipped to provide assistance, protection, and support in addressing such matters. Given the prevailing phenomenon of women's migration in contemporary society, it is imperative for governments to undertake requisite measures to effectively promote, regulate, manage, and ensure the security of this migratory system. In order to optimize the developmental benefits of remittances, it is imperative to incorporate initiatives that prioritize gender equality, such as the inclusion of female migrant associations, within proposed strategies. To compare how these migration trends vary across the globe, much more research on gender migration and gender remittances must be conducted worldwide.

In the future, research should be directed towards examining the credit services, savings opportunities, and investment options that are accessible to female migrants in both their countries of origin and the countries they migrate to. There exist discernible social experiences between men and women within society, necessitating academics to acknowledge and consider these disparities.

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