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Migrant remittances and household development: an anthropological analysis

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Over the past decade, influxes of remittances from overseas workers, mostly sent to families back home, have begun to attract policy and scholarly attention for their potential development impacts. This article seeks to answer the question: What is the development impact of these remittances for the households that receive them with reference to field data from remittance-receiving households in the Philippines. Recognising that different ‘development logics’ inform different understandings of development, this article analyses field data on migrant remittances with reference to three common sets of development logics: economic development, social development and sustainable livelihoods. It then dialogues and extends these findings with qualitative data on the way remittance-receiving households themselves understand the role of migrant remittances. An anthropological approach brings these different logics into dialogue, illustrating the complexity of households’ quest for economic, social and livelihood outcomes, and the need to understand the contexts that influence their ability to meet their development goals at home and abroad.

Keywords: migrant remittances; anthropology of development; households; Philippines

Introduction: remittances, migration and households

The movement of workers across national borders is nothing new, but recent years have brought a new perspective on their development significance. From a symptom of development failure in workers’ home countries, the international movement of workers has come to be seen as a harbinger of local development opportunity: because of the money these workers send home. Over the past decade, large economic influxes of remittances from overseas workers, mostly sent to families back home, have begun to attract policy and scholarly attention exploring the extent to which these funds comprise a development resource (Adams and Page 2003; Chami, Fullenkamp, and Jahjah 2003; Ratha 2004, 2005; Sorensen 2004; DFID 2005; Maimbo and Ratha 2005; Ramírez, Domínguez, and Morais 2005; Shaw 2006; World Bank 2006).¹ More money flows through remittance channels than through official overseas development assistance, and much of it flows directly to households (Eversole 2005; Ratha 2005). Thus, while the significance of the remittance resource is most often described in macroeconomic terms, it raises a more nuanced question: What is the development

impact of these remittances for the households that receive them?

The question of the household-level impacts of remittances has been canvassed in the literature in recent years, as has the related question of the household impacts of the labour migration that generates remittances. Taken as a whole, this literature suggests that decisions about travelling abroad, sending money home and making use of remittance funds are made in complex social, economic, cultural and inter-personal environments, which would suggest complex, multiple impacts. At the same time, scholarly analyses of migration, remittances and their respective impacts for migrant-sending households tend to be framed narrowly according to the theoretical preoccupations of the authors in question. Economists tend to focus on the economic impacts of remittances on assets and productivity, for instance, while sociologists analyse their impact on people, status and social relationships. Researchers interested in ‘migration’ as a phenomenon tend to focus on the dynamics involved in the movement of people, those interested in ‘remittances’ tend to focus on the dynamics involved in the movement

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of money. When considering the development impact of the remittances resource for households, all of these perspectives are relevant.

This article proposes to take an anthropological approach to analysing the household development impact of remittances. The article acknowledges the different ‘professional logics’ of researchers, and how these differ from each other as well as from the logics of practical actors in the field (Olivier de Sardan 2005). These logics affect how different actors see the world and how they act in it. Thus, an anthropological approach recognises that different development actors have different strategic logics, as well as different notional logics or ways of understanding the world (Olivier de Sardan 2005, 138). Rather than focusing on a single set of development logics – such as those of the neoliberal economist, the empowerment-focused NGO or the livelihoods researcher – anthropological approaches to development studies are concerned with the interplay of multiple logics in the processes of social change.

When considering the development impacts of remittances and the larger migration processes that generate them, an anthropological approach attends to the different strategic and notional logics underpinning how development researchers, practitioners and household members on the ground understand and operationalise ‘development’. In most economic analyses, for instance, household-level development is understood notionally as a growth in household productivity, income and/or assets that leaves the household better off economically (Quisumbing and McNiven 2010; Taylor and Lopez-Feldman 2010). Strategically, following this logic, households should therefore be capturing remittances and investing them in productive assets and activities. By contrast, in sociologically focused analyses, household-level development is understood in terms of improvements in choices or social status; strategically, this means that ‘positive’ development processes are those that expand the choices, opportunities and status of migrants and their families. Researchers have variously observed how the labour migration processes that generate remittances impact positively and/or negatively on the migrants’ life choices (Gamburd 2000; Siddiqui 2001; Asis 2002), health (Toyota 2004), and the well-being of families and communities left behind (Battistella and Conaco 1998; Hadi 1999; Parreñas 2002; Asis, Huang, and Yeoh 2004; Bryant 2005; De Bruyn and Kuddus 2005; Orozco and Welle 2005). Another kind of development logic considers the impact of migration and remitting on the overall livelihoods of households, following the logic that ‘successful’ development action supports the sustainability of poor households’ livelihoods over time (de Haan 2000; Waddington 2003).

Each of these development logics is a valid way of approaching the question *What is the development impact of migrant remittances for households?* Another set of development logics, less well understood in the literature

but of particular interest to anthropologists, are the logics of household members themselves. For household members – those who migrate and those who stay at home – is migration and remitting an asset and productivity-growing strategy? Or, conversely, is it a strategy to improve their status and social well-being? Is it a strategy to ensure their livelihoods over the long term? Or is it something else? What development logics guide the actions of remittance-receiving households? And how can these, also, shed light on the development dynamics of migration and remitting?

This article takes as its starting point a data set from a mixed-method field study of remittance-receiving households in the Philippines. The Philippines is one of the world’s main labour-sending countries, and migrant remittances play an important role in the country’s economy. It is thus an interesting setting in which to explore the question of the household-level impacts of migrant remittances. The analysis presents these data in dialogue with three sets of development logics that predominate in the literature on migrant remittances. First, the article addresses the debate about whether remittances contribute to growing household assets and increasing household productivity: the economic development logic of migrant remittances. Next, it explores the debates about whether migrant remittances improve the status of women and/or the status of poorer households: the social development logic of migrant remittances. Finally, the analysis shifts to an interdisciplinary livelihoods lens to explore the question of remittance dependence, and the extent to which remittances are increasing the long-term security or vulnerability of households. In dialogue with each of these sets of development debates, the article compares and contrasts remittance recipients’ own interpretations of the value, costs and ultimate impact of remittances. The resulting analysis illustrates the connections and contradictions among different development logics, and what this means for these households and the choices they make.

Migration and remittances in the Philippines

About eight million Philippine nationals live abroad (UNESCAP 2007), both as temporary and permanent migrants. This is in addition to ‘irregular’ or undocumented migrants from the Philippines, which Tyner (2009, 35) estimates at about an additional 875,000. As the Philippine population stands at about 80 million, migrants represent about 10% of the national population – and about a quarter of the domestic labour force (Burgess and Haksar 2005, 3). About a million Filipinos move to other countries each year, the great majority as temporary contract workers; making the Philippines the world’s largest exporter of government-sponsored temporary contract labour (Tyner 2009, 4–9).

The Philippine government's policy stance in favour of overseas work has encouraged migration and emphasised the education and training of the population, which in turn has enhanced opportunities for skilled overseas employment. Since the mid-1990s, it is possible to see a growing number of Filipinos and Filipinas travelling abroad in skilled professional and technical roles (Burgess and Haksar 2005, 4). These include medical-related workers, engineers, dressmakers and entertainers, as well as a small number of teachers and IT-related workers (POEA 2006, 20–46). In 2006, when this field study was conducted, 197 countries were hosting contract workers from the Philippines (POEA 2006, 3). Many Filipinos also hold permanent residency or citizenship in countries such as Australia, Canada, Germany, Japan, the UK and the USA.

One of the most tangible and attractive results of international migration from the Philippines are the monetary remittances which many migrants send home.² The top 10 sources of remittances to the Philippines in 2006, according to the Philippine Overseas Employment Administration (POEA 2006), were (1) the USA, (2) Saudi Arabia, (3) Canada, (4) Italy, (5) the UK, (6) Japan, (7) United Arab Emirates, (8) Hong Kong (9) Singapore and (10) Taiwan (22).³ Remittances from Filipinos overseas accounted for about 10% of the nation's GDP at the time of this study (UNESCAP 2007). Remittances had grown 18-fold over the previous 20 years: from US\$680 million in 1986 to US\$12.8 billion in 2006 (POEA 2001, 2006).

While some of this growth may be attributed to improved remittance capture by the formal financial system,⁴ the rate of growth in remittances to the Philippines is nonetheless impressive. Meanwhile, industry estimates would suggest that informal remittances to the Philippines – those not captured in the formal financial figures – may be in the range of US\$1.5 billion per year (ADB 2004, 24–25). Growth in remittances is supporting firm economic growth for the Philippines (UNESCAP 2007) while also raising both socio-cultural and economic concerns about the long-term implications of being a major exporter of labour (Burgess and Haksar 2005; UCAN 2008).

Interestingly, although the global recession of the late 2000s significantly impacted overall employment levels in remittance work destinations such as Asia, Europe and the USA, neither mass migrant return nor reduction in foreign recruitment was observed in the Philippines (Riester 2010). In fact, remittances to the Philippines continued to increase (NSO 2014) and so too the growth of migrant deployment (POEA 2012). This is partially explained by the types of work commonly undertaken by Filipino remittance workers, such as domestic and health-care work; as observed by Riester, it would seem that demand for skilled workers in these roles was not severely affected by the recession (2010).

About the field study

The data in this paper are from a mixed-method field study conducted on the island of Luzon, in the provinces of Batangas, Pangasinan and Quezon, in September and October 2006, part of a larger multi-country study focusing on remittance-receiving households.⁵ The three provinces included in this study (Figure 1) all send significant numbers of overseas foreign workers (OFW) into international labour markets. The three provinces were chosen according to the recommendations of in-country development organisations partnering on the project. These in-country partner agencies were microfinance organisations with a development mandate, interested in understanding the dynamics of remittance-receiving households in order to provide better financial and other services to them. In consultation with these project partner agencies, the research team selected field sites that would give access to a cross-section of rural as well as urban respondents and represent some variety of local conditions, while being limited to the main island of Luzon due to time and logistical considerations with data collection.

Fieldwork involved a detailed survey of 153 remittance-receiving households (an equal number of households in each province), supplemented by in-depth interviews with remittance recipients in 20 of these households. The focus of the study was on households receiving regular remittances from one or more members overseas. While there was no attempt to select a statistically representative sample of remittance-receiving households, every effort was made to avoid obvious sources of bias: households were selected to include a mix of urban and rural households, as well as to provide a balance of those who currently worked with the partner agencies and those who did not. Sample remittance-receiving households were also drawn from multiple locations within each province to give a broad cross-section of local conditions.

The size and composition of these remittance-receiving households varied. The households in this study included both extended-family and nuclear-family households; the average number of adults per household was three, and the average household size was five. Some households had as many as seven adults. Most (92%) reported having one household member abroad; while 8% had multiple members abroad. Fourteen per cent of households also included a former migrant who had returned home. Migrants from these households included a mix of long-term and short-term migrants (from a few months to over 10 years) and most had migrated overseas specifically for work reasons. The destinations of migrants from these households included almost every major world region: Asia, Europe, the Americas, the Middle East and the Pacific, mirroring the range of the national data sets on migrant destinations.

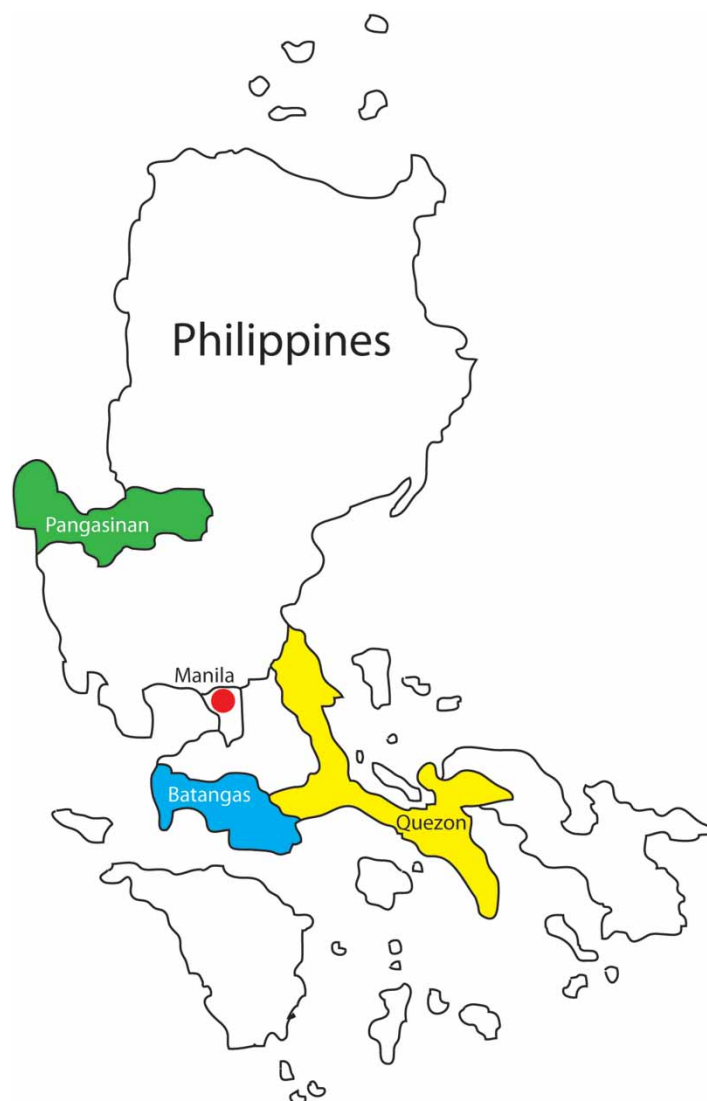


Figure 1. Map of the study area.

The surveys were co-designed with the local project partner agencies and included questions on the composition of the household, the profile of the remitter(s), remittance amounts and frequencies, the uses of remittances (including who managed the remittance) and other household income sources. The surveys included quantitative data on household income and expenditure as well as qualitative data on household assets, remittance management and various assessments of changes experienced by the household as a result of receiving remittances. These surveys were conducted verbally, face to face by local interviewers using a written form, with on-site support and assistance from the fieldwork project leader.

The field study also involved in-depth semi-structured interviews with remittance recipients in each of the three provinces. Twenty qualitative interviews were conducted with both male and female remittance recipients, including

some who had previously been migrants themselves. These interviews explored in detail the motivations for international migration, households' current and previous overseas work experiences, and the impacts of migration and remittances for households. These interviews provided a greater insight into the diverse 'stories' of remittance-receiving households, and their own strategic and notional logics about migrating and remitting money home.

Economic development logic: household assets and productivity

One of the key theoretical debates about the development impact of remittances is the extent to which remittances make, or do not make, a significant contribution to the economic development of recipient households. The focus of this development logic is typically on productivity

and assets accumulation: Are remittances being used to increase the household's assets, particularly productive assets; and are they being invested in ways that increase the productivity of households' economic activities? These questions have been explored in a range of studies in different national contexts, leading to the broad-brush conclusion that sometimes remittances are invested (and thus, make an important or potentially important contribution to household economic development), but very often they are simply consumed (and thus have little economic development impact) (see, for instance, Durand, Parrado, and Massey 1996; Conway and Cohen 1998; Basok 2000; Francis 2002).

The debate on the economic development impacts of remittances for households typically goes in one of three directions. First, there are ample data across various international studies to suggest that households often use remittances for investment in capital goods, investment in small enterprises and as insurance against risks associated with new income-generating activities (Taylor 1999; Ammassari and Black 2001; Woodruff and Zanteno 2001; McCormick and Wahba 2001, 2002; Black et al. 2003). Such studies create a compelling economic development argument that remittances are contributing to household assets and productivity. At the same time, data from a number of international studies also demonstrate that the majority of remittances received by households are simply consumed, absorbed into routine household expenditures and the purchase of non-productive consumer goods (Chami et al. 2003; Siddiqui and Abrar 2003). These results suggest that the economic development impacts of remittances are negligible (though arguably, if purchases are made locally, they can potentially create flow-on economic benefits to other households; see e.g. Lowell and de la Garza 2000). A third argument seeks to resolve this debate by notionally taking a broader view of *productive investment* and its role in development. In this development logic, *productive investment* includes not just productive assets and business investment, but also human capital development. According to this perspective, 'consumption' activities such as buying better food and paying school fees are redefined as productive investments in the household's human capital (Davis, Carletto, and Winters 2010, 5, for a succinct summary of this debate).

Field data from remittance-receiving households in three Philippine provinces paint a picture that is generally in line with all of these findings: households used remittances for consumption activities, productive investment and human capital-enhancing investments such as schooling. Unlike contexts where remittances are intermittent and/or of primarily symbolic value, for the households in this study remittances were large, regular and significant features of the household economy. The bulk of households in the study (87%) were receiving remittances monthly, and most of the rest received remittances quarterly. The median

remittance amount of US\$299 per month (15,000 pesos)⁶ equated to 61% of the median monthly household income (\$490). Wealthier households tended to be receiving larger remittances, but despite considerable variation in income levels among households, the relative significance of the remittance funds was consistent across income tertiles: at around 60% of total household income. Remittances' relative contribution was slightly greater for lower income households (Table 1).

Of the last remittance they received, nearly all households (93%) had spent at least some of it on routine expenses. The median amount households had spent on routine items such as food, clothing and utilities was 5000 pesos (US\$100). This varied very little across income levels (a median expenditure of US\$100 for the lowest and middle-income tertiles and \$119 for the highest). Nevertheless, the range of individual households' expenditures on routine expenses varied considerably (from as little as 1000 pesos or \$20, to nearly \$900 for one middle-income household). Qualitative data confirmed that remittances enabled households to spend more on consumption: 80% of all households reported that as a result of receiving remittances, they were spending more on food. Overall, these data are in line with a previous study of remittance-receiving households on Luzon that found nearly half of remittances being spent on items such as utilities, appliances and food (PBSP 2005, 5). Results from this survey confirm that household remittances do encourage consumption, and that this is frequently of imported goods, with little in the way of local economic multipliers.

At the same time, households in this study were also making productive investments, particularly in the areas of human capital development and microenterprise. School fees were a key expenditure item, with over two-thirds of remittance-receiving households (67%) having spent some proportion of their last remittance on school fees, averaging about US\$100. Equally, 63% of households surveyed reported in the qualitative assessment that since receiving remittances, they were spending more on education. The importance of education was emphasised strongly in the interviews, with numerous examples of decisions to work abroad made with the primary motivation of financing children's education. Remittances were being used to educate both male and female family members, particularly in professions such as nursing with high demand overseas. While it is possible to interpret school fees as 'routine expenditure', remittance recipients highlighted that for them, schooling was seen as an important investment: 'education is a high priority'. These human capital investments in education were clearly very important for many households.

A smaller, but still significant, number of households were investing remittance resources in microenterprises. Twenty-five per cent of households reported spending a proportion of their last remittance on business investment,

Table 1. Median monthly remittance by household income tertile.

	Median monthly household income	Median monthly remittance	Remittance as a proportion of household income
Lowest income tertile	\$269	\$179	67%
Middle income tertile	\$490	\$299	61%
Highest income tertile	\$876	\$458	52%

averaging US\$126. There is evidence to suggest that better-off households were more likely to be in a position to make business investments. Only 10% of households in the lowest income tertile were able to invest a proportion of their last remittance in business activities, while 31% of households in the middle-income tertile and 36% in the highest were able to do so. The actual amount invested varied considerably (from 1000 to 30,000 pesos), with even lower income households occasionally making large investments, for instance in one case to purchase a boat. Overall, about a fifth (22%) of remittance-receiving households stated that they had started a new business since they started receiving remittances. Nevertheless, it is important to note that the economic impact of these businesses is very small; nearly all are self-employing microenterprises. Only 3% of remittance-receiving households had businesses large enough to employ labour.

Most households were clearly accumulating assets as a result of migration, signalling improvements in their economic circumstances. Households on average indicated a shift from five to nine major assets as a result of receiving remittances. The new assets most commonly acquired with remittances include phones, motorcycles, televisions and gas stoves, as well as house lots and housing improvements. There was little variation among income tertiles in their asset-accumulation patterns, with the exception of a greater tendency in the higher income group to acquire cars or vans (Table 2). While such items are typically categorised in economic analyses as ‘consumer goods’ rather than productive assets, attention to how these items are used show the difficulties involved in neat classifications.

Phones, for instance, were used for communication with family members abroad, and for a range of other activities. Qualitative interviews highlighted how many popular consumer items ultimately had productive uses: motorcycles, for instance, are used to transport people and goods, while refrigerators are often incorporated into corner grocery enterprises (*sari sari* shops). This suggests a different notional logic about productive assets and highlights a difficulty in drawing a clear line between what is ‘productive’ and ‘not productive’. Even generally recognised ‘productive’ assets such as livestock, productive land and production equipment (Table 3) may fulfil other functions; a sewing machine may be for personal use, or livestock used as a form of savings.

Overall, this analysis of household impacts of migrant remittances using an economic development logic reveals limited evidence of ‘productive investment’ as typically defined. With a few exceptions, most remittances are spent on ‘consumption’ activities and ‘routine expenditure’. Nevertheless, qualitative interviews highlighted that the lines between ‘consumption’ and ‘productive’ investment is not easy to draw in practice: some assets such as refrigerators and motorcycles are mixed use (used by both households and household businesses). For these households, assets do not fall neatly into ‘productive’ and ‘unproductive’ categories: consumer goods like refrigerators, televisions and mobile phones may have multiple uses within the household economy (providing information, communication, time savings, health benefits, etc.); these may in turn create indirect productivity benefits. Equally, some investments, like schooling, may look like

Table 2. Assets most frequently purchased with remittances.

	Lowest income tertile	Middle income tertile	Highest income tertile	All households (<i>n</i> = 153)
Phone/mobile	61% (31)	73% (37)	55% (28)	63% (96)
Refrigerator	45% (23)	47% (24)	27% (14)	40% (61)
Motorcycle	25% (13)	37% (19)	31% (16)	31% (48)
Television	35% (18)	29% (15)	29% (15)	31% (48)
Radio/cassette/CD	31% (16)	33% (17)	24% (12)	29% (45)
House lot	22% (11)	33% (17)	27% (14)	27% (42)
Gas stove	31% (16)	22% (11)	18% (9)	23% (35)
House improvements	12% (6)	16% (8)	18% (9)	15% (23)
Livestock	16% (8)	8% (4)	20% (10)	14% (22)
Car/van	2% (1)	12% (6)	24% (12)	12% (19)

Note: Percentage of households acquiring each asset. Multiple responses permitted; number of responses in brackets.

Table 3. Purchase of 'productive assets' with remittances.

	Lowest income tertile	Middle income tertile	Highest income tertile	All households (<i>n</i> = 153)
Livestock	16% (8)	8% (4)	20% (10)	14% (22)
Sewing machine	4% (2)	16% (8)	6% (3)	8% (13)
Productive land or fruit trees	2% (1)	10% (5)	6% (3)	6% (9)

Note: Percentage of households acquiring each asset. Multiple responses permitted; number of responses in brackets.

routine expenditure, yet remittance recipients described education costs as an important investment for the future.

Qualitative data from interviews also highlighted that remittance recipients viewed migration and remitting primarily as a strategy to reach 'economic goals'. The language of 'economic goals' suggests a slightly different development logic to 'economic development': one that does not attempt to distinguish between productive and unproductive investment, but focuses rather on households' ability to 'live better'. With the chosen notion of 'living better', remittance recipients emphasised both future prosperity and a better standard of living now. Reaching 'economic goals' included being able to fund education, buy land, build housing, invest in home improvements (e.g. upgrade housing from 'light materials' to concrete), cover general household expenses, purchase appliances and small luxuries (gifts for grandchildren, special traditional meals), and make business investments to diversify the household economy over the long term. Family members of migrants often remarked that the choice to work overseas was about *making a better life for the family*. The migration experience itself was often framed as an investment decision: a strategy that promised to yield higher economic returns than the work or business options available at home.

Social development logic: gender and socio-economic status

Another way to think about the development impact of remittances and migration is to consider whether these processes benefit or fail to benefit particular social groups, such as women or poor households. A social development logic focuses attention on the effects of development processes – such as migrating and remitting – on people and their relationships, and whether these processes work to exacerbate or improve existing situations of disadvantage. Two key areas of debate in the literature on migrant remittances are the impacts of remitting and receiving remittances – empowering or not – for women, and their impacts – beneficial or not – for poorer households. The following analysis considers the field data with reference to these two key social development debates.

First, much has been written internationally on the 'feminisation' of the international migrant labour force, with concerns raised about women in precarious and potentially exploitative work arrangements abroad (Skeldon

1999; IOM 2003; Yeates 2005). In tandem, a common theme in the remittances literature is that women may face heavy social pressure to remit money home, and often remit more of their income to family than male migrants do (INSTRAW and IOM 2000, 130–131; Chimhowu, Piesse, and Pinder 2005, 92; DESA 2005, 21). Sending young women abroad has been portrayed as a key economic strategy for households and families (Lauby and Stark 1988) in response to the growing demand for female labour in 'global care chains' (Yeates 2005). These observations raise concerns about the gendered social and economic contexts which may potentially place women at disadvantage in household-level negotiations around migration and remitting. At the same time, it has also been observed that women may use migration to fulfil personal as well as family goals (Asis, Huang, and Yeoh 2004, 204; De Bruyn and Kuddus 2005, 13–14). Where they are able to influence the decisions about spending remittances, women tend to choose investments that benefit their families and fulfil family projects (Asis, Huang, and Yeoh 2004, 204; Chimhowu, Piesse, and Pinder 2005, 92).

Data from the present study emphasise, first, the wide range of work arrangements and working contexts experienced by Filipina migrants. Women from households in this study were travelling to a wide range of countries – 20 different countries for women, when compared with 17 different countries for men.⁷ Some of their working arrangements were potentially precarious and exploitative, including domestic help and 'entertainment' roles, while others were skilled clerical and professional roles. More women than men were taking up low-skilled and often unregulated work (43% of all female migrants in this study were domestic workers, for instance); however, there was a significant proportion of women in professional roles: about 20% of female migrants in this study (for a detailed analysis by migrant gender destination and occupation see Eversole and Shaw 2010). Qualitative interviews also served to remind us that exploitative work arrangements are not confined to women. While young women in entertainment positions in Japan were mostly living from tips while they repaid their placement fees, and female domestic workers described long working hours with no days off, it was a male interviewee who described having been forced to sell blood to buy food because an overseas employer refused to pay him.

Another common theme in the literature is that women may face heavy pressure to remit money home, while male migrants face less pressure. In this study, it is notable that both men and women were migrating and remitting, but that the women comprised 59% of migrants, significantly outnumbering the men. Women were also more likely than men to be remitting to parents and other extended-family members; men most often remitted to their wives (though sometimes to others). Thus, there was a clear pattern of daughters remitting to parents: 23% of remittance recipients were receiving money from an adult daughter, while only 11% were receiving money from an adult son. Similarly, sisters were more likely than brothers to be remitting to their siblings: 16% of remittance recipients were receiving money from a sister, while only 5% were receiving remittances from a brother. These data suggest a pattern where women may indeed be facing more social pressure than men to migrate and remit.

At the same time, qualitative data from the interviews highlight that women often want to go overseas and make the choice to work abroad, but that while this decision may fulfil a personal aspiration, it is also often framed as a strategy 'to be helpful to the family'. Clearly a range of work options are open to women internationally, with the main caveat being that the high demand for domestic labour may encourage some women to take on low-skilled positions even when they hold higher qualifications (IOM 2003, 25; POEA 2006, 20). This devalues the qualifications and professional capacities of the women concerned, in addition to the loss of their skills to the country. Secondly, data from the survey and interviews highlighted that the money that women and men remit is largely controlled by women. In 90% of households surveyed, remittance-spending decisions were made by women: usually, female remittance recipients, though in a few cases, female migrants, also had a say in how their remittance were spent (Table 4). In-depth interviews confirmed that remittance funds are largely, though not exclusively, controlled by women, and that they are mobilised to generate a range of short- and long-term benefits for children and families. At household level, women appear to be empowered decision-makers in the processes of migrating and mobilising remittances. At the same time, this strong role played by women is intertwined with both social expectations and personal motives around creating benefits for their families. The creation of

family benefit is central to these women's development logics.

A second issue in the social development literature on migrant remittances is the extent to which these remittances benefit or fail to benefit poor households. Because migrating internationally can require a large up-front investment, it is often argued that less-poor households reap most of the benefits of migration and remitting as a development strategy, and that this in turn can diminish the relative socio-economic status of poorer households vis-à-vis their neighbours (Itzigsohn 1995; Skeldon 2002; Koenig 2005). As some households access remittance money and become more visibly wealthy, households who started at a disadvantage may see their social status diminish. What, then, was the impact of migrant remittances on the social status of poorer households?

While the study did not have a longitudinal component, the researchers sought to gain a subjective impression of household socio-economic status pre- and post-migration. Households were asked about their relative status, compared with their neighbours, before migration, and their current status at the time of the survey. Pre-migration, most households rated themselves as having been 'about the same as' (61%) or 'poorer' (29%) than other households in their area. This finding is in line with research by Goce-Dakila and Dakila (2006) that in most regions of the Philippines the main beneficiaries of remittances are middle-income households, followed by low-income households. In this study, nearly a third of migrant-sending households reported that they were poor by local standards prior to migration. Nearly all of these households reported that they were now *better off* than their neighbours as a result of the migration experience. They suggest that their relative social position vis-à-vis other households has improved as a result of receiving remittances.

This ability for migrant remittances to leverage even poor households into prosperity in turn explains some of the social pressure for migration. 'Successful' migration experiences can create a significant change in a household's economic and social status (e.g. ability to send a child to a private school, ability to afford a house made of 'strong materials' or invest in a business venture). A number of these activities also create economic movement in the local area; one interviewee observed that significant migration from a single area 'has raised the standards of living generally' for entire neighbourhoods, leading to

Table 4. Remittance-spending decisions and gender.

	Remittance recipients		Migrants	
	Female	Male	Female	Male
Who decides how the remittance money is spent?	82%	8%	8%	3%

Note: Percentage of households in each category, $n = 153$; multiple response permitted.

more prosperous businesses and public spaces. This comment suggests that remittances drive prosperity: not just for households who send someone abroad, but more broadly for localities. What is unclear, and beyond the scope of this study, is the extent to which non-remittance-receiving households are able to share in this prosperity. For the remittance-receiving households in the study, overseas migration and remitting is seen as a potential source of socio-economic mobility; successful migration can make households, in turn, 'successful'. In the words of one remittance recipient whose wife was overseas, remittances can 'set a couple up for later in life'. While in some cases migration experiences were in fact economically unfavourable and migrants earned little or even lost large sums of money, these experiences were generally interpreted in qualitative interviews as the exception rather than the rule. For instance, one migrant had lost a considerable sum on a failed migration attempt to the UK – and was in the process of accessing work documents to try again.

One important finding from the qualitative interviews was that migrants who had found jobs directly through their personal networks often had more successful migration experiences than those who relied on contract work with employment agencies. This could be in part due to the fact that those who accessed work through personal connections were more likely to relocate near someone who could assist them on the ground in the new country. Overall, social and family networks emerged in the qualitative interviews as important in helping household to access a range of key resources such as pre-departure information about good job opportunities and migration financing. Most households were self-financing migration or borrowing from relatives:

The family paid for the travel and costs associated with going to the U.S. There was a job there waiting for him ... It was helpful to have family there to support him.

Remittance recipients interviewed frequently mentioned the role of overseas relatives in directly organising travel arrangements, expenses, local sponsorship and work permits and documentation for family members wishing to work abroad: 'all this has been done through family connections'. Both immediate and extended-family members living abroad were potential sources of support and contacts for households seeking to send someone overseas: siblings helped siblings join them overseas; cousins provided assistance to cousins. This suggests that households with good family networks in other countries did have some advantage over households without these. At the same time, having family members overseas did not preclude the use of employment agencies. Migrants who found work through agencies were, however, less likely to be able to leverage their family connections for support in their destination country: 'he has cousins in Iraq,

however they live too far apart and never have enough time to catch up with one another'.

Livelihoods logic: remittance dependence and diversification

Labour migration has been characterised as an important strategy households use to diversify their income streams and improve their livelihoods (Ellis 1998; Scoones 1998; Waddington 2003). A livelihoods logic looks at the development impacts of migrant remittances with attention to how they interact with all of a household's resources over time, and what this means for the long-term sustainability of households' livelihoods. In the remittances literature, two debates are particularly relevant: the debate about the interaction of remittances with other household income sources, and the debate about remittance decay, or the likelihood that remittances will tend to decline over time. Both raise important questions about the role of remittances within the household economy over the long term.

Exploring the relationship of remittances to other household income sources can tell us whether remittances are increasing the number and diversity of household income sources, or whether they are simply replacing other sources of income. Households may come to depend on income from abroad to fund basic needs (de Haan 1999; Lowell and de la Garza 2000; Skeldon 2002), and this dependence can make household livelihoods vulnerable to short-term shocks in the remittance flow, as well as longer term remittance decay. On the other hand, if remittances are being used to diversify household income sources, this can increase overall income flows and help households with managing risk. Observing the interaction between remittances and other household income sources can suggest the extent to which households are strongly remittance-dependent, and the extent to which they are using remittances as a diversification strategy. Funckhouser (1992), for instance, found that remittances reduced wage employment but increased self-employment in recipient households.

Households in the current study did not typically depend on remittances as their only source of income, but overall, they had a heavy reliance on remittances. For 70% of households, remittances provided on average half or more of total monthly cash income, and for 14% of households, they were the sole source of income. Most households, however, had one or two sources of income in addition to remittances (Table 5). The most common other income source was microenterprise; 58% of remittance-receiving households surveyed had at least one microenterprise. By comparison, only 31% received a regular wage income from local work. Other income streams included casual labour, farming and fishing, and pension income.

Table 5. Remittances and other household income sources.

	Remittances only – no other income sources	Remittances and one other income source	Remittances and two other income sources	Remittances and three to six other income sources
Lowest income tertile	22% (11)	53% (27)	20% (10)	6% (3)
Middle income tertile	18% (9)	45% (23)	25% (13)	12% (6)
Highest income tertile	2% (1)	41% (21)	29% (15)	27% (14)
All households (<i>n</i> = 153)	14% (21)	46% (71)	25% (38)	15% (23)

Note: Percentage of households in each category, *n* = 153; number of observations in brackets.

Remittance recipients were asked to provide qualitative assessments of the impact of receiving remittances on other household income sources. The findings were similar to Funkhouser's: since receiving remittances, the most common change in households' other income-generating activities was starting a microenterprise. About a fifth of all households had done so. Reductions in wage employment were, however, less evident here: only 6% of households indicated that someone had left a job since starting to receive remittances (in 1% of households, someone had taken on a new job).⁸ Of households where someone had left a job, two-thirds of these (six households) were in the lowest income tertile, which might suggest some tendency for lower income households to substitute remittances for other income sources. Overall, however, the bulk of the evidence from this study suggests that remittances are being used to diversify household income sources. Low-income and middle-income households had a median number of two income sources (including remittances); some had as many as three or four. Better-off households tended, not surprisingly, to command more sources of income: as many as six, with a median of three.

As remittances are a significant income source for many households in this study, and much of the migration is long term, with the migrant away over a period of years (sometimes permanently), it is important to consider the question of remittance decay. Many studies have documented a tendency for remittances to diminish over time as links to home families and communities weaken after long periods away. A different perspective, on the other hand, is the idea of the transnational family (Parreñas 2005), which emphasises the strength of ongoing links among family members living in distant parts of the world. As households' income-generating strategies stretch across borders, do remittances decay over time or do transnational families continue to resource their home households over the long term?

In this study, it is notable over a third of the migrants (34%) had been away for 10 years or more, and some had been away for over 20 years. Yet they were still sending remittances to their families in the Philippines. This suggests a certain amount of sustainability in remittance flows, supported by cultural norms and family loyalties, and often underpinned by 'frequent visits' to the

Philippines and regular communication between family members at home or abroad: 'communication is every day with cell phone'. While over half of migrants had been away for three years or more, there was not a clear line between cyclical and long-term migration; long-term migrants often visited, and short-term migrants returned to the Philippines between contracts, only to travel abroad again. In addition, while most households had only one migrant abroad at the time of the survey, over 20% of households had sent another member abroad either previously or concurrently; migration for many was well embedded in the household economy.

The stories told by remittance recipients in qualitative interviews described a complex tapestry of past, current and planned future migration experiences. Households sending a migrant abroad for the first time tended to see the migration as a temporary means of financially supporting the family unit. However, the longer the time spent away, the more likely that the remitter would stay abroad, and that other family members would travel as well: to the same destination, or different ones. Notable among the stories told by migrants was the diversity of patterns across generations: parents, spouses, children, siblings, grandchildren abroad or at 'home', in different countries at different times, for different reasons and in response to different opportunities. Children often followed their parents into international work, but not necessarily at the same time, or even to the same countries. There was evidence that some migrants aspired to return to the Philippines once particular economic goals were fulfilled or sufficient investments made to ensure a self-employment option upon return. One woman, for instance, had worked as a dressmaker in Saudi Arabia for six years specifically in order to put her daughters through college; once this was accomplished, she returned home. Others, however, particularly those with good employment, planned to stay abroad permanently, and perhaps bring other family members to join them.

The concept of the transnational family most closely captures this complexity. For these households, migrating and remitting was a key livelihood strategy, one that extends across national borders and over time. This strategy was also intertwined with other, non-work considerations: for instance, interviewees also referred to the role that

marriage, children and sometimes relationship breakdown played in the decision to go or stay abroad, or return home. In the absence of other significant opportunities, migration and remitting is likely to remain an important livelihood strategy. Nevertheless, it is a livelihood strategy that embeds a number of tensions.

Interviews with remittance recipients highlighted the tension between the economic attraction of travelling to work abroad, versus the social, emotional and cultural attraction of being at home in the Philippines. There was palpable tension in many of the interviews between very positive economic outcomes offered by work abroad – if successful – and high levels of stress that this strategy generated for both migrants and home households: loneliness, worry, homesickness, and frequent and long-term separation from family. The importance of the family in Philippine culture stands in contrast to the frequent absence of family members abroad, raising tensions and concerns (Asis, Huang, and Yeoh 2004; UCAN 2008). While interviewees preferred to frame the migration experience in a positive light – as a good opportunity that had yielded real benefits – there was also a strong sense that considerable sacrifice was involved. One woman whose sister was abroad estimated that about a quarter of the families in the neighbourhood currently had family members working overseas. She observed:

The migrants have said that it is very hard for them to be away from the family. It is considered a sacrifice to enable the family to stay together and get a business going.

A man whose wife and two children are in Italy observed that both he and his wife want their children to grow up in the Philippines, but first they need to work abroad and save money to start their own business. He noted that it is hard to have family members abroad, and that there is the stress of missing the family. Thus migrant remittances are an important benefit for the family, but one that comes with personal and social costs.

Migrant workers in particular often face high levels of expectation from their family for a successful migration experience. This, in turn, put significant pressure on the migrant to stay in employment overseas whether he or she is happy there or not. As one remittance recipient, herself a former migrant, put it:

Sometimes the work was ok; sometimes the work was – at times not ok. Employers could get very angry.

This migrant worked 10 hours per day, 7 days per week with no time off. Another ex-migrant described how he had accepted a restaurant job in Saudi Arabia through a placement company recommended by his cousins. He was not paid for six months and survived by selling blood to a hospital blood bank; a practice that he noted was common

among his fellow workers. Another woman who had worked in Saudi Arabia confided that, while she did not want to be critical of overseas work because it offers so many opportunities, it was not always good, and she knew of migrants who were unhappy.

Parents often spoke with pride about their children's migration 'successes', but worry was equally common. A woman whose son was abroad working in Iraq as an engineer said that she was constantly 'very worried' about his safety. It was his decision to go; he could have gone to Saudi Arabia, but he chose Iraq because the income was higher. He worked 10 hours a day, 7 days a week with no days off and no sick leave. Another mother was embarrassed about her daughter's work in a Japanese bar, but emphasised that it paid well, once the debt to the placement agency was cleared. Interviewees frequently spoke of the household's *need* for the remittances – even quite urgent forms of need, such as the young woman who went overseas to work because her father had a brain tumour: the family needed money to pay the medical bills. This suggests that migration may be viewed as less of an option than a necessity – a sacrifice that must be made to ensure household livelihoods. In the development logics of these households, successful overseas work meets needs and creates opportunities. It also has social, cultural and emotional costs: these are recognised but often actively downplayed. In the end, the tension between family togetherness in the Philippines and opportunities abroad becomes a central feature of these households' development logics.

Conclusions

An anthropological analysis of the development impact of migrant remittances looks across the various development logics present in the remittances-and-development literature and illuminates how these logics are similar and different to the logics of migrant-sending households themselves. Understanding the development impact of remittances at household level requires acknowledging these different development logics and recognising that development 'success' has multiple dimensions. An anthropological analysis gives special attention to the logics of households at ground level, where the realities of migration and remittance receipt are experienced. These insights encourage development practitioners to rethink one-dimensional measures of success and interrogate established categories of analysis such as 'productive investment' in light of on-the-ground realities such as mixed-use assets and human capital investments. Attending to the development logics of migrant-sending households also reveals less obvious development drivers such as personal migration networks and transnational family support. Finally, attention to the development logics of migrant-sending households illustrates the real-life complexity of

development impacts on the ground: migration is a way for households and families to meet their economic goals and potentially improve their social status, but it also comes with risk, stress and separation from family – a set of ideas sometimes articulated as ‘sacrifice’.

Speaking with members of migrant-sending households, it was difficult to identify easy categories of ‘positive’ or ‘negative’ development impact – or, in the language of migrant-sending households themselves, whether or not the experience could be considered a ‘success’. Young female entertainers in Japan and Korea are often forced to live from tips while they pay off huge placement fees, bound by contracts in near-slavery conditions; yet they can potentially earn well from tips; thus, friends and sisters willingly follow them into the same situations. Former migrants who describe abuse and difficult living conditions when abroad may still rate the overall experience ‘successful’ if they can see that their family has benefited from the remittances they sent. Remittance recipients emphasise the value of the remittance resource to the household and its future, yet also articulate feelings of sadness or worry, of missing the remitter and plans to travel to see them, or to have them home soon. Various strategies are employed to find ways to bring family members together: whether for short-term visits, or more permanently in the future, either in the Philippines or abroad.

Analysis of migrant remittances according to an economic development logic confirms that remittances are most often used on ‘consumption’ activities rather than ‘productive’ investment as typically defined; however, households’ own definitions of productive investments include not only activities such as microenterprise, but also the acquisition of mixed-use assets and investments in human capital, particularly through schooling. The perspectives of remittance recipients highlight that assets can be used in multiple ways and that human capital is an important investment. Households’ economic development logics see migration and remitting as a strategy for meeting ‘economic goals’ of various kinds: short and long term. Analysis of migrant remittances according to a social development logic suggests that both women and poor households have direct access to migration opportunities and to the remittance resource. Women occupy a range of roles as international migrants, and back home they are frequently the ones who are making the decisions about how remittances are used. Poor households also benefit from remittances: nearly a third of households in the study claimed that receiving remittances had increased their status from being poorer to those in their area, to being about the same as others. These results suggest that migrant remittances potentially play an important social development role. At the same time, access to this resource also comes with social pressure and potential vulnerability. Evidence from this study suggests that women may be experiencing stronger social pressure than men to provide

remittances to their families, and that migrants from poor households are willing to undergo financial and personal risks in order to help their families. Evidence from qualitative interviews suggests that social resources, particularly family members overseas, play an important role in achieving ‘successful’ migration.

Finally, analysis of migrant remittances according to a sustainable livelihoods logic draws attention to how households use migration and remitting as part of a diversified portfolio of activities across time, space and even across generations. Household livelihood strategies and goals (such as educating children, helping family members find jobs abroad and starting a business) are intertwined with personal choices such as marriage, separation, and travel and career aspirations (Asis 2002). The livelihood goals articulated by remittance recipients generally represent quite straightforward development logics: they want to achieve a good standard of living now and in the future, a standard of living that notionally includes a well-equipped home, an established business and educated children with options for the future. Migrant remittances can help them to achieve these goals. At the same time, remittances also have significant costs and resource implications for the household and its members – costs which may be disguised or downplayed in the face of strong incentives to migrate. Insights from interviews suggested that the remittance resource came hand in hand with a need for ‘sacrifice’: specifically, a trade-off between valued family togetherness in the short term, and the family’s economic goals in the long term. Many stories focused on sacrifice for the sake of ‘the future’. *The future* was framed as a time when family members might be able to return to the Philippines, or else the remittance recipient would join the migrant abroad.

The perspectives of remittance recipients, made visible through an anthropological approach, stretch our categories of development analysis and suggest new ones. For remittance recipients, migrant remittances are a way to fulfil household *economic goals* now and in the future. They are a mechanism for *helping* the family – often, while also receiving help from other transnational family members. And they are a considered livelihood strategy, albeit one that often involves the need to *sacrifice* for the future. Together, these insights suggest a framework development practitioners might use to understand the on-the-ground development impacts of remittances for households. This framework requires attention to households’ own development logics – expressed here as *achieving economic goals*, *helping the family* and *sacrificing for a better future* – and the contexts within which households manoeuvre to meet their goals at home and abroad. In these contexts ‘successful’ migration can make all the difference. Remittance recipients portrayed migration and remitting as opening ‘opportunities’ to them which were not available in the Philippines. These opportunities were seated in larger geographic and institutional contexts:

interviewees described navigating through a landscape of high-priced placement agencies and helpful family contacts, good employers and bad ones, travel documents that arrive and those that do not (or are not valid when they do); in short, the range of inter-personal and institutional relationships that moderate individuals' and households' access to resources, and ultimately, their ability to achieve their goals for the future.

When navigating these contexts, households' development logics reveal that there is often a need to sacrifice for the future and tolerate tensions and hardships in the present. This felt need to sacrifice for the future raises practical policy questions about the efficacy of the Philippine government's pro-migration policy; questions that have also been raised elsewhere in academic and public debate (Asis, Huang, and Yeoh 2004; UCAN 2008). Trade-offs and 'sacrifice' become central to households' development logics when their development aspirations and their strategies clash with contextual factors beyond their control. Notionally, these households have a clear sense of the kinds of development outcomes they want; strategically, they mobilise resources and energy to achieve them. Yet in practice, these households' development logics contain a deep tension, because they are played out in contexts that are often not particularly supportive, or that even actively oppose their preferred strategies. These may be policy contexts, for instance, where policies do not permit overseas contract workers to have a family life (Asis 2003, 5); they may be institutional and economic contexts, for instance when the economies of home communities create too few jobs to make staying at home a viable option (Semyonov and Gorodzeisky 2005, 62).

An anthropological perspective on development impact draws attention to households' own contextualised assessments of 'success', as well as to the larger contexts in which 'success' is pursued, negotiated and sacrificed for. Ultimately, 'successful' development outcomes for households depend not only on the choices that household members make, but also on the contextual factors that frame and constrain their development options at home and abroad. For development practitioners who would wish to increase the development impact of remittances for households, this suggests a need to see and understand these contexts through the experiences and logics of those who engage with them daily to create development.

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Notes

1. Despite the recent popularity of research on remittances, it is also important to note that scholarly discussions of the role of

migrant remittances in development are not new (particularly in terms of domestic remittances; see e.g. Rempel and Lobdell 1978; Stark 1980).

2. Remittances at the macroeconomic level include not only the remittances that migrants transfer to family members in the Philippines, but also migrants' transfer home of personal income and assets, as well as philanthropic donations (ADB 2004, 3–4).
3. It is notable that while this list of top remitters largely parallels the top 10 contract worker destinations, there are some differences. Top remitter the USA is missing from the list of top 10 OFW destinations, for instance, reflecting that it is mostly longer term residents who live there and remit. Similarly, lower levels of remittances relative to the higher migration volume for Qatar, Kuwait and Korea may reflect that these are popular short-term destinations which do not necessarily generate such high levels of remittances.
4. Due to improved cost, speed and service, the growing financial literacy of remitters and the closure of many unregulated services (see ADB 2004, 24).
5. An Australian government funded ARC Linkage project. The Philippine component of the project was supported by the following industry partners: the Australian Agency for International Development, the Foundation for Development Cooperation, the Microfinance Council of the Philippines and the TSPI Development Corporation.
6. Monthly figures were averaged over 12 months to take account of irregular remittances. Currency exchange rates in this article are provided as historical for 15 September 2006, the month of the fieldwork.
7. The most popular countries for female migrants were Italy, the USA and Hong Kong, while the most popular for males by far was Saudi Arabia; a gendered difference that reflected the nature of work opportunities typically available in each location.
8. Remittance recipients were also asked about impacts on other income-generating activities such as farming or fishing, but only 1% of households indicated they were doing less farming or fishing since receiving remittances.

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