Gender, Remittances and Development

The case of women migrants from Vicente Noble, Dominican Republic





United Nations International Research and Training Institute for the Advancement of Women (INSTRAW) promotes applied research on gender issues, facilitates the exchange of information and supports capacity-building processes through networks and associations with UN agencies, governments and civil society.

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Gender, Remittances and Development: The case of women migrants from Vicente Noble, Dominican Republic

Executive Summary

The migratory experience is laden with contradictions and ambiguities. On the one hand, it offers migrants the opportunity to improve their living conditions and those of their families, which benefit from the arrival of remittances from abroad; and to expand their knowledge and broaden their horizons by discovering new cultural realities. On the other hand, however, migrants and their loved ones may face high human costs that include family separation, harsh living conditions in the destination country - which are often exacerbated by racism and xenophobia - exploitation and low wages, and the perennial nostalgia felt for their own culture. Nevertheless, international migration has become a permanent facet of the global landscape, and an essential poverty-reduction strategy for many families in the developing world.

Over the last years we have witnessed a growing interest in remittances and their potential for development. However, the majority of the studies conducted do not take gender perspectives into account. The sending and utilization of remittances are conditioned by economic, social and cultural elements in both the countries of origin and destination. These processes are inevitably cross-cut by gender. Not only is the migratory experience different for men and women, but the impact of migration on the household varies depending on whether a man or a woman migrates. Gender differences are thus observed in the way that households are restructured, the decisions that are made with respect to the utilization of remittances, and by whom, the type of investments that are prioritized, etc.

The integration of gender perspectives in the analysis of migratory processes, remittances and development contributes to making development policies and programmes more effective and sustainable, and facilitates the achievement of the Millennium Development Goals. For this reason,

INSTRAW initiated a series of case studies with the aim of understanding the gender dimensions of the migratory phenomenon, remittances, and their potential for development. The case of Dominican migration to Spain was chosen as an initial study because it is uniquely appropriate for an initial analysis of the links between migration, remittances and gender: it is a predominantly female migratory flow from rural areas, with women migrating as the main economic providers for their households. This case study departs from a theoretical framework that looks at the **feminization** of migration as part of a new international division of reproductive labour brought about by globalization. "Feminization" in this case refers less to an increase in numbers of women migrants, and more to the qualitative change in their role as providers.

The main objectives of the Dominican case study were: to analyze the gender dimensions of Dominican migration to Spain, the impact of gender in the sending, receipt and utilization of remittances, and the changes in gender roles brought about by the sending, receipt, utilization and management of remittances. An additional objective was to explore the sending and receipt of collective remittances and analyze the extent to which these support local development initiatives. This qualitative study permitted the collection of information through household interviews with households that receive remittances and the migrants who send them. Vicente Noble, a rural community in the South-West of the Dominican Republic was chosen because it gave rise to the first migratory flows to Spain, and female migration since then has been massive.

The economic crisis and the rise in male unemployment of the 1980s made women's incorporation into the labour market necessary to ensuring the survival of their households. Given the difficulties that women face in accessing the formal labour market, these women were forced

to devise new strategies for guaranteeing the reproduction of their households. Beginning in the 1990s, women began employing the strategy of international migration, specifically to Spain. This strategy was fomented by religious leaders in the area that had contacts with middle- and upper-class Spanish families who required someone to carry out domestic chores and care for dependent persons.

The fact that Dominican migration to Spain was initiated by women contributed to the establishment of female migratory networks. Women's participation in domestic service (where the working relationship is based on confidence, such that employers will rarely hire someone without references) allowed them to facilitate the migration of sisters, sisters-in-law and daughters to work in the homes of their employers' friends. This also contributed to the selective reunification of mothers with their daughters, with the primary aim of avoiding early pregnancy, strengthening the household economy and ensuring a medium-term replacement migration that would allow women to return to their homes, leaving their daughters as substitutes. Finally, the Spanish government was a co-participant in the feminization of migration by offering an annual number of legal posts for foreigners specifically in the domestic service sector - in other words, for migrant women.

Dominican migrants to Spain demonstrate a high capacity for sending remittances in relation to the low salaries they receive. They send these remittances at considerable personal cost to themselves – barely saving enough money for personal expenses, leisure, training, etc. – so that they can invest the highest amount of money possible in their families' well-being, sending significantly more money than the Dominican diaspora in the United States. This is also a reflection of the fact that migration to Spain is more recent than to the United

States, where it is more likely that Dominican migrants have reunited their families. For this reason, the **economic contribution** of migrant women to their country of origin is important.

When migratory flows first began, women remitted money to their husbands. However these men often did not use the money for what women wanted, choosing instead to spend it on personal expenses (drinking, gambling, sexual adventures, etc.) or on bad investments. Some husbands abandoned their productive work and lived entirely off remittances, and others continued to work but stopped contributing to the household. The main alternative chosen by women was to send the money directly to other women, mothers or sisters, who demonstrated an ability to comply with the wishes of migrants in the utilization of remittances, in addition to being scrupulous administrators of the funds.

Those women that stay in the country of origin receive and manage the money sent to them by migrant women, dedicating it primarily to the consumption of basic goods and investment in health and education, to a greater degree than remittance-receiving households in other countries. Thus remittances are supplementing the deficiencies of State social policies and covering periods of unemployment, retirement or illness for one or more household members. The purchase or improvement of the home is another important investement for remittances that is prioritized by all recipient households, being in many cases the only investment available.

Productive investment of remittances is rare and generally involves the purchase of a vehicle so that a household member can generate income by transporting passengers or cargo, or the establishment of a small business. These businesses are characterized by low levels of investment, local scope, high reliance on unremunerated family labour, limited capacity for income-generation and little medium-term viability. It must be noted that, in 54% of cases, the businesses started with remittances are female-

owned, that 100% of the women migrants who had returned to the community opened a small business, and that this is the only investment opportunity that their low level of education and training allows them. Women proprietors tend to invest in businesses such as beauty salons, small food stores, or clothing and accessory stores, and that these businesses are not sustainable. The lack of success of businesses started by women using remittances is due to the heavy burden of family labour borne by women heads of household in the country of origin, and the difficulties in accessing financial, education, training or other resources that would support newer, more sustainable entrepreneurial activities.

The community social perception of the impacts of migration and remittances is ambivalent. On the one hand community members highlight positive changes related to improved quality of life and increased purchasing power, the reduction of malnutrition and infant mortality, the structural improvement in dwellings, the increase in businesses and the overall improvement of the community's physical image. These positive perceptions do not include the changes that would be generated by more long-term economic, social and community development. On the other hand, informants also highlighted the increase in various social problems in relation to female migration, such as the disintegration of families and low educational achievement, school abandonment, early pregnancy and an increase in the use of drugs among children.

When men migrate, their departure is justified because they are fulfilling their paternal responsibility as family provider, and their absence is not perceived as traumatic for the children. In contrast, when women migrate for the same reasons, their absence is perceived as family abandonment that gives rise to the disintegration of the home and has nothing less than catastrophic effects on the children. No empirical data exist to support whether, and to what extent, the children of Dominican migrant women suffer these problems to a greater degree

than the rest of the youth population. What is beyond doubt is the **social blame** assigned to women migrants based on their "failure" to fulfill the expectations that traditional gender norms assign to the female role. Critiques along these lines come from various sources both within and outside the community of origin, including governmental and religious authorities that incessantly promote a discourse that blames all social ills on the disintegration of the family.

When men migrate, the sexual division of labour within the household does not alter significantly, as they can continue to fulfill their role as economic provider even from a distance. However when women migrate, it becomes necessary to reorganize the fulfillment of social reproduction. The findings of this study confirm that the husbands of migrant women from Vicente Noble do not alter their traditional roles by assuming some of the household and child-care responsibilities that were originally borne by women. Thus, a restructuring of the household becomes necessary and other women, often more than one, must assume responsibility for this work. The mothers of migrant women are those that most often assume responsibility for the household, and in cases where she or another woman cannot take charge, another woman - generally a Haitian migrant – is hired, thereby adding another link to the chain of gender and ethnic inequalities.

The predominance of **matrifocal households**, together with the fact that migration occurs in female chains and that women have become the main recipients of remittances have generated a family model in which men's contribution is less and less important, their role is increasingly secondary or marginal, and where all labour, both productive and reproductive, is carried out by women.

Women migrants that were not heads of the household before their departure have seen the most benefits in terms of a reduction in gender inequalities. The reality of becoming the main economic providers for their households supposes a significant increase in their capacity for income-generation, has placed them in a position of **greater autonomy** with respect to their husbands, has provided them with **economic independence**, and has increased their household decision-making power. Moreover, these women have ceased to view their contribution as mere help, which was the case in the early years of migration, and are now aware of the symbolic meaning of being the main economic provider in terms of the definition of power relations within the household.

The reunification of husbands with their wives in Spain has been successful among those couples that conformed to a nuclear model of the family. Among these couples we observed some changes in gender roles. When both members of the couple worked outside the home, women feel justified in asking for a more equitable distribution of household responsibilities, and the distribution of men's income has been renegotiated, in contrast to the situation that existed in the Dominican Republic.

The potential of remittances for development will only be realized if a precise articulation between three elements is reached: migrant associations, whose objectives should include sending collective remittances to support local development projects in their communities of origin; the government of the country of origin, which should forge links with these associations and formulate policies to maximize the benefits of remittances; and the government of the destination country, which should ensure complementarity of its migration and

development cooperation policies, specifically by formulating co-development policies.

With regard to **collective remittances**, only a few examples were found. In spite of the fact that Spain hosts a large organization of Dominican women, until now this group has only carried out a few isolated local development projects in the South-west of the Dominican Republic, which have not continued over time.

Simultaneous intervention in several areas is necessary in the Dominican Republic, for example with respect to the cost of remittance transfers, the use of formal banking mechanisms, support to the entrepreneurial efforts of recipient households, and the design of local development plans for communities of origin. In addition, there is a need for mechanisms to mobilize the savings generated through remittances. Interventions in this respect must take into account the feminization of Dominican migration to Europe and the dynamics at play in the receipt of remittances which, as we have described, are strongly impacted by gender.

It is still necessary to give real meaning to the concept of co-development. Beyond the voluntary return initiatives promoted by many developed countries, it is essential that migrants play a leading role in the development of their communities of origin within the context of policies that promote co-development. A number of innovative projects are being carried out, with the participation of local and regional governments, with respect to training for migrants that also mainstream a gender perspective with

the aim of fomenting the mobility of women migrants to other sectors besides domestic service.

The Vicente Noble case study that is presented here attempts to contribute to the understanding of this phenomenon, with the aim of promoting policies and programmes that improve the situation of women migrants.

Remittances constitute private money, and the responsibility for promoting their productive use cannot fall solely on the shoulders of migrants. This responsibility is not placed on other sectors of the population, who are not asked to justify the utilization of their income. Above all however, remittances must not be used as a substitute for State responsibility in terms of social needs and the creation of conditions that allow people to continue to reside in their country of origin. In addition, remittances cannot become a substitute for financing for development, which must receive sufficient resources from developed countries based on international commitments, such as those reached during the International Conference on Financing for Development in Monterrey (2002). The euphoria that remittances have generated risks turning them into "disputed money" between governments and financial institutions, without taking into account the often gruelling work and living conditions of many migrants in developed countries, or the enormous sacrifices made by migrants in order to ensure the survival of their households. Migration must be seen in any case from the perspective of human rights, as its contribution to development can only be realized in a context of respect for these rights.

1. Introduction

Over the past few years, we have witnessed a growing interest in remittances and their development potential. Yet most of the studies conducted in this area have opted for an economistic approach that fails to consider the gender perspective. The sending and utilization of remittances is determined by the economic, social and cultural context of both countries of origin and destination. These processes are always impacted by gender, a structural variable that cuts across all others. Not only does the migratory experience differ for men and women, but so to do the impacts of migration on the household depending upon whether a man or a woman migrates. Gender differences are also apparent in the way in which households are restructured, who makes what decisions as to how remittances will be utilized, what types of investments they will be used for, etc.

The absence of a gender perspective in addressing migration and the sending and utilization of remittances is particularly worrisome in light of evidence showing that integrating a gender perspective into development policies and programmes increases their effectiveness and sustainability. For this reason, INSTRAW has undertaken a number of case studies in order to increase understanding of the gender dimensions that underpin migration, remittances and their development potential. This first case study focused on the migration of Dominicans to Spain since certain aspects of the case make it particularly suitable for an initial assessment of the relationship between migration, remittances and gender; most migrants are women from rural areas

who migrate as the main economic providers for their households. The theoretical framework used as the basis for this study addresses the current feminization of migration and the new international division of reproductive labour emerging as a result of globalization.

The overall aim of the multiple case studies to be conducted by INSTRAW on gender, remittances and development is to contribute to the efforts aimed at harnessing the potential of remittances in developing countries by mainstreaming gender issues into the study of remittance flows and their socio-economic uses and impacts on recipient households and communities. Within the context of this main objective, the purpose of the case study on remittances sent from Spain to the Dominican Republic was to analyze the following:

- 1. Gender dimensions that underpin the feminization of Dominican migration to Spain, the gender dynamics operating within the households when the decision is made to use migration as a strategy for household survival, and how roles within the household are restructured after the individual has migrated. 2. Gender patterns in the receipt and utilization of remittances: Who receives the funds, who decides what they are used for, who uses them effectively, what are they used on, and how do all family members benefit from them?
- 3. Investment and savings practices among recipient households and the degree to which income-generating activities financed by remittances help improve the economic status of women
- 4. Social and gender impacts of the

receipt, utilization and management of remittances in recipient households and shifts in gender roles among female migrants in Spain.

5. Initiatives for collective remittances from Spain to the Dominican Republic and efforts made by the Dominican and Spanish governments to maximize the impact of remittances on development.

This study structures the presentation of its findings into five sections, as well as a methodological annex. The first section sets out the theoretical framework that was used as the basis for this case study. It describes the characteristics of current migration flows from a gender perspective and takes into account the major findings of other studies that have explored the relationship between gender, migration, remittances and development. The second section analyzes the context in which Dominican migration occurs and presents the general characteristics and evolution of Dominican migration to Spain. This section also provides relevant data on remittances to the Dominican Republic in terms of their prevalence, transfer patterns, channels, costs and impacts. The third section contains the results of the analysis of the data collected during fieldwork. Lastly, the fourth section focuses on the most relevant conclusions. The annex includes a description of and the basis for the INSTRAW methodology designed for the series of case studies on gender, remittances and development, a narrative of the procedures followed in the Dominican case study, a review of the tools used to collect data and an analysis of the methodology, which was conducted once the fieldwork was completed.

2.1 Introduction

The migratory experience is laden with contradictions and ambiguities. On the one hand, it offers migrants the opportunity to improve their living conditions and those of their families, which benefit from the arrival of remittances from abroad; and to expand their knowledge and broaden their horizons by discovering new cultural realities. On the other hand, however, migrants and their loved ones may face high human costs that include family separation, harsh living conditions in the destination country - which are often exacerbated by racism and xenophobia - exploitation and low wages, and the perennial nostalgia felt for their own culture.

Notwithstanding, international migration has soared over the past few decades: according to the IOM, 2 the number of international migrants is currently estimated at 185-192 million, which accounts for nearly 3% of the global population. Some 48.6% of this number is female. One of the most evident and studied aspects of international migration is the flow of monetary remittances sent by migrants to their countries of origin, which in 2005 totalled US\$230 billion. Latin America and the Caribbean receive the largest volume of remittances of any region in the world, having received a total of US\$53.6 billion in 2005. This figure accounts for 2.67% of the region's Gross Domestic Product (GDP).3 Nevertheless, the effects of migration and its potential to further development - and generate social change - transcend a purely economic focus. The social impacts of migration on the societies of origin as well as destination must also be taken into account. One aspect of particular interest in this regard is the shift in gender ideologies and relations that may arise from the migration experiences of men and women; the repercussions of which can resonate in households, communities and even in the countries of origin.

One third of all international migrants come from poor countries and emigrate to wealthy countries (Ocampo, 2006). As such, international migration must be analyzed within the context of global transformations and trends, including increasing inequality between the global North and South. In this regard, it is important to note the effects of neo-liberal economic policies and structural adjustment programmes implemented in most poor countries over the past few decades, which led to an increase in marginalization and unemployment, and the growth of the informal economy. These have motivated individuals to seek alternatives for household survival beyond their own borders. Ongoing structural changes in the countries of the global North are also promoting migration; such as the deregulation of certain labour sectors in order to facilitate the integration of poorly paid workers who lack social and legal protection.

Although many destination countries have seen a greater rise in the number of female than male migrants over the past few decades, female migration is not a new phenomenon. By 1960, women already accounted for 46.6% of all international migrants. That year the figures stood at 45.3% (male) and 44.7% (female) for Latin America and the Caribbean (Zlotnik, 2003). In 1990, Latin American women accounted for over half of all international migrants from the region, reaching 50.5% in 2000 (Ibid). Despite their prevalence in migration flows, relatively little focus tends to be placed on female migrants either in studies on remittances or by public policy-makers. Women's invisibility is due in part to a lack of statistical data disaggregated by sex. Although country case studies documenting the presence of women in migration flows have been conducted for decades, the first worldwide international migration estimates disaggregated by sex were calculated by the United Nations Population Division in 1998. The lack of

sex-disaggregated statistical data, however, is compounded by the androcentric focus that has dominated migration studies for quite some time and that tends to generalize migrants as male.

Although female migration is not a new phenomenon, what is new is the steady increase in autonomous labour migration among women. Women no longer migrate only in their capacity as wives "dependent" upon their husbands but are increasingly migrating independently, often as the breadwinners of their households. The case of Dominican migration to Spain, where women constitute 85% of all Dominican migrants who hold a Spanish work permit, clearly illustrates this phenomenon.4 Despite the growing importance and new characteristics of female migration, mainstreaming a gender analysis into the study of migration is relatively recent. The absence of sex-disaggregated statistics and the androcentric perspective that characterizes many studies have helped lower the profile and/or distort the prevalence of women in migration processes. This occurs, for example, when the contributions of women to remittance flows go unnoticed or when it is assumed that women who migrate with their husbands do so always as a financial dependent. The large number of women who help provide for their households through their own labour therefore goes unnoticed.

Female labour migrants in destination countries engage primarily in "feminine" professions tied to traditional gender roles, such as domestic service, sex work, the entertainment sector, attendants in the hotel industry, cleaning ladies, sales, and as manual labour. They are concentrated in low-paying, precarious jobs that lack social protection and subject them to poor working conditions. In general, female migrants receive the lowest wages, even lower than those

^{1.} Some parts of this chapter are taken from the INSTRAW Working Paper "Crossing Borders: Remittances, Gender and Development," by Carlota Ramírez, Mar García Domínguez and Julia Miguel Morais (June, 2005).

^{2. &}quot;International Migration: Facts and Figures," taken from the IOM website.

^{3.} Website of the Centre for Latin America and the Caribbean, Florida International University.

^{4.} This percentage corresponds to 1996, although the figure has declined in subsequent years as a result of family reunification. (Escrivá and Ribas, 2004: 19).

received by local workers of either sex or male migrants. In the United States, for example, 18.3% of migrant women live below the poverty line, compared to 15.2% of male migrants. Some 31% of households headed by female migrants (without a husband present) live below the poverty line, compared to 15.5% of households headed by men (without a wife present) (Grieco, 2002).

Migrants are not individual subjects devoid of all context but are themselves impacted by structural variables such as gender, class, race and nationality that are at play on both ends of the migration process and shape complex, diverse migratory experiences. As a social construct that underpins relations between men and women, gender cuts across and determines all aspects of social life, shaping the migratory experiences of each sex differently. Migration patterns, women's and men's access to information and employment opportunities, their relationships with their families and the utilization of remittances are only some of the aspects that must be analyzed from a gender perspective if a comprehensive - unbiased and impartial - understanding of migration processes is to be reached. This perspective is particularly important in understanding the complex ties between migration and development, especially in light of the evidence indicating that integrating gender into development policies and programmes increases their effectiveness and sustainability.

2.2 The Feminization of Migration

As noted, the feminization of migration does not necessarily refer to an increase in the number of female migrants but rather the gradual and consistent rise seen in female labour migration. Nonetheless, the proportion of female migrants compared to male migrants has increased significantly in many countries in Latin America and the Caribbean. In the Dominican Republic, for example, an average of 80 female migrants per 100 male migrants was calculated for the period between 1961 and 1980. In 2002 however, female migrants accounted for 52% of all international migrants from the Dominican Republic (Báez and Taulé, 1993; National Population and Housing Census, 2002).

The autonomous labour migration of women can only be understood within the context of the current spread of global capitalism, a process in which gender is a cross-cutting factor. At the root of the feminization of labour migration lies a complex web of political, social and economic events that impact both societies of origin and destination. Its spread is characterized primarily by a new international division of labour, in which gender, class and ethnic group divisions are more prominent than ever. From this standpoint, labour migration toward wealthier countries and the export of manufacturing activities and services by multinational companies to poor countries are two sides of the same coin. In both cases, tasks that require intensive labour and can be purchased at a very low cost on the international labour market as a result of growing international inequalities are outsourced to poor countries or populations. The fact that female labour from poor countries is the least expensive helps explain both the feminization of migration and the mass hiring of women at assembly plants known as maquilas and at transnational service companies that have begun operating over the past few decades in many countries of the global South.

Causes of Feminization

Female labour migration has emerged as one of the survival strategies employed by poor households in the South over the past few decades in response to increased poverty and deteriorating living conditions. This situation has led many women to seek out ways to generate income in the informal economy (street vending, food sales), subsistence farming and other minor activities. The need for women to help provide for the household increases as the role of the male as economic provider deteriorates due to high male unemployment and a decrease in the real value of wages. This crisis of the reproductive model has prevented many men from meeting their household financial responsibilities and has at times led them to completely abdicate such responsibilities. Thus, women are increasingly forced to take over as heads of the household.

While income and social gaps are widening in developing countries, developed countries are experiencing a crisis in the current reproductive model due to population ageing, the incorporation of women into the work force, and the lack of public services to care for dependent individuals (children, the elderly or the ill/disabled). The incorporation of women from the global North into the "productive" market has not been accompanied by a redistribution of the burden of "reproductive" work, for which they continue to be primarily responsible. Furthermore, the elimination or reduction of social policies has placed even more responsibility for social reproduction on the household. For households with the necessary resources, this situation has been resolved through the hiring of another woman, often a migrant, to outsource part of the work. Unresolved gender tensions in developed countries are being addressed through the transfer of gender and ethnic inequalities between women. The work that was once

performed free of charge by women in developed countries is now a commodity on the global market. As such, migration has become a private solution to a public problem.

Although the economic needs of the household are at the root of female labour migration, several studies have shown that other factors are also at play. For example, various studies (HDR-El Salvador 2005; Sorensen, 2004; Vargas and Petree, 2005) cite the desire to escape domestic violence as a motivating factor, given the fact that many women opt to migrate in an attempt to escape their abusive husbands or fathers. Furthermore, Gregorio (1996) found that, in light of the enormous discrepancies in power that characterize gender relations within the household itself, many Dominican women in Spain look to migration as a way to become financially independent from their husbands.

The autonomous migration of women has not eliminated traditionally male-focused migration strategies such as family reunification or marriage with a foreigner or male migrant. When migration flows are initiated by males - as in the case of Moroccans in Spain or Salvadorans in the United States - the primary channel of migration for women is through subsequent reunification of the family. It is worth noting that the reverse also tends to occur, as shown by the increased number of males among the Dominican community in Spain. What should be highlighted is that each migration strategy will impact the migratory experiences of women and their levels of personal empowerment very differently.

Female labour migration can have a significant impact on gender relations within the household itself by creating levels of personal autonomy for women that were unattainable in their communities of origin, as will be discussed in later chapters. The effects of remitting

on a regular basis, which often turns the female migrant into the household breadwinner, are particularly important in this regard. To a lesser extent, the role of women as the administrators of remittances sent from abroad – whether by men or women – can also modify power relations within the household in the country of origin. Nonetheless, generalizing the empowering effects that migration offers women is very risky since the relationship between both is complex and will depend on multiple factors present in the countries of origin and destination.

Reproduction of Gender Inequalities at the Global Level

The potentially empowering effects of migration should not divert attention from the fact that, even when women migrate on their own, female migration takes place within a structural framework that uses and reproduces gender roles and inequalities at the global level. In particular, the simplistic and ethnocentric notion that women from the global South find the conditions to ensure their personal "liberation" in the global North as a result of the existence of more egalitarian gender norms, should be avoided. As an example, the labour sectors accessed by female Dominican migrants should be examined. These sectors include traditionally "feminine" activities that are characterized by irregularity, informality, marginalization, low wages and low social prestige. In the United States (particularly in New York City), an important labour niche has been the garment industry, which constitutes an extension of women's domestic role that, partly because of the prevalence of women in the sector itself, is characterized by low wages and unfair labour practices, especially in sweatshops where illegal migrant labour is exploited. Domestic service and care-giving work prevail among migrants headed for Europe. These activities, which are initially defined by traditional gender roles, also help to reinforce these roles. In some European and Caribbean destinations, the only sector accessible to Dominican women is sex work, another labour niche

in which abusive conditions are rampant and female migrants have also gradually replaced local women.

Migration and labour regulations in destination countries often limit female migrants to certain areas of work while making it difficult for them to access others. In Switzerland, where tens of thousands of Dominican women reside, readily available visas for "cabaret dancers," combined with barriers to legal entry to the country by any other means and labour restrictions that prevent them from accessing other lines of work, have led a great number of migrant women to engage in sex work. This is also the case in Spain, where regulations governing the labour market undermine the ability of migrant women to attain positions outside the niche of domestic work/caregiving (or sex work) and any subsequent labour or social mobility. Spain's first law on the rights and freedoms of foreigners (Ley de Extranjería, 1985) restricted the access of migrants to the formal labour sector by requiring foreigners to submit a contract of employment before processing a work and residence permit (which must be processed separately, in different ministries). Once the work permit was secured, bureaucratic obstacles were still substantial as permits were only valid for a very short period of time and migrants had to show a social security card in order to renew them, to which very few had access (Sorensen, 1996). The quotas per labour sector established in migration agreements between Spain and several Latin American countries leave no doubt surrounding the aim of channelling migrant labour solely toward the most precarious sectors of Spain's labour market.

As a result, the feminization of international migration can be understood not only by examining migrants' reasons for leaving their societies of origin, but also by looking at the nature of the destination societies, where a growing service economy demands inexpensive and vulnerable labour. The important role played by women in these flows has led several analysts to conclude that what

the international supply of labour often reflects is the manipulation of patriarchal structures by the global market (King and Zontini, 2000).

"Global Care Chains"

The labour migration of women for social reproduction tasks in destination countries has given rise to what Ehrenreich and Hochschild (2003, cited in Ehrenreich 2004) have termed "global care chains," which are formed by importing love and care from poor to wealthy countries.6 Although their analysis focuses specifically on domestic work and caring for dependents in the household, the concept could be applied in a broader sense, as in the case of professional nurses recruited from countries such as the Philippines or Trinidad and Tobago to work at hospitals in the global North. The authors note that, as care itself is a valuable resource, the children of migrant women pay the highest price for female migration.

The "care deficits" suffered by the children left behind have been blamed for many of the difficulties and problems faced by these children and young adults, such as poor academic performance and attrition, teen pregnancy and even crime. Other authors believe that this is equivalent to placing the blame on the mothers, ratifying their status as the individual solely responsible for the well-being of the family and exonerating the fathers who do not assume any responsibility for the care or supervision of their children. Sorensen (2004: 102) states that migrating to provide better living conditions for children is in fact broadening "acceptable ways to love and care for" them. Without denying the suffering potentially caused by the separation for both the mother and the children, Sorensen argues that family separation "is not necessarily traumatic or problematic since global family networks constitute merely an extension of the family network" (Ibid: 100).

In any event, research indicates that the children of female migrants who remain in the country of origin perform better when the contributions and sacrifices of their mother are recognized and valued both by the family and on a social level; when they have a stable source of attention from their surrogate caregivers; and when the mothers maintain frequent contact with them from abroad (Pessar, 2005).

2.3 Migration and Transnationalism

At the core of migration patterns today is their transnational nature, the "imaginary and physical overlay of national borders in creating social spheres of identity and action" that coincide with migratory processes seen in the era of globalization (Escrivá and Ribas, 2004:39). This perspective puts forth the idea that the efforts made by migrants to integrate into destination societies do not mean a severing of ties or relationships with their communities, but in fact the opposite. Migrants continue to actively participate in the social, economic and political life of their societies of origin. A transnational lifestyle thus implies life in a cross-border territory and participation in networks or interactions that transcend the borders of any one country. Transnational relationships facilitated by new communication and information technologies mark a significant break with former migration models in which specific groups would cross national borders to settle in a new Nation-State. "Now, however, new ways to establish transnational networks and the dynamics of building a community are giving way to new types of transnational social spheres that change the way in which relations between citizens, community and State are viewed and experienced" (Sorensen, 2004: 88).

These new cross-border communities determine and facilitate migration processes and also introduce new, complex elements into migration practices and experiences. The contact between those who migrate first and their households and communities of origin helps establish social networks through which discussion and resources of all kinds flow: remittances are sent and gifts exchanged; information is transmitted about lifestyles in the destination society and new ways of thinking are shared; employment contacts are facilitated and the travel of new migrants is financed, etc. Once the migrant arrives in the new country, social networks continue to play a significant role in putting migrants, both male and female, in contact with

those who remain in the country of origin, reinforcing loyalties and obligations to the household. In the case of female migrants, who are viewed as the individuals responsible for nurturing and maintaining family ties, constant contact by telephone, Internet and frequent visits ensure that emotional ties with their children and other members of the household remain intact.

The new possibilities offered by transnational interaction help create new transnational identities and even a "migration culture" that incorporates different, complex approaches to transnational living. Instead of the permanent residence and the sedentary lifestyle that characterized the migration of earlier times, today's migrants engage in a wide array of new practices such as circular and seasonal migration, the "coming and going" approach, and substitute migrations, inter alia, which enables "permanent or seasonally mobile lifestyles to be established" (Escrivá and Ribas, 2004: 32). In this sense, a migrant's legal status is key since documented migrants - who can enter and leave the destination country at will - are more likely than undocumented migrants to adopt transnational social practices, as well as reintegrate themselves into their societies of origin as "transnational individuals" rather than returned migrants (Sorensen, 1996, citing Hagan, 1994).

Social Networks and Transnational Households

Social networks are the analytical basis for the study of transnational activity given their role in facilitating new migrations, diversifying migration destinations, integrating migrants in the destination country and maintaining ties with the place of origin (Escrivá y Ribas, 2004). The inner workings of such networks provide insight into why contemporary migration processes seem to develop their own dynamics that do not always react to external constraints. Such constraints include tightened

migration restrictions in destination countries and during periods of economic slowdown. An interesting example is that remittance sums sent by Latin American migrants to their countries of origin, against all predictions, increased during the economic crisis that followed the terrorist attacks in 2001, though migrants were among the hardest hit by the unemployment recorded during that period. This leads to the conclusion that once migration from a specific location begins, the social networks "become the real driving force of emigration, exhibiting a nature that is quasi-autonomous from other initial structural conditions, such as migration policies or labour market demands" (Ibid: 39).

Transnational networks are social spheres that have emerged in specific contexts and are therefore impacted by gender dynamics that cause discrepancies in the extent of women's and men's involvement in them. Research on such networks shows the gender specificities that characterize them, as well as the diversity of the household and community strategies used by women within the networks. Given that female labour migrations are rooted in household survival, in order to gain a true understanding we must bear in mind the nature of migratory movements, especially in terms of what led to the decision to migrate, sex-based migration preferences and the creation and functioning of social networks.

In researching the Dominican community in Spain, Gregorio (1996) looks at how transnational domestic groups were formed through the migration of women from communities located in the southwestern region of the Dominican Republic, arguing that gender dynamics are readily apparent in these groups. A gender analysis of these households brings to light important details about their makeup and functioning, particularly in terms of selecting new migrants based on gender, shifts in the sexual division of labour and changes in the hierarchy of power and authority within households.

According to the author:

"Although transnational domestic groups would presumably have also formed if the emigration of the communities studied had been predominantly male instead of female, my data indicates that the emigration of women has played a differential role in the creation of such groups. On the one hand, it has helped create a special kind of transnational domestic group... and, on the other, it has ensured its continuance as a result of the gender relations that structure the society of origin of migrant women" (Gregorio, 1996:4).

The analysis of different cases indicates that the sex of the initial migrants plays an important role in the creation of migratory chains. When migration is initiated by men, as is the case with Salvadoran or Dominican migration to New York, the social networks established generally foster the creation of maledominated migratory chains. However when women are the first to migrate, as is the case with Dominican migration to Spain, the migratory chains created tend to favour female migration. Various factors influence these trends; including the ability of the first migrants to provide new migrants with the references and contacts that they need to secure employment. Domestic workers in Spain, for example, can ask their employers about friends or family members who may be interested in hiring domestic help since, due to the nature of the job, it is common for employers to prefer a potential employee who can provide references.

Living conditions can also help establish sex-specific migration chains. In the case of men who migrate alone, it is common for them to share housing for some time with others in their same circumstances in an attempt to save on living expenses and utilities and thus increase the proportion of their income that they can remit. In the case of women who work in domestic service as live-in help, the migration of a female relative to work in

the same conditions does not involve any risk of her having to temporarily bear the living and food expenses of the new migrant, which could occur if a male relative migrated.

For these same reasons, the decision to begin reuniting with their spouses and children must be placed on hold until the migrant is sufficiently established financially and in terms of employment in order to be able to bear the costs incurred by bringing them over. Other factors could also influence this decision, such as the migration regulations of the destination country, especially in regards to the possibility of obtaining legal residence and reuniting the family through legitimate channels. The threat of deportation can weigh heavily on illegal migrants and does not lead to plans for long-term residence, nor do the risks posed to relatives by entering the country illegally. In the case of female labour migrations, some authors have reported gender-specific factors involved in the creation of the migratory chains. For example, Gregorio (1996) found that some female Dominican migrants in Spain feared losing their new status as the household breadwinner and that family reunification (or even the migration of other male relatives) could cause the increased levels of personal autonomy that they were enjoying to decrease.

Potential migrants do not only need employment contacts and other resources that already established migrants can provide to facilitate their integration in the new country, but they also often depend on the money being sent to finance the trip, which they will repay with the income that they receive once they begin working in the destination country. This means that migrants who have already established themselves in the destination country have considerable power in influencing the migratory decisions of the rest of the household members, a power which in the case of women can constitute a new dimension to their lives. Gregorio (1996) believes that this in part explains why female migrants during the first wave of Dominican migration to Spain systematically promoted the creation of female migratory networks and shied away from the migration of male relatives.⁷

Sexual Division of Labour in Transnational Households

As the primary duties assigned to women in consonance with gender norms are household social reproduction responsibilities, female migration has a very different impact than the migration of males on the sexual division of labour in transnational households. While male labour migrants continue to play the same breadwinner role established by gender norms from a distance, the migration of women leads to a restructured household, both in terms of its make-up as well as its inner workings. In many cases, the household is restructured without any significant modifications to gender ideologies or roles as gender patterns and inequalities will emerge in new ways in transnational households.

The changes in transnational households generated by the migration of a household member occur within the context of ideologies that exempt men from performing social reproduction tasks (domestic duties, care giving and childcare, responsibility for the emotional and physical well-being of the household members). In addition to their role as the provider and head of household, they are assigned roles of authority in areas of decision-making, money management, and control over female sexuality. In this context, the departure of the male can cause the woman to assume greater responsibility in household decisionmaking processes, while her role as the administrator of the remittances sent by the husband can give her a greater share of power within the household. Nevertheless, the study conducted by Santillán and Ulfe (2006:5) in El Salvador found that remittances can give rise to new forms of dependence among recipient wives, "accompanied by new mechanisms of male domination at a distance." Paternal relatives can act as informants for the male migrants by reporting on the behaviour of their wives, while remittances constitute a powerful control mechanism for men, who can stop or decrease amounts sent to the women. As Pessar notes (2005), the situation of the wives of male migrants will depend on various factors such as prevailing gender ideologies, the rigidity or flexibility of gender roles, the make-up of the household and whether household norms are matrifocal or patrifocal.

When women migrate, neither men nor women expect the men to modify their roles and assume more responsibility in the management of the household and childcare. Gregorio's studies in the southwestern region of the Dominican Republic show that the common response is in fact to restructure the household so that another woman can take over the social reproduction duties of the female migrant. The mothers of migrants (and to a lesser extent the sisters or other female relatives) generally take on this role and, depending on their own family circumstances, may move to the migrant woman's home or take the migrant woman's children to live in her own home. When a female relative steps in as a substitute for the female migrant, this work is performed free of charge or in exchange for an informal payment of small sums (for example, their grocery bills are paid, they receive gifts, etc.). This contributes to the gendered cultural notion that social reproduction tasks are not "work" and to the continued exploitation of women's reproductive labour.

Contrary to what occurs when households are restructured on the basis of the unpaid work performed by female relatives, which does not cause any major shifts in the sexual division of labour, the fact that female migrants can become breadwinners indeed constitutes an abrupt break with traditional gender roles. This applies even in cases where the woman worked prior to migrating or when the husband of the migrant continues to contribute to the family budget since the remittances sent by the migrant often become the main source of income for the household. By shifting a woman's reproductive role to that of an economic provider, power relations in the household must be rewritten and can take different forms. A woman's involvement in family decisions, both about finances and childrearing, may increase, as well as her say in household migratory decisions. Her personal autonomy may also increase while abroad, where she will not be subject to the direct, daily authority of her husband or father for the first time in her life. As we will see later on, however, the levels of empowerment among female labour migrants can vary significantly depending on the circumstances of their spouses and families and are also determined by the propagation of gender ideologies.

Lastly, the studies conducted by Grasmuck and Pessar (1991) and Benway (2000) et al. on Dominican families in the United States suggest that when men and women migrate together (or when families reunite), relations, ideologies and cultural practices that existed prior to migrating are renegotiated in the woman's favour. This is influenced not only by the wives' increased labour activity (which surpasses the labour activity rates of women in the Dominican Republic), but also by an appreciation of their contributions as each family member's contributions are recognized as indispensable for the survival of the household in the often harsh conditions of the new migration context. This undermines the supremacy of the male as the provider while the couple confronts new institutions, social norms and gender ideologies introduced by the migratory experience that tend to undercut male domination and elevate the status of women. This allows domestic work to be renegotiated since women feel more entitled to demand -and men more obligated to offer- greater male involvement in household chores.

Similar trends have been described in studies on other Latin American communities in the United States, as in the case of a Mexican community studied by Hirsch (2000, cited in HDR-El Salvador) where the notion prevailed that "in the North, women are in charge," not in the literal sense of the word but rather in reference to the increased levels of autonomy they enjoyed as a result of

their active role in providing for the household. Gammage et al. (2005, cited in HDR-El Salvador) described several ways in which such levels of personal autonomy manifest themselves among female migrants who earn their own incomes. This included the ability to go out without asking for permission, driving vehicles, opening bank accounts, etc.

The perception that migration improves the status of women and worsens that of men, while the former receive recognition and bargaining power and the latter lose some of the privileges that they enjoyed in their country of origin, can lead to different migration decisions for men and women. Studies on communities from Mexico, the Dominican Republic, El Salvador, Jamaica and Haiti in the United States show that women are more likely to pursue strategies that allow them to reunite with their families and remain in the United States, while men are more likely to seek out strategies that allow them to return to their countries of origin as successful migrants (Pessar, 2005). In this regard, it bears noting that in general, female migrants in the United States are more likely to become nationals than males, with 39.1% of women becoming naturalized citizens as compared to 35.8% of men (Grieco, 2002).

Problems Related to Social Reproduction in Transnational Households

The increased empowerment of women described above does not necessarily correlate with major shifts in gender relations, nor is this the case across the board among all migrant women. In reunited households, or those in which family members migrated together, there may be less inequality in the distribution of power, but this does not mean that it is fundamentally egalitarian. The persistence of traditional gender roles can continue to be expressed in several ways and to varying degrees; for example, when the woman understands that the man "helps her" with household tasks, or when she communicates her desire to eventually return to her position as a housewife once the family's economic

status allows it. Goldring (2003, cited in HDR-El Salvador) terms "reactive compensation" the phenomenon in which many migrant men try to compensate for their relative loss of power within their households by assuming hyperpatriarchal attitudes in other social arenas, such as the church and community organizations. In other cases, changes in gender relationships can lead to conflict between spouses, domestic violence, and/or marital separation. In the United States, for example, although the percentages of married migrants of both sexes are similar (60.3% of women and 61.5% of men), the percentage of migrant women who are divorced/separated/widowed is more than double that of men (19.4% vs. 9.1%) (Grieco, 2002).

In contrast, studies on the autonomous migration of women document the variety of problems that transnational households may face due to the absence of the mother/wife, including different types of marital problems and separation from the spouse that stays behind in the country of origin, as well as behavioural problems among children left behind that are attributed to the woman's "family abandonment." Carmen Gregorio's studies on the migration of Dominican women to Spain find that the restructuring of these households is not always successful. Men's unwillingness to take part in caring for the children and the home forces grandmothers and other female relatives, who do not always have the time, energy, or authority to supervise the children appropriately, to shoulder all family responsibilities. Some migrant women complain that upon their return to their community of origin (whether to visit or for good), they find their homes in poor conditions, that their children are not attending school regularly, or that they are not receiving necessary medical treatment, etc. All of this intensifies the distress that these women suffer for being separated from their families.

More common are problems that arise between migrant women and their husbands, most notably concerning the misuse of remittances and the neglect

of productive activities.8 During the early years of migration to Spain, women tended to send remittances to their husbands, acknowledging their position as head of the household and administrator of the family's assets. In many cases this led to the men wasting the funds on bad investments or personal expenses (getting drunk, sexual affairs, etc.). Some husbands abandoned their productive work entirely and lived off remittances, while others continued to work but stopped contributing to the household. The problems surrounding remittances were complicated by the men's refusal to accept that their wives would decide how the money should be spent, which represented a dramatic shift in existing gender norms. In this context, some women opted to separate from their husbands, while the vast majority found another alternative, quickly adopted throughout the community, which was to send the money directly to their mothers (or sisters). These women fully complied with the migrant women's wishes in terms of the use of the remittances and proved to be scrupulous administrators of the

When a male family-member migrates, his departure is justified because he is fulfilling his duty to provide for his family and his absence is not perceived as traumatic for the children. On the contrary, when a woman migrates for the same reasons, her absence is perceived as family abandonment that leads to the break-up of the household and can have nothing short of disastrous effects on the children. It is therefore not surprising that the issues of greatest concern for women who migrate to find work involve their children, including poor performance in school, dropping out, teen pregnancy, drug use, etc. There is no empirical evidence as to whether and to what degree the daughters and sons of Dominican migrant women have a higher incidence of these problems than the rest of the country's youth. What is beyond doubt is the blame that society places on migrant women, based on their failure to comply with the expectations that traditional gender norms assign to wives and mothers. Criticism along these lines

comes from a variety of sectors, both within and outside of the communities of origin, including government and religious authorities who relentlessly promote a family-centric discourse that attributes all social ills to the disintegration of families.

Since migrant women themselves have also internalized the gender norms that define their role as constantly serving their children and spouses and make them wholly responsible for the wellbeing of their households, family separation is a source of strong feelings of guilt for these women. The fact that the main motivation behind women's migration is precisely the need to quarantee their family's survival and ensure a better future for their children does not prevent social criticism of maternal abandonment, but it does generate an ambiguous and contradictory assessment of migrant women: on one hand, they are admired for their achievements as breadwinners for their households; and on the other hand, they are subjected to reproach for not fulfilling their maternal role.

Impacts of Migration on Gender Relations

As we have seen, the impacts of migration on gender relations are numerous and complex, varying according to migratory pattern, cultural gender ideologies, family composition and characteristics, as well as other factors within the context of the countries of origin and destination. These impacts differ greatly depending on whether the man or woman migrates first, or if both migrate at the same time. Overall, studies indicate that the gender impacts are greater when women migrate alone and, of those that do, those who are separated or single and childless achieve higher levels of empowerment.

For women who migrate autonomously, migration can represent the opportunity to escape from situations of domestic violence and to free themselves from the patriarchal rules that control their families and their societies of origin. More importantly, it can allow them to take on

^{8.} Regarding the sexual behaviour of husbands who remainin the country of origin, Gregorio (1996) points out that due to the total sexual freedom that men enjoy in the Dominican society, women do not question their husbands' infidelity, even in the pre-migratory context, as long as some discretion is maintained. After migration, men's extramarital relationships are considered even more justified, and do not usually create conflict, unless they lead to the formation of a stable relationship with another woman. The situation is not the same for women, who are expected to be completely faithful to their husbands under all circumstances.

the role of breadwinner in their household, which increases not only their decisionmaking power within the family, but their social prestige as well. The admiration that these women inspire when they arrive from abroad - for a visit or for good - laden with gifts, well dressed, and prosperous, has an impact on the imagination and they become models of empowerment for other women in the community. Their success as providers grants them greater control over the use of money and the family's decisions regarding migration, and allows them to enjoy more autonomy in their personal decisions.9 However, these changes are not impervious to conflict. This can be seen in the power struggles between Dominican women in Spain and their husbands in the Dominican Republic to control the spending of remittances, or in the high rates of separation among couples seen in the different destinations of the Dominican diaspora. The ambiguities and contradictions that characterize these processes of change are reflected in the uneasy coexistence of the high familial and social appreciation of the migrant woman as a breadwinner supporting her family with remittances, and the simultaneous blaming of these women for the real or imagined social ills that are caused by migration.

At the same time, it is important to recognize the disempowering elements of the labour migration of women, particularly the difficult living and working conditions that they face in the destination countries. Domestic service, especially as live-in help, puts women in a servile position in which they are socially isolated, forced to work without a schedule, and

must sacrifice their personal privacy. The combination of low wages and the need to send as much money as possible to their families relegates them to a life of personal limitations, in that their own needs - such as healthcare or rest - are of secondary importance. The racism that migrant women often face, as well as the low level of prestige and social appreciation for the tasks performed by migrant populations, further affect their quality of life. Since the priority for these women is to maintain their households and not their own personal empowerment that can result from the migration experience, achievements in this area are poor compensation for the hardships they face in their life abroad.

Studies indicate that the changes induced by transformations in material conditions occur much more rapidly than changes in gender ideologies, which continue to be repeated, redefined, and reconstructed within the new contexts created by migration. Examples of this include the restructuring of households in which migrant women transfer the unpaid work of social reproduction to other women, or new mechanisms are created for the long-distance control of the women's sexuality. Several studies point to the role that social networks play in this regard, both in the case of wives who stay behind (Santillán y Ulfe, 2006), and in the case of those who migrate (Gregorio, 1996; Sorensen, 1996), by providing information on female behaviour that quickly spreads from one end of migration chain to the other.

The continued validity of gender ideologies is made evident in several ways, such as

when male migration is seen as necessary to fulfil the paternal role as a provider and female migration is seen as family abandonment. However, there are also examples of how these ideologies are becoming less valid over time, as seen in the patterns of the utilization of remittances sent by Dominican migrant women in Spain. In the early years of migration, sending remittances to their husbands represented not only a validation of the male role as administrator of the family patrimony, but also frequently channelled funds towards male investments that, in the end, allowed the husband to reclaim the role of main breadwinner and the wife to return to her traditional domestic role (Gregorio, 1996). In less than a decade, this pattern of sending funds had changed completely, giving way to almost exclusively female circuits for the management of remittances and future life projects centred on women and their children.

However, few studies assess the impacts of gender on the ideologies and behaviour of men who migrate or those that remain in the country of origin. In particular, studies carried out in the Dominican Republic have not examined in depth how men perceive the changing roles of migrant women and the effects that these changes have on their own lives. Given the dynamic nature of social relations, it is not surprising that migratory processes continue to generate transformations in ideologies and gender relationships, and it is possible that the most significant changes will begin to be seen among new generations that are born and/or raised abroad.

2.4 Remittances

General Characteristics and Facets

No aspect of the migratory phenomenon has received as much attention from researchers and policy-makers in recent years as the remittances sent by migrants to their loved ones in their countries of origin. Remittances represent long distance social ties of solidarity, reciprocity, and obligation that connect migrant men and women with their relatives and friends across national borders. Although they are usually private individual transactions that generally involve small sums, remittances have become a key macroeconomic factor, not only in the countries of origin, but also across borders. 10 According to the World Bank, 11 the sum of worldwide remittances as recorded in official statistics doubled in the last decade, reaching US\$232 billion in 2005, of which US\$167 billion were sent to developing countries. Regionally, Latin America and the Caribbean showed the fastest growing remittance flows, as well as the highest volumes received worldwide. The region took in a total of US\$52 billion in 2005, considerably more than the \$US45 billion it received in 2004 (IDB/MIF, 2006; ECLAC, 2006).

Worldwide remittance flows currently represent twice the total sum of official development assistance (ODA) and amount to more than three quarters of foreign direct investment. Unlike other financial flows, remittances have increased at a steady pace during recent decades and are expected to continue rising in the next few years, as long as deteriorating living conditions in poor countries continue to coincide with an increase in the demand for cheap labour in wealthy countries. As remarkable as the above figures are, official records only include remittances sent through formal channels, such as banks,

remittance agencies, and post offices. Those that are sent through informal channels, taken back to the country of origin by friends or by the migrants themselves, are not recorded in national accounts. According to several estimates, if informal and in-kind transfers were taken into account, the total value of remittances could double. ¹²

Latin American and Caribbean migrants send back an average amount of US\$200 eight times or more per year, which is equivalent to approximately 10% of their total income (Vargas-Lundius, 2004). In some cases, such as that of Dominican migrant women in Europe, both the amount of money sent and the frequency can be much higher. Taking into account the degree of poverty and low salaries that predominate within migrant groups, this represents great sacrifices that have a considerable effect on their already precarious living conditions in the destination countries. Thus, some authors define remittances as a type of "transfer among the poor," that nevertheless plays a social compensation role by contributing to the economic survival of many poor families in the countries of origin (Santillán and Ulfe, 2006).

The most determining factor in the probability, frequency, and amount of remittance transfers is the strength of family ties between migrants and their relatives in the country of origin. Studies seeking to establish a profile of the sender demonstrate that, in general, men send more than women thanks to their higher income, although women often send a higher proportion of their earnings. 13 According to Vargas-Lundius (2004), those that remit the most are the migrant men and women of working age with parents or children in the country of origin, who have been in the destination country long enough to have reached a certain level

of income stability that allows them to support themselves and to send remittances. The wealthiest and the extremely poor, those with the lowest level of education, and those who migrated a long time ago remit the least. Some studies (DFID, 2003) indicate that migrants who have lived abroad for 5-10 years send more money, whereas more recent migrants and those that have lived abroad for more than 10 years tend to send less. Other factors at play in the sending of remittances include the legal and civil status of the migrant, the labour market available to the migrant population, the cost of living in the destination countries, and opportunities for money transfer.

As will be discussed later on, the underlying gender dimensions of remittances have received very little attention. This is true for several reasons: 1) because the vast majority of studies focus on the economic aspects of remittances, ignoring, or relegating to a secondary plane, their social dimensions; 2) because they tend to consider "migrants" as a gender-neutral category, thus ignoring different patterns in the behaviour of men and women as senders and recipients of remittances; 3) because using individual subjects devoid of all context ("migrants") as a unit of analysis does not take into account that the act of sending remittances is carried out by individuals facing the structural obstacles (gender, class, ethnicity) inherent in family and social dynamics, which are also determined by broader social, economic, and political processes. Most studies do not take into account that the amount of money sent by migrant men and women, how it is sent, and how the money is utilized, are all conditioned not only by the market economy, but also by the political economy and power relationships within the household. Since

^{10.} Guarnizo (2004: 56) argues that "the transnational position of migrants has significant influence and transforming effects, not only on the development of their regions and countries of origin, but also on global macroeconomic processes, including international financial agreements, international commerce, and the production and consumption of culture." Among other examples, the author cites the expansion of the global business of sending remittances controlled by large corporations like Western Union and MoneyGram, and the use of remittances tutures as insurance to increase the debt capacity in highly indebted countries. **11.** World Bank. *International Migration and Remittances*. Taken from the Bank's website:

web.worldbank.org/WBSITE/EXTERNAL/BANCOMUNDIAL/NEWSSPANISH/0,,contentMDK:20654706~pagePK:64257043~piPK:437376~theSitePK:1074568,00.html

12. Although the percentage of remittances sent through informal channels to the Dominican Republic is relatively low, recently a new method of sending money has been gaining in popularity and illustrates how diverse the techniques are, and the difficulty they pose for official remittance records: Dominican migrants in New York use the door-to-door services of cargo airliners that pick up large amounts of groceries packed in cardboard boxes and deliver them directly to the receiving households in the DR

^{13.} See, for example, Gammage et al (2005) for the case of El Salvador and Ortiz (1997) for the case of the Dominican Republic.

remittances are based on social ties of obligation and affection, they must be viewed as the monetary dimension of a complex network of relationships established between migrant men and women and their families and communities of origin.

Transfer costs and channels

The costs of sending money to the country of origin vary considerably according to the country and the channels used, and can represent a significant loss for the migrant and their family (though it brings significant benefits to money transfer companies). In addition to the fees paid to send money, transfer costs can include several indirect payments and can fluctuate with the imposition of various exchange rates, which many times makes it impossible for both the remitter and the recipient to know the actual transfer costs. In the 1990s in Latin America and the Caribbean, the average cost of a transaction from the US exceeded 15% of the amount transferred, a proportion that gradually decreased to 8.6% in 2001 and 5.6% in 2005 (IDB/FOMIN, 2004 and 2006).

It is important to bear in mind that these percentages refer only to the average cost for sending \$200 from the United States, whereas the cost for sending a smaller amount is proportionally higher and the costs for sending from Europe and other places are also much higher. Despite the drop in transfer costs, the 5.6% average is still high if we take into account that an international transfer (swift) costs 15 cents (World Bank, 2004).

The channels through which remittances are sent are very important, since the amounts that are allocated for savings and investments can increase when transfer channels integrate remittance senders/recipients with formal financial systems. The services provided by the formal banking sector - including investment and savings plans, credit cards, personal and mortgage loans, bonds and others - can not only boost investments, but can also contribute to their efficiency and profitability,

particularly when these institutions offer plans designed specifically for migrants and their families. Studies carried out in different regions of the world show that when the remittance senders have a savings account in their country of origin, the cash flow increases by 25% and the probability of these remittances being invested in family businesses triples (Orozco, 2006).

In Latin America and the Caribbean, remittance recipients are more likely to have bank accounts than the rest of the population, with numbers that on average exceed 10 percentage points. It is worth noting that not all the people who receive remittances through financial institutions become savers. The probability of using financial services will be determined by factors such as where the person lives (urban or rural area), their level of education and their income - for instance levels of access to the formal financial system are much lower for poor remittance recipients who live in rural areas and have lower education levels. The need to show title deeds, fill out forms and fulfil other requirements requested by banks leads to the exclusion of more women than men, which is why gender also leads to differential access to the formal financial system.

Remittances are agile transactions that do not react to market fluctuations, such as primary exports, or the volatility of foreign investment. However, remittances are stable and can be counter-cyclical during periods of economic recession. In Latin America and the Caribbean, the volume of remittances has more than tripled in comparison to the previous decade, showing a higher growth rate than migration and contributing somewhat to the decrease in poverty rates. In many countries of the region, particularly among the poorest, remittances surpass foreign direct investment, public and private national investments and international development cooperation, thereby making migrants the largest, most stable external source of income for their countries of origin. The analysis of the relation between remittances and development has thus sparked great interest among various

sectors and has lead to the search for strategies that can strengthen this relationship.

Impact of Remittances on Development

There is a general consensus in the literature on the vital significance of remittances for the survival of many poor households. Although, on average, remittances represent nearly one-third of the total income for recipient households in Latin America and the Caribbean (ECLAC, 2006), in the case of the poorest households, the ratio could be much higher. In addition, remittances often benefit regions and communities where there are no foreign investments or official development assistance programmes (IOM, 2006). Studies on the use of remittances show that they are mainly used to satisfy basic household needs, including food, housing, education and healthcare. According to ECLAC (2006), daily household expenses consume between 45% and 78% of the remittances in the eleven Latin American and Caribbean countries analyzed in the study, while on average less than 10% is invested in businesses (the percentage ranges between 1% in the case of Mexico and 17% in Bolivia).

Remittances do not always, or even in the majority of cases, go to the poorest households, and there is no consensus in terms of their impact on poverty. According to the World Bank (2003), a 10% growth in the proportion of remittances as a percentage of the GDP of a country would result in a reduction of barely 1.6% in the number of people living below the line of poverty in that country. The recent Social Panorama of Latin America 2005 (ECLAC, 2006) concluded that although remittances have some positive effects with regard to poverty reduction and income redistribution, their effects are limited in both cases. That study shows that families with higher per capita incomes (before remittances) receive the highest amounts of all the Latin American and Caribbean countries analyzed. When the recipient households are divided into income

quintiles (before remittances), it is noted that in many countries, less than half of remittances reach the lower income quintiles and that a considerable amount goes to the wealthier quintiles. In the case of the Dominican Republic, for example, the poorest quintile receives 31%, while the two richest quintiles combined receive 36% of the total.

On a macroeconomic level, remittances have numerous positive impacts on the recipient countries given that they increase foreign currency reserves, help to eliminate the balance of payments deficit and produce a multiplier effect on local economies through increased demand for goods and services. To this we must add other macroeconomic effects of migration, such as the drop in unemployment rates in the countries of origin, the growth in telecommunication, air transport and tourism sectors that result from the telephone contacts and frequent trips made by migrants to their countries of origin, and an increase in foreign trade of "nostalgic" products, such as food, beverages, music and other national goods that migrants purchase abroad.

However, remittances can also have negative macroeconomic impacts by increasing the demand for imports, inflationary increases in the prices of goods and services (including land and housing), widening social gaps and deterring the search for other incomegenerating activities. Some studies, like the one carried out by Levitt (1996) in a Dominican community, show that young people are increasingly losing interest in education and local lifestyle options and are focusing their personal plans on the not always realistic hope of migration. It is also said that international migration depletes the local workforce, which creates instability that could discourage foreign investment (IFAD, 2004), and in some countries the "brain drain" caused by the migration of skilled workers can translate into a significant loss of human capital for the economic and social development of the countries of origin.

In any case, there is no consensus on most of the previous points and empirical evidence on the positive and negatives impacts of remittances is not conclusive, rather it shows an intricate framework of mixed influences that produce different results in different countries. However, there is general agreement that the impacts of remittances are complex and depend on several variables, such as the characteristics of migrants and their households, the ways in which money is utilized, and the local context and economic environment (including access to credit, infrastructures and opportunities for business).

Some Debates on Remittances and Development

A large part of the literature on remittances and development has centred on the division between productive use and consumption, a controversial subject that reveals the wide range of perspectives involved. The fact that only a small proportion of remittances are allocated for setting up businesses, improving farming methods or other forms of "productive investment" creates anxiety among researchers and public policymakers interested in the development potential of remittances. This emphasis on the productive use of remittances has been criticized for not taking into account that the use of remittances for the consumption of basic goods contributes to reducing poverty in many households, which is in itself a development goal. The use of remittances to purchase food, education and healthcare should be considered an investment in human capital whose effects, although not seen immediately, will be positive for society in the long run.

The view that the economic dimension is the only real and measurable dimension of remittances often underlies the focus on productive use, and it is argued that this perspective ignores the emotional, symbolic or communal value of other types of investments. For example, the criticism surrounding the "unproductive"

use of remittances for so-called "ostentatious" practices does not take into account the social functions or redistributive effects that may result from activities like religious celebrations or parties. Likewise, economic rationality criteria do not always factor in cultural differences in deciding what is useful, as can be derived from Santillán and Ulfe's theory (2006) that within the popular urban and rural sectors of El Salvador, investment is not measured by a bank account, but rather by acquired goods. Therefore, it is important to consider the priorities of migrants and their family members when designing initiatives aimed at encouraging the use of remittances for specific activities that would increase their productive impact. Instead of simply having the migrants adapt to these strategies, it is important to have the strategies fit the needs and circumstances of the migrants and their communities, without losing sight of the fact that they know how to adjust the use of their own resources when local conditions change to offer more opportunities for productive investments (Guarnizo, 2004).

The emphasis on the economic dimension can also eclipse the importance of other types of exchanges that take place between migrants and their communities of origin, and whose impacts on the development processes can be significant. Levitt (1996) coined the term "social remittances" to refer to those nonmonetary, tangible and intangible elements that circulate among transnational social networks, such as ideas, beliefs, experiences, knowledge, mechanisms, technology, etc. The changes in gender ideologies and behaviours that often result from the migratory experience are one form of social remittance whose effects can go beyond the immediate social circle of migrants, impacting the communities and even the countries of origin. Although they are harder to assess and estimate than monetary remittances, social remittances can also have a profound impact on development and the promotion of equality, including gender equality. In the debate over investment and productive uses, even the conceptualization of remittances as a means for development is put into question. Canales (2005) argues that remittances essentially constitute a salary income, thus their economic potential is no different from other sources of income of the population. Rather than sensationalizing the significant total amount of remittances received by a country, it makes mores sense to view them as a multiplicity of small sums of money to a vast number of households. Since remittances are how migrants transfer part of their wages to their families for daily subsistence and reproduction, "the productive potential of remittances, as well as the participation of migrants in financing local and regional development... is not in any way different from the productive potential of other social resources and incomes for other social subjects." Whether or not remittances are characterized as wages, it is unquestionable that for the majority of the recipient households, remittances are an important, if not the only, source of income for daily survival, thus it is hardly realistic to assume that households could allocate significant sums to investment, regardless of whether the conditions to do so are favourable. Concern for promoting the productive use of remittances could consequently place a responsibility on migrant workers that is not placed on other productive sectors, which are not questioned about how they use their earnings to accelerate the development of the country.

Seen from the previous perspective, concern over the productive use of remittances can lead to their use by governments, multilateral banks and development agencies, who would seek to utilize them to compensate for the lack of social policies and development plans aimed at resolving the structural causes of poverty in migrants' communities of origin. This interest in using remittances for these objectives can really only be understood in the context of the absence of other public or private investments in these communities, where remittances are seen as a substitution and not a complement to

official investment in development programmes. Even more problematic is the possibility that remittances would be used to replace other external financial flows, particularly those from international development cooperation, of which total amounts have been declining while income from remittances has been rising.

Some authors are sceptical about the productive potential of investments from remittances due to the structural nature of the communities of origin of many migrants and the types of investments made with them. Canales' studies in Mexico show that, in general,

"the economic establishments financed with remittances are small and medium-sized businesses that have a local and sometimes regional scope, with little ability to generate paid employment and whose levels of investment and working capital are way below expectations. In these conditions it is not uncommon that the multiplying effects and modernizing impact of said establishments are very limited. In practice, the majority of these businesses represent a form of family survival and have little impact on the development of the towns. Their possible success does not come from the amount of initial capital or the migrants' ability to run a business, rather it relies on the overexploitation of the family workforce" (Canales, 2005:14).

According to this author, the fact that remittances can contribute to productive investment in these communities does not point to their productive potential so much as the absence of other public and private financial sources. In the case of public financing, this is due to the absence or elimination of government credit policies, policies to promote small and medium-sized businesses and other development activities. The absence of private investment (from banks, business groups and others) reflects their "nonexistent interest...in financing productive projects that basically are not very lucrative and involve a high level of risk" (p.10). Implicit in this assessment is the question of why they should invest remittances (individual or collective) in these communities and regions, when private entrepreneurs, who have much more technical and financial resources, refuse to do so.

Studies on communities in El Salvador with high percentages of migrants show that despite the circulation of remittances, the new businesses established by migrants who have returned or the boost in some activities connected to the "migration economy" (such as housing construction or telecommunications), which can generate new jobs, have not been enough to absorb the locally available workforce, especially in the case of youth with higher education levels. As it is, municipalities that receive higher rates of remittances show lower rates of overall employment and higher rates of unemployment, while presenting higher per capita incomes and lower rates of poverty (HDR-El Salvador). This leads the authors to conclude that although these communities display an improvement in living conditions and levels of consumption among families that benefit from remittances, as well as greater economic activity due to their multiplying effects in the local economy, "remittances alone can not generate change in the economic structure of the locality, such as achieving a dynamic, diverse and productive economic fabric" (Ibid).

The structural characteristics of these communities - including limited opportunities for investment and the lack of productive infrastructure - prevent even the remittance recipient households from effectively overcoming poverty: "remittances help, but they are not enough to get the households out of poverty, since the causes behind it are structural" (Ibid). This would also help to explain the minimal or non-existent impact of remittances on agricultural activity in many rural communities, whose inhabitants believe that "there is no future in agriculture" or that "there is no life in the field." The factors that determine low levels of investment, productivity and profitability in agriculture - the main reason behind migration from rural communities – would not likely be resolved with investment from remittances, either because they come from beyond the scope of the community itself (such as the agricultural subsidies of rich countries and other trade practices that devalue product prices on an international level) or because they require resources that are not within the migrants' reach. In both cases it is necessary to consider the role of the government and the effects of the national and international socio-economic context.

As will be demonstrated, a large part of the previous analysis echoes the findings of the Dominican case study, which was also carried out in a rural community just as the Salvadoran and Mexican studies were. However, not all remittances are sent to rural areas, and not all rural communities have the same characteristics or show the same results. In any case, the previous analysis illustrates the complexity of the relationship between remittances and development, which is why it is essential to take into account the enormous diversity of factors, stakeholders and contexts that can affect this relationship, and prevent the proposal of simplistic formulas for strengthening local development through the use of remittances.

Gender and Remittances

An important starting point for the gender analysis of remittances is to focus on the household as a central element of the study, stressing the sexual division of labour and household power relations as key factors to understanding migratory processes, particularly with regard to the transfer and use of remittances. Economic resources are not distributed equally within households, nor are the negotiation powers of each member. Therefore, decisions on how to use the money, which members will benefit and the medium and long-term effects of remittances on family structure are not alien to gender divisions.

As we have seen, the ability to send remittances is partially determined by

gender, noting that men tend to send more remittances than women. 14 There are several factors at play here; including the type of jobs migrants have in the recipient country, the salary level and the legal status of the migrant, all of which vary according to sex. The integration of women in domestic work and other lowpaying activities in the service sector is the main determinant of their low incomes and, consequently, their reduced ability to send remittances. The fact that these employment sectors offer such limited possibilities for labour and social mobility also affects women's ability to accumulate and save in the medium and long-term. Apart from that, domestic jobs restrict the physical mobility of migrants and tend to isolate them socially, which gives them less access to information exchange networks. This could have an effect on the cost of sending remittances - reducing the actual amounts received - given the lack of clear and precise information about the alternative transfer means available and the actual costs of transfers.

The legal status of the migrant plays an important role in remittance-sending patterns, as it determines the possibilities of accessing formal transfer channels (since in some cases possession of legal documents is required in order to open bank accounts, make transfers, etc.) and of integrating into wider social networks than those made up of fellow migrants. At the same time, an irregular legal situation gives way to labour exploitation and wages below the legal minimum. The chances of a female migrant obtaining a work permit and legal residence are lower than for male migrants, since the labour niches in which they are concentrated are ruled by informality, irregularity, high turnover rates and, in some cases, seasonal shifts.

Gender also influences the notion of returning, which in turn impacts on remittance activity. As we have already seen, several studies show that Latin American and Caribbean female migrants have a higher tendency to want to stay in the destination countries than males and thus begin the process of family reunification (Pessar, 2005; Grieco, 2002).

For example, Patricia Pessar's research with Dominican migrants in the US shows that when it comes to saving money for returning or sending remittances, women favour buying expensive and durable goods, while men prefer living in austere conditions and saving money to ensure a successful return to Dominican society.¹⁵

Remittances not only create or reinforce emotional ties between the senders and recipients, but they also create ties of dependency and power. In some cases, the receipt and administration of remittances can increase the power and status of the female recipients who, to different degrees, have the responsibility for deciding how the money is used. This can increase their levels of empowerment before other members of the family group and affect the gender perceptions of other community members – for example, when these recipient women take charge of investments in construction or the improvement of their homes, or when they set up or manage family businesses financed with remittances. In other cases, remittances can become a mechanism of dependency and long distance control, as in the case of some Salvadorian husbands who prefer to send remittances for their wives and children to their mothers. In this way they maintain strict control over the conduct of their wives, preventing them from having direct control over the money and increasing their levels of independence (HDR, 2005-El Salvador).

Due to the social construction that places responsibility for the well-being of the household and the care of family members in women's hands, it is expected that they maintain closer and longerlasting ties with their relatives, which often implies a higher frequency of remittances and differences in how they are utilized: the money sent by women is used primarily for basic household needs (food, housing, education, healthcare), while the men, in addition to that, think about saving and investing more with a view to generating greater benefits in the future (Escrivá and Ribas, 2004). Gender differences not only affect

^{14.} As we will see in the following chapter, the Dominican Republic appears to be an exception in this regard, since the women are the ones that send more remittances to the country.

^{15.} As was examined in the first part of this chapter, the Dominican migrants in Spain do not fit into this pattern or at least not in the same way other Latin American and Caribbean migrants in the US do. In the case of Spain, family reunification only became important after the establishment of the visa requirement for Dominicans, when family reunification became a migration strategy for the rest of the family members.

the possibilities of investing, but also the types of investments made and their chances of success. In her study of Dominican migrants in Spain, Gregorio (1996) found that many women allocated their savings to setting up businesses for their husbands in order to make it easier for them to carry out their social responsibilities as the provider, while they maintained the expectation of assuming their social reproduction tasks once when they returned to the country. Sorensen (1996) found that practically all the Dominican businesses in Madrid and most of the ones in New York belonged to men.

Others studies show different types of businesses established by men and women, where it was more likely that women would invest lower amounts (due to the higher family expenses), that their businesses were less profitable and more dependent on family labour, and that they naturally leaned more towards traditional female roles, such as hairstylists, small grocery stores, food preparation and others. The old cultural axiom "the man on the street, the woman at home" is less often reflected with women starting up businesses that force them to leave the immediate home environment - such as purchasing vehicles to transport passengers - and the preference of some Dominican migrants for investing their savings in the construction of housing to rent. In addition to ideological factors, gender differences in investment patterns can also show that women have less access to technical and financial resources, or that they are not very familiar with business practices.

It is clear that, if one wants to boost the investment of remittances in productive activities, social, economic and institutional factors that limit women's access to technical and financial resources must be taken into account given that, in general, they lower female participation in the formal economy. Policies promoting savings and investment should therefore define strategies differentiated by sex, which respond to the particular needs that men and women face in savings and investment projects, a topic about which, unfortunately, very little is known.

In conclusion, gender cuts across the entire migratory process, influencing patterns of sending and utilization of remittances in several ways. Like other aspects of the migratory phenomenon, gender can act in distinct ways or acquire different degrees of importance in different contexts, as it impacted by the cultural characteristics of the societies of origin and destination, the migrants' family structure, how they are inserted into the labour market and other variables. This generates a need for research on remittances that goes beyond the economic and quantitative focus that characterizes so much of existing research, as well as the need to broaden the analysis of social factors in general, and of gender in particular, that impact on the generation, utilization and transfer of remittances and, consequently, the potential of remittances to contribute to development.

2.5 Development, Remittance and Gender Policies: Role of collective remittances

The extraordinary increase in monetary remittances over recent decades has sparked the interest of a number of key players involved in the formulation of development programmes and policies, who hope to take advantage of the potential of remittances as an instrument for development in the migrants' communities and countries of origin. Among these are governments and other political institutions, both in the countries of origin and destination, development agencies, multilateral banks, migrant associations and other civil society organizations. More and more initiatives are being carried out by these entities in connection with remittances and they address measures such as:

- increasing the flow of remittances through the introduction of incentives
- reducing transfer costs
- redirecting remittances from informal channels to formal ones
- stimulating the provision of services to transfer remittances through banks, financial entities and micro-credit institutions
- encouraging migrant populations to invest in financial products from the country of origin rather than the recipient country
- making it easier for migrants to invest in self-employment and set up businesses in the country of origin
- facilitating the creation of transnational companies
- strengthening the ability of migrant associations to participate in development projects in their communities and countries of origin

Among these, the main areas of intervention are: 1) reduction in the costs of transferring remittances; 2) channelling a large percentage of remittances through the formal financial system; and 3) the mobilization and incorporation of migrant associations in the development of their communities of origin through the promotion of what are known as "collective remittances." The first two items were previously discussed in this chapter (see the section on "Transfer costs and channels"), so they will be only

briefly mentioned in this section, which will focus more on the subject of migrant associations (also referred to as Hometown Associations - HTAs). Immediately following, we will address proposals regarding co-development, which represent another approach to the relationship between migration and development.

With regard to the reduction in the costs of transferring remittances, most initiatives seek to increase competence within the transfer market and make the operations of the sector companies more transparent. In the current political context of the free market, these initiatives have not included control measures over the companies' profit margins, and as a result, although transaction costs have generally dropped in recent years, they still constitute a considerable part of the funds transferred. The cutback in costs has a significant impact on the well-being of migrants and their family members and, by extension, on the development of the communities and countries of origin. Considering that in 2005, developing countries received US\$167 billion as formal remittances, a reduction of barely 1% in transfer costs would have equalled 1.67 million more in income for the recipient countries in that year alone.

With regard to the expansion of the formal banking system, there is consensus that channelling remittances through the formal financial system is essential in order to be able to take advantage of their development potential for several reasons: 1) because it is a gateway for migrants to enter the financial system and therefore have access to savings and credit, as well as other resources provided by financial entities; 2) because by handling remittances, financial institutions receive an injection of funds that allows them to finance credit to different productive sectors in the recipient country; and 3) because remittances help eliminate the balance of payments deficit and increase foreign currency reserves of the sending countries (UNFPA, 2004). Channelling through the formal system

can help boost savings and investments of remittance money, especially when it is complemented with services designed to meet the specific needs of migrants and their family members. However, in regards to the previous discussion about the difficulties that surround productive investments, expanding the formal banking system in itself is not enough to increase these investments and thus increase the development potential of remittances. From a structural development perspective, the neo-liberal strategies that emphasize cuts in transfer costs, financial deepening, and the promotion of collective remittances are insufficient as long as they disregard other factors related to the nature of remittances, the structural characteristics of the economies of developing countries, and the political and economic inequalities that regulate the relations between social actors and nations on a global scale.

Collective Remittances

Mobilizing diaspora so that they channel investments to their communities of origin through migrant associations is considered to be one of the most promising strategies for strengthening the development impact of remittances. The diaspora maintain strong social, economic, political and cultural ties with their communities and countries of origin, and one of the mechanisms through which they maintain these connections are migrant associations. Typically these associations have mutual assistance and social objectives within the migrant community in the destination country, although in recent years many of them have diversified their activities to include fundraising in order to help their communities of origin in the wake of natural catastrophes or to invest in small projects, like the construction of infrastructure works or financing social projects and income-generating activities.

These collective or communal remittances make it possible to consolidate small individual contributions into larger amounts that are used to build roads,

sports fields, community libraries, schools or cemeteries, or to finance educational scholarships, purchase medical equipment, school materials, etc. In some cases, the funds are used to establish cooperative income-generating projects that are administered by local participants with the support and under the supervision of migrant associations and/or local NGOs (Vargas-Lindius, 2004). Many of these projects require some level of participation or coordination with local authorities, which can help to streamline efforts and impacts, or create vulnerabilities and conflicts, especially when there are problems of inefficiency and corruption on behalf of the authorities or political struggles among the various participants over the control of resources.

Despite the emphasis placed on the development potential of collective remittances, these still make up only a small part of total remittances, which is why strategies tend to lean towards fostering conditions for their expansion, such as strengthening migrant associations and their ability to promote community projects, as well as the more active and efficient participation of local and national authorities and civil society organizations. On this subject, it is important to note one of the paradigmatic initiatives for collective remittances that is supported by authorities: the "Three for One" programme that is being carried out in the state of Zacatecas, Mexico, through which each dollar contributed by migrant associations in the US is matched with a similar contribution from the national, state and community governments.

The phenomenon of collective remittances is not present in all communities with high migration activity, not even in all the cases where there is an established process of international migration, and the conditions that favour its development are still not well understood, given that the studies carried out yield varying results that are sometimes contradictory (HDR, 2005-El Salvador). When they are present, collective remittances can display very different characteristics; although in general they are directed towards welfare and have little impact on

development. In part this is due to the fact that it is easier for migrant associations abroad to carry out specific activities to raise funds for the construction of small infrastructure works or the distribution of toys to children during Christmas rather than take on long-term community development projects. Planning, executing and following up on these projects requires an investment of money, time and energy that often exceeds the abilities of diaspora associations.

Added to this are other factors connected to the forms of organization, operation, leadership and transparency of migrant associations, as well as several factors that operate on a local level in the communities of origin, among these the level of local institutions and the role played by community and national authorities. Conflicts between associations and authorities occur very frequently, such as the distrust that migrants feel when the authorities display sudden interest in their activities and the use of the funds raised, which can lead migrants to believe that the government's intention is to hand over their duties to them. (HDR, 2005-El Salvador). In spite of all of this, the projects carried out with collective remittances can make numerous contributions to the communities of origin and improve the lives of the inhabitants in many ways. They also allow the migrants to become political actors with the ability to dialogue and negotiate with local, regional and national authorities, thereby increasing their ability to influence the social and political dynamics of their communities (Canales, 2005). What is not clear is if collective remittances can meet the high development expectations that many analysts and institutions have placed on them. According to the Human Development Report of El Salvador (2005):

"...none of these initiatives by themselves have the possibility to convert non-competitive towns into territories capable of creating the necessary opportunities for their population. In order for migration to be able to positively impact local development, there has to be a local development agenda and process."

Women's Participation in Migrant Associations

The participation of women in migrant associations and their transnational development projects presents numerous difficulties and strong gender biases. One of them is the prominence of males both in the associations themselves and in the projects they carry out, giving clear indications that the gender dynamics in many of these associations discourage and limit the involvement of women. The lack of female participation in associations, particularly at the leadership level, leads to a lower representation of their needs in the agendas of the associations and their transnational projects. Women's involvement in associations is often limited to activities and roles that reinforce the traditional sexual division of labour, such as secretarial tasks, collecting funds, preparing food, arranging the meeting areas and other assistant duties. The domestic responsibilities and cultural expectations of female conduct can limit women's ability to participate in meetings, which are normally held at the end of the working day. As a result, when women decide to support a particular project, they may have a difficult time defending it because they lack power within the organization. Studies show that women who participate in migrant associations have lower degrees of power and less access to the social capital that these associations provide to their members because decision-making and project implementation are seen as male prerogatives (Goldring, 2001, cited in Pessar, 2005).

These attitudes are equally present among community leaders and government authorities that take part in the coordination and implementation of projects in the communities of origin. Women there face larger obstacles to their participation in decision-making on investments and beneficiaries since negotiations are mainly conducted at the very heart of the male circle of relatives and friends. As a result, the projects funded by collective remittances do no

necessarily benefit women in the community, given that the new employment positions are filled mainly by men, while women remain trapped in traditionally female occupations (IFAD, 2004). Women can also find that their workload increases because of their ability to participate on a non-remunerated basis in projects funded by collective remittances. This is the so-called community role, which is often added to women's existing productive and reproductive roles.

All of this indicates that initiatives aimed at strengthening migrant associations and supporting their role as agents of change must consider gender roles within the associations and communities of origin; how these roles determine the types of investments chosen; and what types of jobs and other benefits are created by these activities.

Co-development Policies

The effect of remittances on the development of countries of origin depends greatly on the willingness of destination countries to harmonize their migration policies and their development cooperation policies, orienting them to service the development of countries of origin. This coordination, along with an active policy that encourages the participation of migrants themselves in development programmes designed for their countries of origin, is called codevelopment. The term was coined at the end of the 1990s in France and since 2003 has become part of the European Union's official policy. The coordination of the destination countries' migration policies with their development cooperation policies requires the establishment of alliances between developed and developing countries, while moving towards a new structure of international economic relations. On a more concrete level, co-development materializes in programmes promoted and funded by the destination countries that are aimed at local development in the migrant populations' countries of origin, and which encourage the active participation of the migrant population itself and migrant associations.

Despite the growing popularity of codevelopment in recent years and the vast number of projects being promoted under its name, "co-development proposals move between the semantic vagueness and the ambiguity of the political intentions with which they are used" (Abad Marquez, 2004). This is so because of a number of very diverse initiatives proposed by European countries under the wide umbrella of co-development, but whose objectives do not always respond to the original requirement to assist in the development of the countries of origin through the coordination of migration policies and the promotion of development. For example, in the case of Spain, many of these initiatives are framed within a model whose ultimate objective is the voluntary return of migrants and, in general, control over migration flows. At other times the ultimate objective is facilitating Spanish business investments abroad, as in the case of projects promoting the incorporation of remittances into the formal banking system through the intervention of the Spanish banking system and the expansion of their financial products to markets in the countries of origin (Cortes, 2004).

The main obstacle to effective codevelopment is that the migration policies of the destination countries are still aimed at defending national interests and especially the demands of their job markets by restricting migration flows and implementing selective policies that channel cheap labour to specific sectors. Therefore, although the concept seems promising, as of yet the actual results have been inadequate as co-development programmes clash with migration policies in destination countries that are increasingly more restrictive. The most efficient co-development policy in terms of utilizing the potential of remittances for development is improving the living conditions of the migrant population; however, the migration policies of the destination countries too often yield contrary results, forcing a growing number of men and woman migrants into marginalization and social and labour irregularities.

In its original conception, co-development responds more to the ethical and political need to promote development in the countries of origin and that is where its main value and future potential lies. Until now, within the various projects promoted under the auspices of co-development, efforts have contributed directly to improving the living conditions in the communities of origin or strengthening the social capital represented by migrant associations and their influence in the communities of origin. Some of these projects take gender issues into account, but many do not, often contributing to the reproduction of existing inequalities. The full integration of gender issues is thus another one of the important challenges that co-development policies must overcome in order to meet their original objectives.

2.6 Conclusion

A review of the literature presented in this chapter has shown the many gaps that still exist in the analysis and understanding of the gender dimensions that underlie all aspects of the migratory phenomenon, particularly the issue of remittances. However, the review also reflects the complex network of intersections between gender, migration, remittances and development through a conceptual framework that offers entry points for analyzing the impact of gender on: the decision to migrate and the migratory experience, the role of households and social networks in migration processes, and the patterns of remittance transfer and utilization. And the review has shown the various ways in which gender cuts across both the societies of origin and destination, and how it impacts migratory experiences in general and the flow of remittances in particular, as well as the manner in which gender relations can in turn be affected by the new economic roles that women assume during the migratory process.

International migration takes place in a global context characterized by great economic and political disparity. These inequalities not only determine the main impetus of migration flows from poor to rich countries, but they also continue to be reproduced as migrant populations integrate and settle in destination countries. Both women and men migrants experience exclusion, labour exploitation, marginalization and discrimination, although women face more difficulties and are subject to greater pressures. Consequently, their living conditions, their possibilities of transferring remittances

and their patterns of remittance transfers and utilization are restricted by factors that place them at a greater disadvantage.

At the same time, however, it has been seen that migratory experiences can positively change gender relations and ideologies, thus contributing to the empowerment of migrants with repercussions in their family groups and communities of origin. In particular, the fact that the female migrant becomes the main provider for the household enhances their negotiating power within the domestic group and raises their status, which in turn improves the situation of other women in the group. The provider role changes gender roles on a symbolic level, and having access to the productive sphere grants privileges that the reproductive role does not, though these and other changes occur in circumstances where the disparities between men and women continue to be reproduced in different ways. Therefore, the gender dimensions of migration should not be seen as a linear progression toward higher levels of female empowerment, but rather as relative gains within a system of inequalities that, in the face of changes in the feminine role, are redefined and reconstituted to continue operating at multiple levels.

Nor should it be simply assumed that developed societies offer women from poor countries great opportunities for personal "liberation" in comparison to the backward state imposed on them by their societies of origin. In this regard, it should be recalled that the ultimate labour niche reserved for female migrants in the

destination countries is domestic service – or sex work – with all that this implies in terms of reproducing gender roles and maintaining the social subordination of women. From the literature on the changes in gender relations that women migrants experience, we see that in this renegotiation process, there is a wide diversity of realities and possibilities. Some women gain independence and autonomy, others suffer work overload and isolation, but the majority of women win in some aspects and lose in others.

Potentially, international migration can be an important opportunity to accelerate the development of countries of origin. Whether they are or not is essentially a political issue and will depend on the willingness to formulate migration and development policies in ways that actually and effectively contribute to improving the living conditions of migrants, both men and women. It will also depend on the measures adopted to reduce growing economic disparities within poor countries and between the countries of the global North and South, which in many ways prevent poor countries from progressing towards development. For these reasons, it is essential that the gender perspective be addressed in the design of policies and programmes aimed at maximizing the development potential of migration movements and remittances. If these policies do not recognize the differential circumstances, needs and interests of men and women, existing inequalities will continue to be reproduced and the fundamental requirement for human and sustainable development -gender equality - will not be met.

3. Analysis of the Dominican Migration Context

3.1 Historical Context and Dynamics of Dominican Migration

Because of the country's historical and geographical context, the Dominican Republic has traditionally experienced considerable migratory activity. Although migration flows slowed significantly during the dictatorship of Rafael L. Trujillo (1930-1961), when the emigration of Dominicans abroad was strictly regulated and restricted, ensuing decades show a steady increase in migration. For example, the departure rate of nationals from the country as a whole is estimated to have increased from 2.8 per thousand in 1960 to 105.7 per thousand in 2002 (National Human Development Report, 2005). From only several thousand in the early 1960s. the number of Dominicans abroad at the turn of the 21st century is estimated at over 1 million, compared to a population of 8.5 million residing in the country. 16 The overwhelming majority of Dominican migrants reside in the United States (73%) and by 2004, it was estimated that two out of three Dominicans lived in New York city or in other locations on the east coast, followed by Puerto Rico (8%) and Spain (5%) (NHDR, 2005). Migration has had significant social, demographic, and economic impacts on Dominican society, for example the remittances sent by migrants to their relatives in the country, which are equivalent to over 10% of the GDP and which directly benefit over 200,000 Dominican households.

Periods and Trends

The modern period (following the death of Trujillo) includes two separate phases in Dominican migration, defined by both the volume of migrants as well as factors associated with their departure from the country. During the first period between 1961 and 1979, the foundations for modern Dominican migration were laid and the number of nationals who established themselves abroad was calculated at 300,000. During the second period, from 1980 to the present, it

became easier to migrate and thus migration increased. Nearly 1 million more Dominicans moved abroad and new dynamics in terms of destinations, composition of migration flows and specific migration strategies emerged. In terms of factors leading to migration, the poverty, social exclusion and poor distribution of income that characterize Dominican society clearly constituted the main reasons behind the migratory phenomenon over the past four decades. Nevertheless, specific factors that have given impetus to the diaspora can be identified for each of the two periods cited.

The country's domestic political situation in the decade following the demise of Trujillo played an important role in the early stages of modern migration. The fall of the dictatorship brought an end to restrictions on travelling abroad and set into motion a policy of open migration if not a tacit stimulus for migration - that has characterized Dominican governments ever since. The political instability of the first half of the 1960s was followed by a civil war in 1965 that culminated in the occupation of the country by U.S. troops. The troops withdrew the following year after Joaquin Balaguer was elected to the presidency of the Republic. His 12-year authoritarian government (1966-1978) was characterized by oppression and persecution of political dissidents.

The fear that a "new Cuba" might arise in the Caribbean was the main reason behind the military occupation in 1965, and led the United States to establish a policy of open migration from the Dominican Republic. Visa processes were eased for thousands of Dominicans who hoped to escape the socio-economic instability and political persecution of the time. This open policy was also encouraged by changes in U.S. migration legislation in 1965, with the elimination of race-based quotas and preferential

systems. These circumstances helped establish the United States early on as the leading destination for Dominican migrants, which continues to be the case today. Other internal factors that contributed to the wave of migration seen during the period 1961-1979 are related to changes in the productive system that occurred primarily during the 1970s and led to "imbalances in the labour markets and an increase in the expectations of the population prompted by rapid urbanization processes and significant domestic rural-urban emigration that occurred between 1960 and 1979" (NHDR, 1995: 121).

In the early 1980s, new factors began to emerge as a result of changes in the international context and the integration of the Dominican economy into the world economy, particularly the shift from the agro-export and import substitution model to a service-based economy rooted in the development of tourism and industrial duty-free zones (or maquilas). This restructuring process brought with it three far-reaching impacts that helped accelerate the migration of Dominicans. In the first place, the change in economic model caused major shifts in the labour market, increasing unemployment levels and hindering mobility between different sectors. At the same time, the transition toward a new model was met with drastic structural adjustment programmes, which prompted a cycle of currency devaluations that continues today, accompanied by inflationary processes and deteriorating public services, all of which helped exacerbate inequalities and significantly reduce the quality of life of most of the population.

As a consequence, in the mid-1980s, a long period of social movements and local protests began, which ended in 11 national strikes between 1985 and 1991. In this context of economic deterioration and political turmoil, a massive wave of

^{16.} The estimated number of Dominicans abroad varies from one source to another. While the National Human Development Report 2005 estimates nearly 1 million Dominicans living abroad in 2000 (this estimate was considered to be "moderate"), Suki (2004) cites a figure of 1.5 million in 2004 and the IDB/MIF (2004, 2005) cites a higher figure of 2 million.

^{17.} Information on how these periods were defined and their characteristics are based on the NHDR, 2005, pages 120-127.

Dominicans migrated between 1987 and 1994, the largest of any period in modern Dominican history. The increase in migration that began in the 1980s was also influenced by the emerging dynamics of the migration process itself, particularly as families reunited in the United States.

The second half of the 1990s brought with it a considerable amount of economic stability and growth, which was reflected in a decreased rate of migration as shown by a reduction in net though not gross departures. The period's improved economic scenario was met with the effects of changes in the migration policies of destination countries, especially in the United States where tighter restrictions entered into force, and in Spain where tourist visas were required as of 1993. Given the association between fluctuations in the national economy and migration figures, it should not come as a surprise that the recent economic crisis of 2002-2004 (resulting from the economic recoil in the United States following September 11th and the fraudulent bankruptcy of various Dominican banks, among other factors) marked the beginning of a new expansive cycle in Dominican migration. Against the backdrop of increasingly restrictive policies in destination countries, this new wave of migration was characterized by a greater tendency toward illegal migration and the trafficking of undocumented migrants. The use of dinghys headed for Puerto Rico increased and networks emerged trafficking women for sexual work in Europe and other destinations.

3.2 General Characteristics of Dominican Migration

Destination Countries

Over the past four decades, the United States has been the leading destination country for the Dominican diaspora, and was home to 77% of all emigrants in 1980. This figure decreased slightly during the following years, arriving at 73% in 2000 (NHDR, 2005). Puerto Rico, the second foremost destination country, recorded a similar trend for the same period, dropping from 9% in 1980 to 8% in 2000. Venezuela, which in 1980 received 7% of Dominican migrants, hosted only 2% of the total by the end of the period (Ibid). The decline in percentages for the United States and Venezuela reflect a tendency toward the diversification of migration destinations seen primarily in the 1990s when migration to Europe increased, particularly to Spain, whose share of migrants increased from 0% in 1980 to 5% in 2000 (Ibid). Italy is the second leading European destination, although there are also large communities in Switzerland, the Netherlands and other countries. Moreover, there is a significant number of Dominicans, especially Dominican women, residing in the Lesser Antilles, particularly Curacao and St. Maarten.

A review of the general characteristics of Dominican migrants shows that the heavy concentration of migrants in the United States determines the overall position of this population within the definition of the diaspora's socio-economic profile. For this reason, the characteristics of migration patterns toward Spain will be described in greater detail in the following section.

Number of Migrants and Legal Status

According to the U.S. Census Bureau, ¹⁸ the Dominican population in the country increased from a little over 10,000 in 1960 to 765,000 in 2000. The number of illegal migrants was estimated at 46,000 in 1990 and 91,000 in 2000, representing only a moderate change in

the percentages of irregular migrants for that period (13 and 12%, respectively).

In the case of Spain, the Dominican population increased from only 1,000 in 1980, to 6,776 in 1990, and to nearly 50,000 in 2000 (NHDR, 2005). The percentage of illegal Dominicans in Spain is estimated at approximately 25%. ¹⁹ This figure is double the estimated percentage of illegal migrants in the United States, which can be expected given the longer standing nature of migration flows to the U.S., resulting in a more mature migration, with fewer illegal migrants.

Feminization

The 2002 Dominican National Census indicates that 52.2% of the total number of Dominican migrants is female and 47.8% is male. Nevertheless, these percentages vary significantly from one period to the next and according to destination. The proportion of migrant women began to increase in the 1980s but rose sharply in the 1990s, being particularly influenced by migration to Europe, which is primarily female. As an example, the Diganos survey in 1974 calculated an index of women at 88.3, which by 1991 had increased to 104.7 according to the Demographic and Health Survey. The census data of destination countries report a steady increase in indices of female migrants, which by 2000-2001 was recorded at 112 in the United States, 219 in Spain and 308 in Italy (NHDR, 2005).

Socio-economic Profile

According to the 2002 Dominican census, 64% of households with migrants abroad were in urban areas compared to 36% in rural areas. Several studies have indicated that overall Dominican migrants are not from the poorest segments of the country, but rather are primarily from middle-class households and have completed more education than the national average (NHDR, 2005). This

profile corresponds primarily to the case of Dominicans in the United States and reflects their significant presence as a percentage of all migrants. Migration towards European and other Caribbean countries is common among more rural, less educated migrants primarily from the southern region of the country (compared to the significant presence of the central region or Cibao in migration flows to the United States).

According to U.S. census data, by the year 2000, 17% of the economicallyactive population of Dominicans fell into one of two highly-skilled occupational categories (professionals, technicians or related, administrators and managers). This represents an increase from 1990, when the figure stood at 10.7% and in 1980, when the figure was calculated at only 7.9%. It should be noted that despite their growing levels of specialization, Dominicans in the United States have the highest poverty rates among the primary groups of Latin American migrants, with 27.6% of all households living below the poverty line (a figure that rises to 44.6% among households headed by single mothers (NHDR, 2005).

3.3 Dominican Migration to Spain

Dominicans began to migrate to Spain in the late 1980s. The rate of migration increased significantly in the 1990s, with over 50,000 having migrated by the end of the decade, a figure that rose to 57,134 in 2005.20 This volume is not very significant in terms of numbers when compared to the proportions of the Dominican diaspora in the United States and accounts for a very small percentage (1.5%) of all foreigners in Spain. But this population has specific traits that make it stand out against the Dominican diaspora as a whole: its high degree of feminization, rural background and regional origins. For example, an analysis of the visas granted to Dominicans between June 1993 and February 1995 indicates that 57% were from the southwestern region while only 11% came from the capital (Gregorio, 1998). Since 1993, all Dominicans are required to have a visa to enter Spain. From that moment on, the door was thus shut on the Dominican population's most common way to enter Spain during the first few years of their migration: legally entering with a tourist visa and staying beyond the allowed 3-month period. The succeeding processes for regulating foreigners undertaken by the Spanish state allowed many Dominicans to legalize their migratory status -for example, 5,547 Dominicans legalized their status in the 1991 process and 3,231 did so in the 2005 amnesty process. 21 In 2002, the Spanish and Dominican governments signed a special labour agreement that provided incentives for hiring Dominican workers in order to fill labour-quota positions²² (similar agreements exist with Ecuador and Colombia). These two factors have contributed to the relatively low number of illegal migrants among the Dominican community and the high level of naturalized persons seen today. To a great extent, this has led to a high rate of migration due to family reunification over the past few years.

Trends in Dominican Migration to Spain

There are two fundamental sources of data on the foreign population in Spain. One is the information furnished by the Ministry of Labour and Social Affairs on the foreign population holding a valid residence card or permit, i.e., those who have legal status. Given the large numbers of illegal immigrants in Spain, these numbers greatly underestimate actual figures. In turn, information furnished by the municipal register provides information on foreign individuals who are registered (to vote) with all town halls throughout Spain. Having legal status is not a requirement for registering to vote, while being registered to vote is required in order to access social services, such as education and health care, and also for legalization processes. Even though the voter registry is lacking in some aspects, it provides valuable information about the foreign population as a whole, including both legal and illegal immigrants. According to the Ministry of Labour and Social Affairs, 42,928 Dominicans possessed a valid Spanish work permit in 2005, whereas the Padrón Municipal places the number at 57,134, an irregularity of 24.9%.²³ The fact that the Dominican community has a long history in Spain somewhat explains why its rate of irregularity is among the lowest and greatly contrasts with other groups from countries such as Bolivia, whose irregularity is estimated at 88%, Argentina and Brazil at over 60%, and Ecuador at over 50%. 24 This could be why relatively few Dominicans participated in the amnesty process offered by the Spanish government in 2005.

Although the Dominican population in Spain has continued to grow, its weight compared to other immigrant groups has been declining. Essentially this is due to the growth seen among other groups

(from Ecuador, Colombia and Romania for example) and the number of migrants becoming naturalized, which is made possible due to the extended periods of time they have remained in the country and because Spanish legislation favours the naturalization of migrants from Latin America. While the Dominican population in 1991 represented 7.8% of all foreign residents, this percentage dropped to 3.3% in 1996 and to 1.8% in 2005.²⁵ In addition to legalization and naturalization processes, the relatively long history of the Dominican community in Spain has created the conditions for the establishment of family ties with Spaniards, other EU citizens and naturalized Spanish citizens. This has led to a higher percentage of Dominicans who hold EU residence permits at 33.4% (of which 60% are women), compared to 12.9% of all migrants from non-EU countries.²⁶ On the other hand, the Dominican community has the largest number of births in Spain compared to its Latin American counterparts. At the end of 2005, 3% of infants with Dominican nationality were born in Spain, compared to 0.4% of nationals from other Latin American countries.²⁷ In addition, the Dominican Republic is, alongside Morocco and Peru, the country of origin cited by the largest number of naturalized Spanish citizens. Naturalized citizens cease to appear in foreigner statistics, which somewhat explains the relatively low growth rate of the Dominican population during the past few years. One of the most obvious reflections regarding the settlement process of the Dominican community in Spain is the increased number of individuals who migrate for family reunification, which surpassed 50% of the total number of visas issued in 1999 and has continued to grow ever since. It seems that this process will mark the future trend of Dominican migration to Spain, even more so if we bear in mind that the increased

^{20.} National Institute of Statistics (INE), preview of the Municipal Register as of 1-1-2005.

^{21.} Source: UGT (2006): UGT estimate one year after the amnesty process for illegal immigrant workers.

^{22.} The labour quota programme for the entry of foreigners establishes numerical quotas per employment sector based on the demands of Spain's labour market. The periodic calls for competition made by the Embassy of Spain in Santo Domingo –where several hundred positions are typically offered- yield tens of thousands of requests from Dominicans, many of which are rejected.

^{23.} INE, Preview of the Municipal Register as of 1 January 2005; Ministry of Labour and Social Affairs, foreigners with a valid residence card or permit as of 31 December 2005.

^{24.} Colectivo IOE (2005).

^{25.} Ministry of Social Affairs (Foreigners with valid residence cards or permits as of 31 December 2005 and 31 March 2005).

^{26.} Foreigners with a valid residence card or permit as of 31 December 2004 (Ministry of Labour and Social Affairs).

^{27.} Foreigners with a current residence card or permit as of 31 December 2005 (Ministry of Labour and Social Affairs).

number of naturalized citizens of Dominican origin helps streamline procedures and expedite reunification with relatives who reside in the Dominican Republic.

Socio-demographic Profile of the Dominican Population in Spain

Spatial Distribution: Dominican migrant communities are primarily concentrated in two large urban areas in Spain: Madrid and its metropolitan area, where 41.06% of Dominican residents live, followed by Barcelona with 21.9%, while other percentages seem rather insignificant.²⁸

Feminization: One of the main characteristics of Dominican migration to Spain is the dominant presence of women (62.3% in 2005) and their close labour ties with domestic service. In the early years of migration to Spain, over 85% of migrants were women, three-quarters of which worked in domestic service. The Dominican migration chain to Spain was initiated by women who migrated independently as economic providers. Family reunification later increased the absolute number and relative prevalence of Dominican men. Even so, the Dominican community still has the highest ratio of women of any numerically significant foreign communities.²⁹ How this variable has evolved over the years can be seen in a breakdown by sex of the distribution of the work permits issued to Dominicans.³⁰

Distribution by age: The Dominican population in Spain is very young, with most falling into age groups within the economically-active population, i.e., between the ages of 15 and 40, which corresponds to 70.4% of the total population.³¹ It is also important to note that 15.8% are below the age of 15,

evidence of the increase in family reunification and marriages between Dominican women and Spaniards or other foreign residents in Spain.

Level of Education: The level of education of the Dominican population is lower than that of the Spanish population and the majority of migrants from Latin America. Although their levels of education are in general higher than the national average in the Dominican Republic, they are relatively low in Spain. In 2002, only 8.6% had completed university studies, while 44.4% had only studied at the elementary level or not at all (IDB/Spanish)

1. Distribution by Sex of Work Permits Issued to Dominicans

Year	Women %	Men %
1991	84.2	15.8
1993	85.2	14.8
1998	84.4	15.6
2000	77.9	22.1
2001	71.6	28.4
2002	61.1	38.9
2003	59.9	41.9

Source: Statistics of Work Permits to Foreigners furnished by the Ministry of Labour and Social Security.

General Co-operation Fund, 2002). According to data from the Barcelona municipal register for 2004, the breakdown for the Dominican population was as follows: elementary studies (62.4%), secondary studies (25.8%) and higher learning (9.6%). 32

Labour Market Integration: Social security data is the main source of information that can be used to determine how Dominicans are inserted into the Spanish labour market. These figures may however provide a skewed picture since only the segment of the migrant

population holding a residence and work permit and a position in the formal economy are included in the data. This distortion is undoubtedly more prominent among domestic service workers since this occupational field is characterized by high levels of informality in which a large number of illegal migrants work. In general, since 1999 the total number of Dominicans who have joined the Social Security system has tended to increase. This is a result of the previously-described trends as more and more Dominican migrants legalize their status or become naturalized. At the end of 2004, statistics showed a total of 18,672 Dominicans

registered with Social Security, distributed as shown in table 2.

Most Dominicans work in the service sector, just as most foreigners do, although they surpass the average number by more than 15 percentage points. Women employed as domestic workers have the largest presence in this sector at 40.5%, despite being the most underrepresented employment category in terms of social security

statistics. The construction sector follows with the largest percentage of Dominican males at nearly 15% and, contrary to domestic service, shows a high number of workers registered with social security. The remaining sectors (agricultural and industrial) record percentages of less than 5%.

In order to compare social security figures, we can cite the study conducted by the IDB/Spanish General Co-operation Fund (2002) on a sample of the general population of Dominican migrants. According to this study, 76.5% of

^{28.} Source: Municipal Register as of 1 January 2005.

^{29.} Source: Foreigners with a valid residence card or permit as of 31 December 2005 (Spanish Ministry of Labour and Social Affairs).

^{30.} Note: these figures refer to migrants with work permits and not all migrants, with a slightly higher ratio of women in the latter (62.3% in 2005). Nevertheless, the rapid decline in the ratio of women, particularly between 2001 and 2002, the cause of which is not at all clear, is very striking. The effects of family reunification were compounded in 2002 by the enactment of the labour quotas initiated that year, although the number of migrations made possible through family reunification was not numerically significant enough to lead to the rapid decline.

^{31.} INE: Preview of the Municipal Register as of 1 January 2005 (preliminary data).

^{32.} Gil Araujo (2004). In this regard, the fact that the Survey of Dominicans Working in Domestic Service conducted by the IOE (2001) found that 17% of domestic help had undertaken higher learning and 40.6% in secondary education is rather striking. These levels greatly exceed percentages among the general Dominican population in Spain (and in the Dominican Republic) and illustrate the great difficulties faced by the female migrants in securing employment in other labour sectors.

Dominicans employed in Spain work in the service sector, 56% of these work in domestic service, an overwhelmingly female sector. Men work primarily in the area of construction, accounting for 7.4% of the total and, to a lesser extent, in agriculture. In terms of wages, the study calculated an average income per economically-active person of €754/month and a per capita income of €378, which are both quite low. However, Dominicans' longer period of time in Spain gives them an advantage in terms of income when compared to other Latin American groups, as shown by the higher percentage of those earning salaries of more than €900/month (25% in the case of Dominicans, compared to an average of 10-15% among other groups).

2. Breakdown of Dominican Workers Registered with Social Security, by sector

Sector	Percentage
Services	77.9
Construction	15.4
Industrial	4.6
Agriculture	1.9
Unspecified	0.2
Total	100.0

Source: Ministry of Labour and Social Affairs, Yearbook of Labour Statistics (data as of 31 December 2004)

Primary Occupations Performed by Dominicans (categories with more than 2% of the economically-active persons)

DOMINICAN MEN

Employment Category	%
Construction workers	14.7
Bricklayers and masons	10.2
Waiters, bartenders and others	7.6
Clerks and sales persons at stores, warehouses, kiosks,	
and markets	4.3
Cooks and other food preparers	4.3
Household employees	3.7
Cleaning personnel for offices, hotels and other	
related positions	3.1
Moulders, welders, autobody workers, iron workers	
and related positions	2.3

DOMINICAN WOMEN

Employment Category	%
Household employees	40.5
Cleaning personnel for offices, hotels	
and other related workers	9.9
Waitresses, bartenders and others	8.0
Cooks and other food preparers	5.9
Clerks and sales persons at stores, warehouses,	
kiosks, and markets	5.7

Source: Taken from Camarero Rioja and García Borrego (2004), who cited Population Census data. INE. Classification codes CON-93).

3.4 Remittances

The remittances sent by Dominican migrants abroad have risen sharply and for over a decade have represented a vital support to the Dominican economy, both at the macroeconomic level and among recipient households. In absolute terms, the Dominican Republic is fourth among remittance recipient countries in Latin America and the Caribbean and third in terms of remittances per capita.³³ By 2005, the total amount received from abroad increased to approximately 2.7 billion dollars, of which 59% originated from the United States, 30% from Europe, and 9% from Puerto Rico.34 According to estimates furnished by the IDB and the Central Bank of the Dominican Republic, the volume of remittances received by the Dominican Republic nearly quadrupled in the decade between 1994 and 2004. Although it increased at an average annual rate of 12%, it is estimated that part of the increase is attributable to an improvement in the measurement procedures used over that period. A more moderate annual rate of approximately 5-7% is thus expected over the next few years (Suki, 2004).

Sending Patterns

According to the 2002 Dominican Census, 10.2% of Dominican households receive remittances, which accounts for nearly 225,000 households and a population of 880,000 individuals although census data could be greatly underestimated. Other estimates, based on household surveys conducted in the country and abroad, yield much higher figures: according to the IDB/MIF (2004), 38% of all adults living in the country receive remittances on a regular basis, which is equivalent to 1.9 million adults in a population with a total of 8.5 million individuals.³⁵

Estimates on the average amount transferred also vary by source, but in all cases the sums sent from Europe were

larger than those sent from the United States. The aforementioned survey by Bendixen estimates that the average money transfer sent from the United States is 150 dollars and that 12-15 transfers are made per year. If all destinations are included, the average money transfer rises to 289 dollars, the fourth highest in the region (IDB/MIF, 2005). The country's leading money transfer company, an affiliate of transnational Western Union, reports that in 2005 the average money transfer sent from the United States was 155 dollars and 250 dollars from Europe (Vargas and Petree, 2005).

The amount and frequency of money transfers show just how strong the ties of Dominican transnational households are, particularly when we take into account that Dominican households in the United States are the poorest among all Latin American collectives that live in the country. The strength of these ties can also been seen in the length of time remittances are sent - which in the case of households that receive remittances from the United States exceeds 10 years on average - as well as in how often telephone calls and visits to the country are made: 75% of those who send remittances from the United States speak with their relatives at least once a week and half of all Dominican migrants living in the country visit the Dominican Republic at least once a year (IDB/MIF, 2004).

All of the studies on Dominican migration to Spain highlight the high percentage of the migrant Dominican population that sends remittances to relatives. The IDB study (2002), for example, found that over 90% of Dominican labour migrants remitted on a regular basis. Lastly, it is important to note that the aforementioned survey of Dominicans working in domestic service in Spain found that 60% regularly sent more than 20% of their income,

38.2% had travelled 2-3 times to the Dominican Republic, and 19.4% had travelled 4 times or more (IOE, 2001).

The higher than average amount of remittances received from Europe also demonstrates the strength of the emotional ties that characterize the transnational households of migrants abroad. In fact, a review of the distribution of remittances by transfer origin shows that the proportion of remittances sent from European countries is more than double the proportion of Dominican migrants as a percentage of total migrants, which contrasts with a smaller proportion from the United States. This is explained by the length of time migrants have already been established in the United States, which has also been characterized since its beginnings by a large number of households that migrated together or that would reunited soon after the migration of the husband/father, who usually began the process. Alternatively, migration towards Europe is not only more recent but was also characterized for a long time by the absolute predominance of female labour migrants, many of whom migrated as single mothers or separately from their husbands and whose migration plans were not focused on family reunification in the short term. For example, the abovementioned survey of Dominican women working in domestic service (IOE, 2001) shows that 65% are the heads of singleparent households, 90% have children but in 75% of the cases, the children resided in the country of origin, and only 35% expressed their desire to remain in Spain (compared to 43% who expressed their desire to return within the next 5 years and 20% who wanted to return after a period of time longer than 5 years).

We can thus deduce another noteworthy characteristic of the Dominican case: the

^{33.} IDB/MIF 2004. In absolute terms, the primary recipients include Mexico, Brazil and Colombia; in terms of per capita, Jamaica ranks first, followed by El Salvador. **33.** IDB/MIF (2004, 2005). As is the case in other aspects of the migration phenomenon, figures regarding remittance volumes vary from one source to the next. The estimates calculated by the IDB/MIF for 2004 and 2005 were 2.428 and 2.682 billion dollars respectively. The Central Bank of the Dominican Republic calculated lower estimates, of 2.230 and 2.410 billion dollars, respectively, although the 2005 figure is still preliminary.

^{35.} The data on Dominican remittances furnished by the IDB/MIF (2004) is based on surveys of Dominican households in the Dominican Republic and in the United States conducted by Bendixen and Associates in October 2004.

high proportion of remittances sent by women. As a result and contrary to what occurs in most countries with a migrant population, Dominican women send more remittances than men, in both absolute and relative terms. We thus found that although women account for 52.5% of Dominican migrants in the United States, they are responsible for 58% of the remittances sent from that country (IDB/MIF, 2004). In the case of Spain, women account for 61.4% of all migrants but sent 78% of all remittances (Lilón and Lantigua, 2004, as cited by Vargas and Petree, 2005). Given that the average income of women is lower than that earned by men across all migration destinations, the high percentages remitted constitute a high level of personal sacrifice by women, who cut back their own expenses (for health, education, training, activities, leisure time, etc.) in order to send a larger percentage of their income to their relatives in the Dominican Republic.

Sending Channels and Costs

The remittance market in the Dominican Republic is dominated by money transfer companies with little involvement of the formal banking sector, whose market share of the remittance business does not exceed 5% (Suki, 2004). ³⁶ The fact that recipients prefer the "home delivery" method offered by money transfer companies – which by 2004 accounted for almost 80% of all transactions – greatly contributes to the low levels of bank use, further compounded by the lack of incentives offered by the banking sector in order to capture a larger number of remittance clients.

The Dominican Republic also faces high transaction fees that exceed those charged in most other countries in the region (Orozco, 2006; Suki, 2004).

Although home delivery increases costs, Suki also pointed out the low levels of competitiveness that have characterized the remittance market for years. The market itself is dominated by a few companies that historically have operated without much oversight from national regulatory agencies. Notwithstanding, the author states that competition has recently grown among money transfer companies, which has driven down average transfer fees, albeit to a lesser degree than in other countries in the region.

This has resulted in a drop in the average cost to transfer money from the United States, which in the 1990s surpassed 15%, to 9.4% in 2001 and 6.4% in 2005 (IDB/MIF, 2006). This constitutes a substantial reduction in the astronomical costs of the past decade. We must bear in mind, however, that these fees include only the amounts charged per transaction on the United States end, where there is fierce competition among money transfer companies that service the Dominican market. The average cost is calculated on the basis of a 200-dollar transaction and increases proportionately with smaller wires, which is what occurs more often than not in the Dominican case. The transfer costs from European countries remain much higher and can even reach 20% or more of the amount sent, 37 particularly when the recipients live in rural areas and if the home-delivery method is used.

High transfer fees not only undermine household consumption but also the migrants' opportunities for savings and investment. Hence, the importance of further integrating the formal banking sector in the remittance business, which would not only help drive down transfer fees in response to increased competition within the sector but would also connect remittance recipients with a range of

financial services such as credit cards, personal loans and mortgages, investment plans, insurance, etc.

"The Dominican Republic differs considerably from other large regional remittance markets in that competition and reduced fees have not broadened the range of products available to remittance recipients. Neither remitters nor recipients have been integrated into the formal financial sector. Recipients do not have incentives or options to save a portion of their remittance transfers or to put funds toward productive uses unless they access the bank system on their own accord, independently of remittance transactions. Barring exceptions, only the home delivery of cash is offered to recipients" (Suki, 2004:4).

The scant attention paid by the formal banking sector to the remittance market is surprising not only because of the high profit margins that characterize the sector. but also because, according to Orozco (2006), 66% of transfer recipients already have bank accounts (compared to 58% of non-recipients), which would facilitate the channelling of remittances toward savings or investment plans. At the moment, however, the prevalence of the home-delivery method means that most remittance recipients never have to go to a bank to receive their money and that the relatively high percentage of those who have bank accounts keep them separate from their remittance-receiving transactions.38

The situation seems to have begun to change in the past few years with the growing interest of commercial banks in accessing the remittance business. For example, Banco Popular, a leading bank

^{36.} Most of the information on sending costs and channels is taken from the detailed research undertaken in 2004 by Lenora Suki, "Financial Institutions and the Remittance Market in the Dominican Republic" (The Earth Institute, Columbia University, November 2004). The most recent study conducted by Manuel Orozco (2006) points out significant discrepancies in Suki's work regarding the involvement of the banking system into the remittance market, which seem to correspond to differences in the classification criteria of money transfer companies. According to Orozco, for example, 39.1% of Dominican remittances are received and distributed through the banks (a percentage that rises to 41.5% if credit unions and popular banks are included). Perhaps the discrepancies are due to the fact that money transfer companies such as VIMENCA (national subsidiary of Western Union), which is operated by Banco Vimenca, have been classified as part of the formal financial system, even when the percentage of remittance recipients who use their banking services is insignificant.

^{37.} At the end of 2005, for example, the fee charged by Western Union, the leading company for transfers from Switzerland to the Dominican Republic, fluctuated between 10% and 21%, depending on the amount wired (Vargas and Petree, 2005).

^{38.} When considering the percentage of recipients with bank accounts reported by Orozco (2006) it is advisable to also remember that almost 40% of remittance recipients in the Dominican Republic belong to the highest income quintiles. It may be assumed that lower-income recipients do not have as strong of a tie to the formal financial system, which is why they should be the primary target of initiatives aimed at further integrating remittance recipients into the formal banking sector.

in the country, has established an alliance with transnational MoneyGram through which transfers from abroad can be received at any of the branches of this bank or directly deposited into a checking account opened for this purpose. Another major institution, Banco Hipotecario Dominicano (BHD), is developing several innovative offers, including a system that will allow transfers to be sent from Spain through the use of debit cards. Some initiatives that involve agencies that support microenterprise have been observed, such as ADOPEM (Dominican Association for the Advancement of Women) and its alliance with Quisqueyana, a private money transfer company. While still in its initial phase, the purpose of the alliance is to channel remittances toward modest health insurance policies, savings plans, loans for home improvement or other small projects that benefit microenterprise (Vargas and Petree, 2005).

Characteristics of Recipient Households and Patterns of Usage

Some 72% of remittance recipient households in the Dominican Republic reside in urban areas, pointing to a prevailing trend toward urban settlement compared to nonrecipient households, of which only **62% reside in urban areas.** ³⁹ Recipient households also display specific characteristics in terms of their makeup, head of household, and levels of education, inter alia. Some 43% of recipient households include multiple generations, specifically grandparents and grandchildren, compared to 27% of extended families nationwide. Recipient households are equally headed by men or women (50% women and 50% men), compared to a 28% female-headed households nationwide (31% in urban areas and 22% in rural areas) (ENDESA 2002).

Over half of all households that receive remittances own private property paid in full (55.3%) and are significantly better equipped than the national average: in each household appliance category studied (television, telephone, refrigerator, washer, etc.), recipient households show an advantage of between 10-20 percentage points compared to national totals (NHDR, 2005). In terms of levels of education, a lower rate of illiteracy (17% compared to 22.3% of non-recipient households) was found among recipient households, as well as higher percentages of members having secondary and college education.

The importance of remittances to the economy of recipient households varies in accordance with their levels of income, and becomes critically important among the poorest households. According to ENFT-2003, 40 24% of the households receive *subsistence* remittances, that is, that the remittances account for over 50% of the household's total income;

54.7% of the households receive supplementary remittances, which account for less than 25% of the household's total income; and the remaining 18.6% of the households receive complementary remittances that represented between 25-50% of its income. It must be noted that, besides the absolute increases in remittance flows indicated by statistics, these figures have increased in importance for the household economy of recipients due to the successive devaluations in the country's currency over the past two decades.

The patterns in how remittances are used are similar to the trends seen in other countries in the region, with the largest percentages are earmarked for the daily upkeep of the households. As shown in the following table, 60% is spent in this area, following by 17% on education, while only 10% is put into savings or invested in a business.

Use of Remittances by Recipient Households, 2004						
Spending category	% of total	Amount (in millions of US\$)				
Household consumption	60%	1,620				
Education	17%	` 459				
Savings	5%	135				
Business investment	5%	135				
Property purchases	4%	108				

Source: Survey conducted by Bendixen and Associates, 2004 (taken from Suki, 2004).

^{39.} Unless otherwise indicated, the information regarding the characteristics of the recipient households are from the 2002 Dominican Census (reported in the 2005 National Human Development Report).

^{40.} The National Labour Force Survey data is taken from the 2005 NHDR.

Impact of Remittances on the Domestic Economy

Just how important remittances are to the national economy can be seen in terms of the following figures: remittances account for 13% of GDP, 47% of industrial duty-free exports, 62% of tourist income and more than quadruple the amount of foreign direct investment (Suki, 2004). Furthermore, as shown in the following table, remittances account for nearly 50% of imports and are almost double the total national exports. In effect, the foreign currency contributions made by remittances have been an essential mainstay in the Dominican economy, especially over the past decade, by helping to correct the macroeconomic imbalances prompted by a shift in productive model in the 1980s and early 1990s, as well as the model's gradual disintegration since

the 1990s, particularly in the duty-free sector.

Foreign currency income not only finances a significant portion of the balance of payments but "also has a recognized bearing on production increases by way of direct investments that come from remittances and especially, by way of the multiplier effect of consumption increases" (NHDR, 2005: 135). 41

Remittance income and share of remittances in certain socio-economic variables, 1993-2003

			Remittances as a percentage of						
Year	Rem. (millions of US\$)	Rem. per capita (US\$)	GDP	National Exports	Imports	Foreign Investment	Tourism Income	Trade deficit	Ext. Public Debt
1993	720.6	98.80	7.43	119.68	25.78	380.67	58.89	49.93	15.81
1995	794.5	105.12	6.62	91.10	25.10	191.77	50.57	57.12	19.89
2000	1,689.0	204.41	8.55	174.83	26.32	177.24	59.05	45.14	45.88
2001	1,807.9	214.94	8.33	227.50	30.37	167.52	64.61	51.61	43.27
2002	1,959.6	228.86	9.03	231.17	31.42	213.74	71.77	53.35	43.15
2003	2,060.5	236.39	12.23	197.99	49.13	664.89	66.25	84.31	34.93

Source: National Human Development Report 2005 (prepared on the basis of data from the Central Bank of the Dominican Republic).

Other Social and Economic Impacts of Migration

Beyond improving the standard of living of households that receive remittances for household consumption, investment in education, micro-enterprise, and the purchase of homes, migration has other positive effects both on an individual and household level and in terms of national development. Household consumption does not only increase as a result of remittances, but also as a result of the goods and products sent by the migrants to their relatives or brought with them when they visit the country. The migrants and their children are able to pursue higher levels of education and specialization abroad and can internalize cultural elements that could have a positive effect on their attitudes and behaviours -the so-called "social remittances"- which makes them more able to affect socio-economic development processes both directly (though visits to the country and return migration) and indirectly, via relatives in the country.

Dominican migrants contribute significantly to the development of telecommunications, the national tourism industry and related sectors, with reports indicating for example that almost 40% of the tourists that visit the country are Dominicans living abroad (IDB/Spanish General Co-operation Fund, 2002). Other positive impacts on the national economy come from investments in the country made by those who live abroad and the purchase of national products, which increases Dominican exports to destination countries (beer, rum, food stuffs, music, etc.).

But migration can also have negative aspects for both the country and the migrants themselves, including:

"...the loss of a skilled labour force, marginal presence of crime, breakdown of the nuclear family model, high dependence on the relatives of the emigrant, change in behaviour patterns, particularly among young persons, especially

those who do not work. The cost of the trips often times forces one to....mortgage the house and sell off assets to leave the country illegally, that when the income expected isn't there, many such assets are lost and families become poor" (NHDR, 2005: 134).

The case study of the community of Vicente Noble presented in the following chapter, as well as other recent studies conducted in the country (see Vargas and Petree, 2005), confirm the trend seen in other Latin American countries in terms of the negative impact of migration on the agricultural economy and the use of rural land in the countries of origin. For many Dominican families, the household itself is the primary means for savings and investment. Recipient rural communities thus witness an enormous boom in the construction of homes financed with remittance money. The influx of large sums of remittances to these communities, which are in and of themselves adversely affected by the

^{41.} It is important to also note the potential negative impacts of the remittances, insofar as they can create "imbalances and structural distortions in the families (who receive them)...such as an excessive dependence on this source of income" (NHDR, 2005: 135). The repercussions in this regard can increase over time as emigrants begin to reunite with their families in the destination country and decrease their contributions to relatives in the country of origin.

low profitability of farming activities, has two effects in two areas: on the one hand, it tends to increase property value as farmed land becomes increasingly urbanized with the construction of homes; on the other, it even further discourages the population's involvement in farming activities as the low wages offered by the sector greatly contrast with the promise of rapid improvement in their financial status offered by migration. In no way does this mean that remittances are the ultimate reason behind the decline in agricultural activity in the communities of origin. As previously discussed, this decline is attributed to both internal structural factors (lack of infrastructure and farm subsidy policies, etc.) and external factors (associated with international trade, particularly farm subsidies in wealthy nations). The decline in agriculture must be viewed as a factor that has prompted the departure of migrants, and not as a consequence of their migration.

What is in fact evident is the demonstrated effect of remittances in a socio-economic context where the opportunities to undertake productive, income-generating activities are increasingly more difficult to come by. This is particularly evident in the case of youths, the segment of the population that has been affected the most by the overall lack of employment opportunities and low wages, problems equally shared with university graduates. The resulting devaluation of higher education,

compounded by high unemployment rates and the demonstrated effect of remittances, has fed a culture of migration that pervades every layer of Dominican society. Opinion polls show that most of the population – and particularly the young population – understands that opportunities to improve one's living conditions do not exist in the country. Migration is thus viewed as the best alternative, if not the only solution, to achieving one's plans for the future.

The impact of this culture of migration on the social and economic development of the country in the medium and longterm is a topic that requires further study. But one of the immediate consequences has taken on greater importance over the past few years, including: increased illegal dinghy trips to Puerto Rico, stronger human-trafficking networks and illegal migrant-smuggling rings and the use of fraudulent migration strategies, such as arranged marriages with foreigners. The sense of hopelessness in the future of the country, combined with a growing culture of migration and gradual closing of the borders of recipient countries, are impacting migration strategies and the living conditions of new generations of migrant Dominicans, forced to survive under conditions of higher levels of labour exploitation and social precariousness as a result of their status as illegal migrants. These are only a few of the issues to bear in mind when weighing the costs and benefits of migration for Dominican society at present and particularly in the future.

4. Characterization of the Migration Process from Vicente Noble to Spain

4.1 Background and Context of Migration Flows from Vicente Noble to Spain

"The process of globalization fuels international migration by creating conditions that encourage migration in both the countries of origin and destination. Deregulated labour markets and growing informal economies in destination countries have led to the creation of precarious, low-wage jobs, which more often than not are not performed by the local labour force. In turn, the ties created by military, political and economic interventions and the situations of poverty, growing inequity and a lack of alternatives for survival in faced in the countries of origin in the wake of economic internationalization and development models imposed by donor countries have also fuelled international migration. It is from two bridges built upon the consolidation of migration networks and the development of new communications technology that migration emerges as a strategy of resistance to having no future." (Gil and Paredes, 2005)

Vicente Noble is a perfect example of what is described by Gil and Paredes as "resistance to having *no future.*" One of the community leaders interviewed expressed the same idea in his own words: "Around here there's no life of any kind." This municipality in the province of Barahona, in the southwestern region of the Dominican Republic, one of the poorest in the country, spans a 200 km² area and boasts a population of 4,950 households according to the 2003 Population and Housing Census. Its current population totals 16,772 individuals.

Since the late 1980s, the structure of its population has undergone sweeping changes: its original population has dwindled as many have migrated to Spain. Although municipal authorities estimate

that some 7,000 individuals from Vicente Noble now reside in Spain, other key sources estimate a higher figure, almost doubling it at 13,000. In turn, the population has increased with the arrival of Haitian immigrants eager to find work in the construction sector (currently in the midst of a boom because of the new homes being built with the money pouring in from remittances) and other Dominicans who have relocated to the area in response to the growth in emerging businesses.

For decades, this community lived off its monoculture of plantains as its main economic activity and the cultivation of smaller fruits such as tomatoes, peppers, and coconuts. The south-western region where Vicente Noble is located is predominantly agricultural with a high percentage of rural inhabitants. It is also characterized by major problems of access to land, low land-use productivity and a lack of institutional support for agricultural activities (Gregorio, 1998). In this context, since the farming crisis that swept the nation in the 1980s, local households have had to supplement their income with informal activities such as peddling and micro-enterprise endeavours. In the 1990s, households began to use migration as another strategy to ensure their reproduction and farming income has since taken a backseat to the remittances received from Spain and other destinations abroad. Some estimate that ninety per cent of households in Vicente Noble "receive something" and believe that migration has introduced "changes in what life can offer; people have the opportunity to change their lives, it helps you to live with difficult situations. People were living in desperation, now they have hope" (focus group).

Remittances have indirectly boosted growth in the services sector and commercial activity as we will examine later on. This community currently enjoys a dynamic image of flourishing business and economic activity that contrasts with its image of twenty years ago and with that of neighbouring communities where migration has not had such an impact. Vicente Noble is changing from a rural community into a semi-urban community with access to many basic services, improved communications and a clear improvement in the infrastructure of its homes and businesses, which in the past were very precarious:

"Vicente Noble is not what it was; 90% of homes were made of a mixture of mud and manure The financial situation of many families has improved. Vicente Noble, with its dusty streets and neglectful authorities, is very different today from what it was" (key informant).

Migration in Vicente Noble has two distinguishing characteristics. Its migration is widespread and primarily consists of women. It is estimated that in the first two years, 3,000-4,000 women migrated and by the mid-1990s, it was estimated that close to 50% of the women from this community lived in Madrid.⁴² Migration from the community was initially prompted by the Spanish nuns in the region who viewed the migration of these women as a viable option for finding work. Through their contacts with segments of Spain's middle and upper class, they began to place women from Vicente Noble with Spanish families who needed someone to perform domestic chores and work as caregivers for dependent individuals The term "dependent individuals"43 (Gregorio, 1998; Herranz, 1997).

Another distinguishing feature was the physical concentration of the group in the city of Madrid in the area of Aravaca. ⁴⁴ This concentration strengthened a social network that supplied any recently arriving women with all their needs,

^{42.} Of the 4,486 Dominicans who received a visa for residence in Spain in 1994, 672 (15%) were from Vicente Noble (Pimentel, 2001).

^{43.} The term "dependent individuals" encompasses children, the elderly and the sick or disabled.

^{44.} Aravaca is a town inhabited by middle and upper-class households in the northern outskirts of Madrid, where in the beginning of the 1990s, a large number of Dominican women working as live-in domestic help resided. Later on, as the women began switching to part-time live-out domestic help, the Dominican population began to scatter and settle throughout Madrid and surrounding areas.

namely in terms of finding work and communicating with the community of origin. This network enabled a constant flow of individuals between Spain and Vicente Noble and images began to circulate of women able to send money as a result of international migration. This activated the migratory network throughout the south-western region and also allowed many of the poorest women to migrate. In fact, the migration of Dominican women from the south-western region is an exception to the rule that migrants, though they may live

in the poorest regions, are never the poorest people, since migration itself requires an initial investment of money and information to which the poorest segments of the population do not have access. In the case of Vicente Noble, the gender dimension is more important than socio-economic status when deciding who will migrate:

"in principle, those who have a relative with property or who dare to apply for loans at an extremely high interest rate can migrate. But in terms of how the migration chain that joins this region and Madrid is set up, strategic mechanisms are created to finance the travel of other women: the women who already work in Spain pay for the travel of other women who then pay them back the loan in Madrid with their labour. Thus the determining factor behind migration is not the economic status of the family itself, but rather the number of female family members outside the Dominican Republic" (Herranz, 1997:95).

4.2 Migration from Vicente Noble to Spain: female-led migration

The statistical data provided in chapter three regarding Dominican migrants in Spain support the notion of female migratory chains. Although the feminization of Dominican migration to Spain is notably on the decline as more and more migrants have begun to settle (and subsequently reunite with their families), a primarily female Dominican migration flow continues to be the norm.

The underlying motives of this feminization have been thoroughly examined by Carmen Gregorio (1998). Her study shows how the leading role of Dominican women in migrations to Europe has been the result of the concurrent convergence of certain factors: the increase in unemployment among males, the difficulties faced by Dominican women in joining the formal economy, and the prevalence among urban, low-income classes and in the countryside of a family model in which polygyny and casual relationships are socially accepted, which give rise to a significant number of singleparent households where the head of the household is female.⁴⁵ This migration pattern is different from the Dominican migration pattern to the United States, which began in the 1960s, was mainly led by men, and was most prevalent among the urban middle class.

Vicente Noble, as a rural community, is a sound example of the rise in unemployment prompted by the crisis in the 1980s in the agricultural sector. Among the households surveyed, a constant theme was the lack of employment opportunities for men in the formal economy, and a situation in which men found sporadic work ("working doing this whenever") loading plantains or cultivating peppers or papaya. The decreased real income of households as a result of this crisis made it necessary for women to join the work force in order to ensure the survival of their households, fulfilling the gender role that makes them more responsible for the dependent individuals and the upkeep of the household:

Why do you think more women than men migrate?

Well, because it's the housewives who carry the weight of the family on their shoulders and this forces them to seek out alternatives, better conditions (Nelly, a Dominican migrant's mother).

"The problem here is that as women, we see the need to migrate more than the men because Dominican women see the needs of the household and children more so than the men. The men overlook the need, which is an error, it is an error." (Theresa, a Dominican migrant's mother).

"My father was just fine with so many daughters. Men contribute very little, you know? As females, we take more on as mothers and with the family, more like "here I am." The men are more like "Well, I'll go then". (Ruth, a Dominican migrant').

The decision to have one household member migrate as a strategy to ensure its social reproduction thus becomes selective based on sex. In the section on the background and context of migration from Vicente Noble we described how the migration flows from Vicente Noble to Spain began. We can clearly see in this process that the structural conditions of the Dominican Republic are met with the demand for foreign labour (due to its lower cost), specifically female (since gender norms assign domestic work and care-giving to women), in Spain (and throughout the European Union) to meet the reproduction needs of households. The first organized travels of women from Vicente Noble were to work in Spanish households who required a person for "live-in" domestic help. This demand is widely known by the women in Vicente Noble, who know that the only opportunities to join the work force in Spain for female migrants include

domestic help, care-giving for dependent individuals, and sex work.

The inclination towards women was promoted initially both by men (fathers, husbands) and women (mothers), as stated by Carmen Gregorio in her study. It must be said, however, that once migration networks were established, the specific demand for foreign women within Spain's labour market to a large extent helped ensure a primarily female migration pattern. In fact, the establishment of the annual quota system for foreigners by the Spanish Government in 1993⁴⁶ made this development legal. By setting aside a number of domestic help positions each year for the foreign population "the institutional framework itself not only defines the so-called "ethnic stratification" but also in fact helps shape a gender-based labour market for the migrant labour force, pushing women into typically "female" activities that are most likely to be invisible and exploited. This situation has clear repercussions for the structure of migration flows and strategies, by creating a pull effect that encourages female migrants to be pioneers in the migration chain, knowing that Spain's migration policy puts them in a better position than men for legalizing their status" (Parella, 2000:286). That is to say, once migration channels and networks were established, and knowing that women were in demand in Spain, migration chains were restricted to following this logic.

In some cases, which household member is chosen to migrate is decided by circumstances that surround the "scheduled" trips. As of 1993, Dominicans have been required to have a visa to enter Spain, which makes migration considerably more difficult. From that moment on networks were created that helped Dominican women enter Spain, with falsified documents for example, pretending that a Spanish citizen was traveling with his Dominican wife and daughters. One of the women interviewed ended up sitting in on one such trip for

^{45.} According to the most recent Demographic and Health Survey, 28% of Dominican households were headed by women, with this percentage being higher in urban areas at 31% (vs. 22% in rural areas) (ENDESA 2002).

^{46.} The quota or slot system was established for the purpose of controlling migration flows to the country. According to the system, the Spanish Government offered each year a number of jobs for the foreign population that were restricted to certain sectors (domestic help, agriculture and construction) and certain geographical areas. As it was conceived, foreigners must be contracted in their country of origin but in practice for a long time it functioned as an undercover method for legalizing the immigrants who were already in Spain.

her sister, who had decided to migrate since she best fit the characteristics to pass as a daughter of the Spaniard who was organizing the trip:

"Everyone was already married, I am the youngest (...) A sister of mine was going to come but couldn't because she didn't fit into the scheme they were devising; my sister didn't fit the bill as a daughter and they threw me into it, without wanting to, my mother didn't want me to do it...

Did you want to go?

Me? No, no way! I was studying to be a nurse, I was working, and they put me in because they had already taken the money from the household (...) I came because we would have lost the house". (Sonia, Dominican migrant).

In other cases, women decided to migrate to relieve their mothers of a position under very harsh conditions. In both cases, the women abandoned their studies to become migrants:

"Because I hoped to travel more than continue studying, but I saw my mother sweating it out, working too much there, and I said, I don't think I'm going to make it to college". (Juana, Dominican migrant).

Migration from Vicente Noble to Spain is a paradigmatic case of what Saskia Sassen (2003) has called the "feminization of survival circuits," an idea explained as "the growing presence of women in alternative circuits is tied, among other things, to the implementation of neo-liberal policies. The women have been most adversely affected by the impoverishment process. The privatization of services such as healthcare and education and cutbacks in public spending places the burden of meeting such needs on the household, while the number of female household heads. The increase in unemployment among men and women in traditional sectors has increased the pressure on

women to seek out alternative ways to ensure household subsistence. As such, the feminization of alternative circuits can be viewed as a partial indicator of the feminization of the survival, not only of the household or community, but also of the country" (Gil and Paredes, 2005).

Incorporation of men in migration flows: Shifting trend?

The gradual decline in the feminization of migration flows between the Dominican Republic and Spain that we discussed in the chapter on context could be related to families reuniting (both sons as well as husbands) and to a shift in tendencies that has promoted the emergence of a classic migration model where males initiate migration flows and later reunite with their wives and children.

Family reunification with sons does not seem to be the cause of the increase in the number of men, since there is a clear tendency towards reuniting with daughters more than with sons. Camarero and García Borrego (2004) support this idea in their analysis of household ties among groups of migrants in Spain from four different countries, including the Dominican Republic. While in reuniting with smaller children, the authors did not find any significant differences in the sex of the children, there were a larger number of women reuniting with one another in the 15-19 year old age group. In explanation, they cite the work of Carmen Gregorio (1998), who observed that the major drive of Dominican women to reunite with their daughters is tied to the desire to prevent teen pregnancies, coupled with the fact that it is easier for foreign women to join the labour force through domestic service (Gregorio, 1998). The authors concluded: "again the Dominican model is a perfect example of the double-edged role of male domination in migration movements: in the society of origin, it pressures mothers and daughters to migrate and in the destination society, it inserts them into a women-only labour market" (Camerero and Garcia Borrego, 2004:183).

The information generated in the field corroborates this idea. Various women

selectively reunited with their daughters with several objectives in mind: to protect them from teen pregnancy, strengthen the household economy by having another household member contribute financially by working abroad and, in the medium term, ensure a replacement that would allow them to return, since the daughter would become the substitute migrant. In other cases, they reunite once the daughter has become pregnant. Marriage and teen pregnancy are the leading reasons why women leave their studies, which significantly limit their future possibilities for entering the work force and securing a skilled, well-paid position in the formal economy. Most of the women who have migrated hope that their children will successfully graduate from college in order for them to accumulate cultural capital as the only way to achieve social mobility within Dominican society. However, once pregnant and with studies discontinued, migration is considered the only way to break with a predetermined trajectory:

"It was when my mother was already here, she called me and said: What do you mean you're pregnant? And then, I said I am, and she said: then we will do all the paperwork, you're coming here (...) Yes, I wanted to go to school but since I was pregnant I said: when I have my daughter, I'll go back to school. But obviously, I couldn't, because I had my daughter then, and my papers came through to come here". (Dora, Dominican migrant).

With respect to the previously cited trend that Dominican males migrate as household heads, at the moment we can only state that the progress of this development will have to be observed over time. While in the 1990s, Dominican males only migrated to Spain in their capacity as husbands; our fieldwork found that several men had migrated following the traditional pattern, in which the male leaves his wife and children in the country of origin. These men have only been in Spain for a short period (between 1-2 years) and do not foresee, at the moment, bringing the family to Spain. Rather they

are focused on repaying any debt incurred and saving in order to improve their position or build a home. ⁴⁷ In our opinion, this trend must be observed longitudinally in order to track its development.

What is in fact at the root of increased male migration is the growth of social networks of Dominican women in Spain. In the 1980s, women worked almost exclusively as live-in help. 48 This limited their contact with the Spanish population as they related only with their employers, in addition to other Dominican women on Sundays in the main square in Aravaca. As such, their perception was that "In Spain there is only work for women," a belief that, together with the prior existence of matrifocal household structures, promoted the migration of sisters, nieces, etc. It was common to send for someone after having secured a position for them, and migrant women already had contacts with friends of their own employers that would put them in touch with other families (Gregorio, 1998). As time has gone by, these women have progressed from full-time live-in to part-time live-out help and in many cases for different households. This has also increased their base of contacts to find

other types of work, in other sectors, and has changed the perception that "men earn more in construction."

"The men here earn more than women. Even in a worst-case scenario, men earn 800 euros, at the very least. And I'm talking about very bad jobs. The men here earn 1,000 or more plus overtime, that is, additional compensation." (Julissa, Dominican migrant).

"I had an aunt here who said: men have to be brought here, the work here is for men and it's the men who can come work here because they're who can start saving up. They apparently spend more because they have to spend on a house more easily than a woman. But two or three of them get together and rent an apartment and they compensate one another". (Marleny, Dominican migrant).

The households that are not matrifocal but rather follow a more nuclear household model could choose the strategy of sending males as migrants in light of the evidence that they can earn more money than women.

4.3 Insertion in the Destination Country: living and working conditions

Spain's labour market sets aside two very specific employment niches for migrant women: domestic and community service (caring for dependent individuals: the elderly, children and the sick or disabled) and sex work. 49 Both are considered part of the secondary labour market, which is characterized by low wages, precariousness, lack of prestige, sporadic nature, etc. Dominican women have inserted themselves mainly in the domestic service sector and although they are present in the sex trade (two of those interviewed work as prostitutes), this is not significant if we compare it to the presence of female migrants of other nationalities.

Given the fact that domestic service is the main conduit through which migrant women enter the work force in Spain, particularly true in the case of Dominican women, we should further define this job sector, in which 90% of the workers are female and now over half (52.2%) are foreign. 50 Although the 1985 regulation categorized domestic service as a salaried position, the sector is governed by the Special Regime, the conditions of which are discriminatory with respect to other activities. This special regime gives the employer the freedom to set a work schedule, or let someone go at will, requiring a severance payment equivalent to seven days of work for each year employed, and enter into a verbal agreement (this leads to greater difficulties in obtaining or renewing residence or work authorizations since this can only be done with a written contract in hand). The employer is not required to pay Social Security and the employee is not entitled to sick days or able to claim unemployment benefits. All these conditions, compounded by high levels of irregularity, the difficulty of collective organization and the ideological devaluation of domestic work, contribute to the fact that this line of work is towards the bottom of the employment ladder.

As we have described, during the first years, the overwhelming majority of Dominican women who came to Spain were employed as domestic live-in help. This option allowed them to save more money at the expense of working long hours and losing privacy and freedom. As the migration process has continued to move forward, many of these women have switched to working on an hourly basis and most work at two or more households or combine this line of work with other precarious jobs (housekeeping, hospice, the hotel business, etc.).

Whether they work as live-ins or liveouts, working conditions in the field of domestic service are "arduous."⁵¹ The informality, lack of regulation, discrimination and low valuation of domestic work are common themes in the dialogue exchanged with the women interviewed:

"I never in my life imagined myself working how I work in Spain (...) It is the last thing that could happen to you. I mean, from the smallest form of humiliation to the most extreme. You tell yourself, well, what would happen, if I left this house, is that I'd probably encounter another that's worse, and I have to work because I'm already here and I've lost a year of my life. Your friends try to find work, and they can't and...oh! you have that life, and if you go back to your country, what if you can't find work. So you tell yourself, well, since I've been here a year, I'll make the sacrifice, probably in two or three years I will have papers, for....to work, in anything and, probably, I'll be able to change my life." (María, Dominican migrant)

"Do you think that it is easier for me to work as a live-in instead of working in the street? I mean, it's not easy. I'm off on Saturday at noon and I come back Sunday night. Right now I have to go in to work... So, an entire day for them." (Julissa, Dominican migrant)

Domestic chores and care-giving duties are characterized by a high level of devaluation, and are even further devalued when households decide to outsource them by hiring a foreign woman. Many households sacrifice the well-being provided by these services by accepting the resignation of the employee instead of improving her working conditions based on the premise that she can be easily replaced by another migrant willing to perform the job under the same precarious and even exploitive conditions:

"They moved to the bigger house and I told them that the house is larger and that it is a lot more work for me, they have another kid. Oh, no, the kids love you so much... I'm sorry, I also love the kids, but I'm not an animal. The kids after you spend time with them, you start to really care for them. But I didn't come to Spain to love kids, I came to Spain with a purpose, to work (...) Because if you understand that I love your kids, appreciate me. Because the first thing that I say is, do you know what it is to leave your little ones with just anyone? It is too risky, and they don't think about hey, are we going to let her go so we don't have to pay her 100 euros more? A person who we trust and who treats the kids well? So I said, but if you don't appreciate it, I can't appreciate it any more than you, no matter how much I love the kids, and I do, it's true, but I can't anymore. And their preference was for me to go instead of paying me one penny more. And they were going to have another kid. So, I

^{49.} Prostitution is not a job that will lead to a residence card or work permit due to this economic activity's "alegal" nature in Spain. This notwithstanding, a large number of foreign women work in this field, which is considered one of the niches reserved for foreign women. The precariousness of working as a prostitute for a female migrant, which does not ensure her permits and authorizations will be renewed, and has given rise in the past two years to a debate over the activity's potential legalization. Spain's senate created a subcommittee for this purpose and several proposals on the issue have been submitted by several autonomous governments. Furthermore, various sex worker associations are also lobbying for such as well, however they are being met with a strong resistance put up by various abolitionist associations. **50.** Economic and Social Council (2006).

^{51.} For a detailed analysis of the working conditions of foreign women in the domestic service and caregiving sectors in Spain, see the outstanding work by Malgesini et al. (2004). Regarding the interaction of class, ethic and gender inequalities in domestic service and caregiving, see Parella (2003).

said, another kid, who will stay at home with me, a newborn? In a house that has to be clean, impeccable, because there can't be an ounce of dust, cook, plus two little ones in school now, and you have to bathe them, feed them dinner, give them everything, because they were also small, three and four years old... I mean, ... Let's find a balance! And that's what I'm saying, it's not about you wanting them to pay you...but I know that I am not an animal that you have at your house, I am a person who feels and suffers just like you". (Altagracia, Dominican migrant)

The symbolic staging of the servile component of domestic service on the part of upper class employers by requiring the workers to wear a uniform to make the distinction between "the woman of the house" and the "servant" is one of the issues of greatest humiliation that undermines self-esteem:

"Everything is different, you come from a warm climate to cold weather, the work you find is very different, a uniform that you never wore back home, so this is what you find...It hurt when I came here, I cried like you wouldn't imagine.

Because of the uniform?

Yes, how I felt, everything crashing down on me. Because, I don't know! I had never worn that uniform and they call for you with that little bell..." (María, Dominican migrant)

As we said above, the Spanish government's migration policy promotes maintaining foreign workers in certain sectors of the economy, characterized by low wages, harsh working conditions, precariousness and flexibility. But in the case of female migrants, this "institutional framework of discrimination" (Parella, 2000) restricts their integration into the labour market to domestic service while

men, still being "condemned" to very specific employment niches, have a somewhat wider range of options, which includes not only domestic service (many men work in this sector as husbands of a domestic worker on estates that require the presence of a married couple to upkeep the property), but also in the hotel sector, construction, commerce and farming.

Most Dominican women in Spain are legal. As we showed in the previous chapter, Dominican women are among those groups who most benefited from the 1991 amnesty, while their presence was marginal in subsequent amnesties. This means that after the first amnesty, most Dominicans entered Spain through legal channels or those who entered illegally managed to legalize their status within a short period of time. This is also due to the fact that Spanish legislation gives preferential treatment to Latin American migrants in acquiring Spanish citizenship, for those who have resided legally in the country for over two years as opposed to the 10 years required for all other foreigners. 52 Most migrants in the sample have a residence card and/or Spanish citizenship, acquired on their own and/or through their nationalized parents. We found however some cases of individuals with irregular status, above all among those who did not meet the requirement of the last amnesty of having been registered prior to 8 August 2004.

Migrants in irregular situations often encounter high levels of abuse, which some of the Dominican women interviewed pointed out.

"She would throw in my face: you aren't a mother, you have to deal with what I say, because you are in my home, you are illegal, and regardless of any degree you earned in your country, here you are a nobody". (Dora, Dominican migrant)

The work and social mobility of Dominican women is among the lowest of all migrant groups that have settled in Spain. In the

past few years, the employment niches set aside for foreign women have diversified somewhat. Nevertheless, even when job mobility among foreign women outside domestic service is improving, this trend is not the same for all groups. According to the study conducted by the Workers' Commissions (CCOO) and the Center for Labor Union Studies and Research (CERES), women from Eastern Europe, Ecuador, and Colombia move away from domestic work on to other types of employment more easily. Peruvian and Dominican women remain the longest periods of time in domestic service, as well as African and Asian women (CCOO-CERES, 2004). Colectivo IOE conducted a survey in which 85% of the Dominicans surveyed have stayed in domestic service for as long as they have been in Spain (IOE, 2001).

Despite the fact that Dominicans do not enjoy much job mobility, a small segment has been securing positions in the hotel industry. Another small segment of Dominican women has established their own businesses, generally a hair salon, to provide services both to other Dominican women and other women who share similar physical features, such as curly hair, and who require techniques that Spanish hair salons do not offer. Oso and Ribas (2004) associate the boom in the business of hair salons established by Dominican women with the low level of education among these women, which prevents them from accessing more skilled positions. In this sense, it seems that setting up the business itself is used as a strategy to move away from domestic service. The fact that most of these women have basic hairstyling skills - as it is common in their society for women to style each other's hair - works to their advantage. However, the strategy of having your own business is accessible to only a small number of Dominican women since it is difficult to save enough money: due to family burdens and remittances sent to their households of origin, the resources they have available for investment are limited.

4.4 Restructuring of Households Following Migration and the Creation of Transnational Households

The structure of the households studied prior to migration varies widely. Nevertheless, as common characteristics, they consist of extended households that bring together different generations tied by different degrees of kinship. The type of nuclear household, in which one couple and their children live, is not applicable in the case of the Dominican Republic, where it is common, especially, in rural areas and urban low-income segments, for the head of the household to be a woman who lives with her children from various relationships, and other family members such as grandmothers, female cousins, grandchildren, etc. This type of household is defined by the existence of strong ties of solidarity between women, to the extent that it is common to find other children in addition to their own. children from another female relative (nephews, grandchildren). To a large extent, this model is the result of the widespread practice of polygyny. In many cases, the male has never lived at any time with the mother of his children, but has rather stayed in his mother's house. He visits her while also maintaining relationships with other women and more often than not does not contribute what he is responsible for in terms of providing for the children. This does not mean that there are not households where the male cohabitates and takes care of or contributes to providing for the household, but rather that the model is not a prevailing one.

Both in cases where there is a male presence and where a woman heads the household, the person chosen to migrate is going to be in most cases a woman for the reasons that we have previously explained. Prior to her departure, in either of the two cases, the responsibility for reproductive tasks fell on the woman, as did most of the responsibility for generating income, either because there was no male presence, because he could not find work in the event there was a male present, or because her precarious insertion into poorly paid positions failed to cover all the reproductive needs of the

household. From the time when the woman migrates, the responsibility for household reproduction and childcare is going to be transferred to another woman, usually the mother of the migrant, and to a lesser extent a sister or daughter if the latter is old enough to take charge of the household when the mother migrates. This transfer of reproductive work from one woman to another was common before migration began:

"the use of self-help networks for child rearing when the mothers had to leave their households to work is nothing new triggered as a result of emigration to Spain. Quite the contrary, these networks were already in place in the communities studied and have favored the migration process" (Gregorio, 1998:125)

Sexual Division of Labour in Migrant Households

As analyzed in the theoretical framework, female migration has very different effects than male migration on the sexual division of labour in transnational households. When a male migrates, the sexual division of labour within the household does not undergo any significant changes since he can continue to fulfill his role as the breadwinner while absent. But when a female migrates, it is necessary to restructure the distribution of social reproduction tasks that gender roles assign exclusively to women. The findings of the study confirm that the husbands of migrant women from Vicente Noble do not deviate from their traditional roles by assuming some housekeeping chores and childcare duties previously assigned to the female migrant. This explains the need for restructuring the household so that another woman -and sometimes more than one- will take on these tasks.

All of the women interviewed, with the exception of a few that had been reunited as daughters, had children when they migrated and left them in the care of

their mother, a sister or the eldest daughter. Even in cases where the woman had a husband, the strategy was to leave them with the grandmother and in select cases where the husband remains in charge of the household, reproductive work is still transferred to another woman, whether by paying a woman outside of the family to carry out domestic chores or by reaching an agreement with another woman within the family of the female who migrated. Such an agreement is not normally salary-based per se, but rather the woman of the family that takes care of the female migrant's family benefits from some of the remittances that the migrant sends to cover monthly expenses for groceries, clothing, etc. "My sister also benefits because she does the chores around the house; she has to earn her keep" (Rosario, mother of a Dominican migrant)

A woman outside the family is hired to take over the reproductive tasks handled by the woman who migrated only in the event that no other woman in the family can do so. Only two women in our sample were hired to do so and both were Haitian. We can thus see how another rung in the ladder of gender and ethnic inequalities is added. Spanish women transfer domestic and care-giving work to a foreign woman from a poor country (in this case a Dominican woman) and Dominican women in turn assign such tasks to a foreign woman from another country even poorer than theirs.

Creation of Transnational Households

The households studied constitute transnational households, which have been defined by Bryceson and Vuereda (cited by Sorensen, 2005b), as "households that live mostly apart from one another but remain united and create a collective feeling of well-being and unity." Such transnational households are built on the basis of communication, and the periodic stays and travels of parents, mothers and children. We found among the young persons contacted at

school cases of young persons who had migrated to Spain at an early age and returned to their community of origin to finish school or to spend some time in response to some family circumstance.

"Dominican transnational households are perhaps the strongest in the world: 75% of remittance-sending households speak with family members at least once a week, 50% of Dominicans who live in the United States visit their place of origin at least once a year. Furthermore, the income levels of Dominicans who send money home are lower than those among other Latin American groups (generally less than \$20,000/year), which indicates the strength and commitment of such family ties. (IMF/IDB, 2004)

This quote from the IDB points out the strength of the ties maintained by Dominican transnational families in the case of the United States. The data gathered from the household survey conducted in the community of Vicente Noble in relation to migration flows to Spain points to similar conclusions. We found that on average households received one call per week, the migrant women travel at least once a year to the Dominican Republic (some of the women interviewed even travel twice a year) and as we will see later on, the sums of money they send to their households on a monthly basis is above and beyond what other migrant groups send. All the households contacted had access to telephones and we found that nearly half receive a call from a migrant once a week, while the other half receives two to three calls per week.⁵³

"Yes they come, they call me, they nourish me by telephone". (Elena, mother of a Dominican migrant)

"They call me up to two to three times a week because they know that I became depressed and they call me." (Rosario, mother of a Dominican migrant)

In these quotes, we note the presence of difficult emotional situations caused by migration, loneliness and depression. An attempt is made to manage this situation of loneliness and distance through constant telephone communication. The communication strengthens solidarity networks as long as information about illnesses, deaths, and accidents among family and neighbours is free flowing and efforts to do something on the part of the migrants in such cases are frequent. "The solidarity, when a neighbour falls ill, money is sent...' (Julia, mother of a Dominican migrant); "there are cases where my daughter sent me [money] like when her grandfather died" (Elizabeth, mother of a Dominican migrant).

Communication by telephone is coupled with regular visits each year and even twice a year to the country of origin. These visits include gifts that strengthen reciprocity and networks of favours and exchange between migrants and the community. These frequent visits, as well as telephone calls, also affect the language of the individuals in the community. We found young persons and adults of various ages who have not migrated using words particular to Spain. "Vale" and "gilipollas," are expressions that are often heard in Vicente Noble.

Transnational practices in Vicente Noble are expressed in a number of aspects of everyday life and family functions, such as the practice of transnational pregnancy and the clarity of those who are on the different sides of the household's restructuring. Josefina, a migrant from Vicente Noble, exemplifies how migration "recasts and prioritizes" family, spousal and parental relations in a transnational social space (Sorensen, 2005b). This woman migrated to Spain, had a daughter there and took her to her place of origin to be raised by her mother and sister. She works to send remittances and has a relationship at the moment in Spain. She clearly sees her life now and in the future "in two cities." As in other cases, the sense of family that transcends national borders can be seen in her case as well.

4.5 Female Migratory Networks and Family Reunification

The fact that Dominican migration to Spain was initiated by women significantly contributed to the establishment of female migration chains since domestic service is a line of work that is based on trust and rarely will the employer hire an applicant that he or she does not know or who does not have references known to the employer. As such, it is very common for employers to exchange information in order to hire a sister, daughter or niece of a woman who is already working in one of the households and who is someone they trust. Another highly influential factor that was, as we explained above, the joint involvement of the Spanish government in the feminization of migration by offering each year a number of positions reserved for the foreign population specifically in the domestic service sector, which implicitly means offering such positions to women.

In most cases interviewed, migration is initiated by a woman who later does the legwork for another woman in the family to come. The first female migrants could provide references and contacts to facilitate the integration of their daughters, sisters and other family members and friends into the domestic service sector, but they could not do the same for men. They would have run the risk of them being unemployed and becoming financially dependent on them. This is compounded by other practical considerations such as the fact that most of the women worked as live-in help and the arrival of husbands or male family members would have meant needing to find their own home. This would have

translated into food expenses and rent that would have greatly undermined their ability to remit funds (Gregorio, 1996). Nevertheless, Gregorio also describes gender dimensions that helped strengthen these female networks, such as female migrants' fear that they would lose the independence and personal freedom that they enjoyed in Spain or their reluctance to jeopardize their new status as breadwinners, together with the new share of power that this status awarded them. In this regard, the fact that very few families reunited during the early years of migration to Spain must be taken into account. Only after 1993, the year when entry visas became required for Dominicans, a trend towards reunification was noted, which is now gaining currency as a migration strategy.

All those interviewed, men and women, have one or more relatives in Spain. In some cases, they were the first to arrive and then other household members were brought one by one; in other cases, they were the last to arrive after one of their siblings or mother migrated. Helping brothers or male children migrate is much more common now than during the late 1990s when the migration chains consisted of women alone.

The presence in Spain of various siblings has an advantageous effect for female migrants since it means all of them will share their parents' living expenses. This means that the amount that must be remitted is not as large and they have a larger amount available to invest in individual plans.

"Yes, a sister wants to come, the youngest after me. We are working on it; we'll see if she ends up coming because it will help me out. Because if one day I say "ah, I can't send anything," then my sister can handle sending something. Because I'm here alone. I am the breadwinner as they say and sometimes....because it's just one person" (Marleny, Dominican migrant).

In terms of family reunification, we have not found a general pattern in analyzing the female-led reunifications, which for the most part are linked to the type of migration plan, but that is not the sole factor. Women who have no intention of settling in Spain permanently do not tend to bring their children over but if they do, they tend to bring over their daughters, as we explained earlier. Other women feel they will settle in Spain, if not permanently than long-term and have opted to bring over their spouse and children. In most of these cases, the children have come to Spain as adolescents and have now joined the labour force and have even moved out on their own or have married (normally someone of Spanish nationality) and their plan is to remain in Spain permanently. In the case of men, we did in fact discover a more defined pattern. They plan to reunite with their wives once they have repaid their debts for two reasons: to secure a second income and primarily to meet the needs of household reproduction.

4.6 Return, Permanent Residence and Transnational Life

As the years in the destination country go by, migrants' initial savings and investment goals have often not been met and that is when they begin to consider reuniting with the family and when initial plans to return give way in many cases to plans to remain permanently in the destination country. We must point out in any event that staying permanently is not only or always tied to not fulfilling set goals. The dissolution of a relationship with someone in the Dominican Republic, the establishment of new relationships with Spaniards or Dominicans who reside in Spain, the perception of a higher level of independence compared to the Dominican Republic, etc. are factors that also determine whether or not a migrant will stay. We could say that, in fact, what is always underlying is a combination of a number of these factors.

One of the factors that considerably influences whether or not a woman will settle permanently in Spain is that, due to her limited set of skills, the employment opportunities that would be available to her if she returned to the Dominican Republic would be limited to undertaking a small business heavily dependent on the labour of relatives. This horizon remains in the back of the minds of many women who have been extending their stays in Spain in an effort to save enough money to return and over time, changes in their lives force them to reconsider the idea:

"I thought I would stay at the most six or seven years, at the most, but I didn't think that I would encounter problem after problem. I thought that over the years I could make some money, build up some capital to start up a business for myself there and go back to my country again, but what I see...this is ending up long term.

Do you know how to get organized?

Well yes, but not now, not right now. I have a boyfriend here, a Spaniard, and no, not right now. Things have changed now and I'm going to stay here for a bit. My plans are to buy an apartment, because it's a really good idea to own an apartment and then, you know that you have some capital there. The day you leave, you can just move out or rent it, in the end, you know that you have a base to go back to. And that is very important". (Dora, Dominican migrant)

"When you go back, what could you

Something commercial always, because I know I can't do anything else. Something like a restaurant, if I could, a supermarket, not as big as a large supermarket, but something small in a neighborhood (...) Because I know that in terms of work... since I don't have a profession or anything, I know that I can't say "I'll find another job in my profession," I know that I have to save something for myself to survive". (Julissa, Dominican migrant)

For many women, transnationality has become a way of life and they expect a future full of constant comings and goings between the two locations, something that is made easier with Spanish nationality: "I go, stay a while and then come back, because I have Spanish nationality..." Even many of those who have spent more than 10 years living in Spain have followed a strategy of alternating periods of residence between both places: for a few months they work in Spain and go back to Vicente Noble for shorter or longer periods of time (between

three and six months) to oversee the construction of their home, see their children and "take some vacation time."

Are you thinking about going back?

Right now I'm not. The thing is I can't right now, I have a boyfriend now, and something has changed now. The plans are to now bring her over (she is referring to the daughter she has in the Dominican Republic). Well, come and go, I guess, between two cities, Santo Domingo and Spain". (Ruth, Dominican migrant)

Most of the women interviewed have been in Spain longer than they had expected to at the outset of their migration plans because they had not yet achieved the goals they set. For example, they had not yet finished building a house, had not saved the amount of money they thought would be enough to return and undertake a small business, etc. One factor with a lot of weight that makes it difficult to achieve the set goals within a specific timeframe is the extended nature of the households to which they send remittances and the large number of demands that they feel required to address. Some women regretted not having achieved more personal goals and are fully aware that they are part of a generation that has been "sacrificed" to maintain the households:

"And they always want to rely on the person who is here. They never ask you, how are you doing? They always say to you, send me so much! Hey, can you send me a thousand pesos so that I can buy this or that; they never say, can you send me this? Or I need this. No, send me this amount, directly, like those who say "I have a bank,

so send it to me" (...) And you can't say no, you don't say no because if you do, you are a bad person, you are stingy. But the thing is if you give into them you aren't going to have a cent there. Because there's too many there, cousins and siblings and uncles..." (Sonia, Dominican migrant)

"Dominicans like to ask for things, they are brought up poorly in that way. Hey, send me a gold chain, send me some gold earrings. What they don't know is that you stop buying a lot of things to be able to send them money, and they don't understand that. Until they come here, they don't get it". (Altagracia, Dominican migrant)

"In the time that I've been here, the truth is that I should have..., I should have money. If I had a smaller family, if they had needed less, the truth is that I would have been, as they say back home, Doña Lupa. Obviously, I should say, I have a car, I have a house, because the years you spend working here are for saying "I have this, I have that, I have money in the bank. But with so much family..." (Dora, Dominican migrant)

"Thinking about her (she's referring to the daughter she has in the Dominican Republic) and thinking about my mother, what I have done is work. I will earn less there, here I will earn more (...) And if someone calls you who is sick, I am not going to say no, well, I haven't said no. I'm telling you, I am satisfied, I don't have what I've wanted to have, but whatever. At least I'm happy with the fact that Spain has helped me, as they say, help others". (Marisol, Dominican migrant)

"To say, look, mother, take this much to pay for that and take this much for you, what was left for me, my god, I had enough to have a lollipop at the fair. I had nothing

left over; I was flat broke. Since I lived at the house I didn't have to buy food or anything, when I would go out I took food from the house in Tupperware and then I'd go back to work again. I was left with nothing in hand after repaying debts, sending something and living, but...Sometimes I say that if I hadn't come here I would have had a family, I would have been something (...) If I hadn't come here I would have been a nurse, I would have been a lawyer, I would have had a husband and my children. Now I have children, yes, but there and here...At any rate, it's not the same". (Ramona, Dominican migrant)

Other women have assumed that they are going to spend the rest of their working life in Spain and their plan is focused on saving to retire and then returning to the Dominican Republic. Contrary to what other studies discussed in the theoretical framework suggest, in the case of Vicente Noble, women are not any more likely than men to want to permanently reside in Spain, but rather maintaining strong ties with the society of origin, through constant telephone communication and frequent visits, is more prevalent. As in the case of other immigrant groups in Spain, such as Colombians, Dominican women have a strong tendency to bring their spouse and children when they are able to do so and they maintain the model of a transnational household to a greater extent.

Transnational Maternity

One situation that we encounter somewhat frequently is that of Dominican women who have become pregnant in Spain by a Dominican man with whom they no longer have a relationship, who then decide to give birth in the Dominican Republic, leaving a child of only a few months in the care of the grandmother while they return to Spain to work. The difficulties faced by migrant women when trying to take care of their children are much greater than those faced by women

from the area. Although the problem of balancing a job and family life affect all women within Spanish society, in the case of migrants, such problems are much worse when caring for their own children: They do not have the family networks that local women have available; and their low wages prevent them employing the solution used by middleclass Spanish women, which is to outsource care-giving tasks. These women are alone and they must therefore assume on their own the burden of a child since the father of the child does not want to be involved. Difficulties related to the long hours that tend to characterize domestic service, which are hardly compatible with school hours, also exist.

"Well, my daughter, she's great, she's already two. And well, my mother takes care of her (...) It's very painful for me because, in the end, she doesn't know me, because I left her there when she was very young, I left her when she was five months old.

And you had her here and then took her there?

Exactly, when she was two months old I took her there. I left her like that, just a baby, the poor thing doesn't know me, she only knows me in photographs. They tell her "that is your mommy," but mommy for her is my sister and my mother is mom. And well, what can I do, it's for work, until I can find a proper job, for example, that coincides with her school, I can't say we'll bring her (...) But I haven't gone to see her, I haven't been able to go see her there after I left her, now two years ago. I haven't been able to see her, poor girl". (Ruth, Dominican migrant)

"I have a 10-year-old daughter. I have Spanish nationality and everything, but I have her there. I was going to have her there, by the way, because I was very lonely here, I was alone here, seven months along, I went there. My

mother cares for her, because, just imagine, me working alone, and always as a live-in, I can't have her (...) It has hurt me, yes, that I haven't had her with me as they say but I always try to go as fast as I can there (...) I have tried to go each year always. If in a year I'm not there, well! (Dora, Dominican migrant)

These women have assumed that they cannot depend on the male figure to help them raise their children, and reproduce the model of single mothers with their children that is characteristic of their community of origin:

"I wouldn't depend on a man, its always just yourself. If there had been two [she is referring to two children] it wouldn't have mattered to me either because I have seen mothers struggling with five kids and they have provided for their children. So, why couldn't I do it?" (Ruth, Dominican migrant)

What is unique to the case of Dominican women is that they rarely use, as other migrant groups in Spain do, the strategy of bringing over the grandmother to adopt the care-giving role (Malgesini et al., 2004), but rather they opt for separation from their children even with the emotional costs involved. This is because the family model from which they come is not nuclear. Thus, bringing over their grandmother is not possible since the grandmothers have to take care of other dependent individuals within the large family group back home.

5. Household Remittances from Spain to Vicente Noble

5.1 Introduction

As we showed earlier, remittances carry significant weight in the economy of the Dominican Republic and they benefit a high number of households that include, according to available data, some 880,000 individuals. One of the most striking characteristics of the Dominican case is that the amounts sent by migrants are among the highest throughout the region, and that average amounts sent are even higher when they involve migrants who reside in Europe. This is true despite the fact that those who send money from Europe face transfer fees that greatly exceed those faced by migrant individuals settled in other areas.

Remittances to the Dominican Republic from Europe bear a relatively higher weight than those from the United States, and within these, remittances from Spain make up the largest proportion. An IDB study conducted by Bendixen and Associates (2004) shows that 30% of the remittances received by the Dominican Republic were sent from Europe, and 59% from the United States. 54

The fact that remittances sent by Dominicans from Europe and particularly from Spain are larger on average and account for a higher percentage of the total than those sent by Dominicans in the United States coincides with the preponderance of women in the migration process from the Dominican Republic to Europe and their role as breadwinners in their household. While the diaspora in the United States is characterized as having been dominated by men initially and then to a greater extent families who reunited, migration in Spain consists of women who have migrated alone and are more often then not the breadwinners and heads of household. In virtue of the gender norms that make women more responsible for ensuring the reproduction of their households, they place this objective at the core of their migration plan and they are willing to make significant personal sacrifices to meet their goal.

Vargas and Petree (2005) cite a study by Lilon and Lantigua (2005) in which 67% of the remittances sent from Spain were sent by women, while in the case of the United States, 58% of the total were sent by women (IDB/MIF, 2004). We must bear in mind however that the larger amounts of money sent from Europe, and Spain in particular, are related also to the

more incipient migration patterns to these areas since, as the number of years migrants have resided in the destination countries grows, remittance flows tend to decline as a result of family reunification. How remittances sent from Europe change over time must be monitored. In the case of Spain however, the fact that the Dominican women who have settled there tend to maintain a transnational household model where reunification does not play such a central role as it does among other migrant groups, is noteworthy.

Unlike remittances sent from the United States, which are sent to urban areas and to higher income segments of the population, remittances from Spain are unique in that they primarily benefit the poorest rural areas in the country. Their effect therefore in terms of poverty reduction is much greater, especially if we consider that more than two-thirds of the recipient households in our sample use the remittances as a form of subsistence, i.e. remittances account for over 50% of their total income while this generally only occurs in 24% of households nationwide.

5.2 Household Remittances from Spain to Vicente Noble: Amount sent, frequency and remittance channels

Every study on Dominican migration to Spain underscores the high percentage of migrant Dominicans sending remittances to relatives back home. The analysis of the Dominican population in the context of Latin American migration in Spain conducted by the IDB (2002) shows that over 90% of Dominicans send money periodically to their families. Moreover, the aforementioned study conducted by Bendixen (2004) on migrant remittances between Spain and Latin America found that 98.4% of the migrants in that sample sent money regularly to their families.

The entire sample of Dominican migrants interviewed in our study sends money every month:

"...at the end of the month, always, when I am paid, money goes to Vicente Nobel, a set amount" (Julissa, Dominican migrant)

Yes, most of the time I send ten thousand pesos. Or sometimes nine or eight but most of the time I send ten or eleven, depending on if my daughter needs something, but I always send money." (Sonia, Dominican migrant)

Regarding the amount sent by Dominicans from Spain, we must take into account the fact that average wages among migrants in Spain are low as they work in the secondary labour market, which is characterized by low wages. According to the survey conducted by the IDB among Latin American migrants in Spain, only 15% of the migrants surveyed earned more than €900/month. The study however notes that due to the longer period of time that Dominican migrants have spent in Spain, 25% earned more than that amount. The survey showed that the average income among Dominicans stood at €754/month, an income that greatly exceeds that of migrants from Colombia and Ecuador, the other two groups surveyed (IDB, 2002). In light of this information, the

sum of remittances sent appears to be particularly high, especially when compared to the average amount of remittances sent from the United States, which stands at US\$150 (Bendixen, 2004).

In the survey conducted by Carmen Gregorio in 1993, 70% of the female Dominican population settled in Spain sent more than €150 (US\$193) on a monthly basis, which this year was at least enough to ensure basic foodstuffs in the Dominican Republic (Gregorio, 1998). The survey conducted by IOE with domestic service workers revealed that 60% of the Dominicans surveyed sent more than 20% of their income to the Dominican Republic (IOE, 2001, p. 280).

The migrants interviewed for our study send an average of €200/month (US\$240), which accounts for 25% of their salary on average, with 33% of the women working as live-ins, a position that pays them an average of €600/month. But we found several cases in which that amount was exceeded as they sent between €250 and €300 per month (between US\$320 and US\$380). Women who had spent more years as migrants sent higher sums of money. Women who have been residing in Spain for longer periods of time have gone from working as live-ins to working as liveouts on an hourly basis, which increases their expenses since as live-outs they have to pay rent and living expenses. Theoretically, this could translate into remitting less money. Nevertheless, the length of residency and stability in terms of their legal status allows them to access positions with better working conditions, while those who are irregular have little bargaining power with their employers.

The larger amounts sent by the Dominican women interviewed in Spain contradicts the results of other studies, which show that men tend to send more remittances than women. Within the theoretical framework, we held that the reduced capabilities of women to send money

could be related to the low wages received by migrant women in the destination countries. But the case of the Dominican women in Spain shows that, despite their low wages, they are able to send more money than Dominicans settled in the United States. The reasons for this were explained in the introduction to the section on remittances and are tied to the fact that as women and breadwinners they are willing to make greater sacrifices, as well as the fact that they are part of a more recent wave of migration with a lower incidence of family reunification.

The instability of the Dominican peso as well as the currency in which remittances are sent affect the buying power of the money sent. A devaluation in the peso leads to inflation. 55 When this occurs, migrants who send remittances in Dominican pesos feel required to send more money to meet the needs of their households, which is an enormous effort for them as their wages are low. In cases where remittances are sent in euros, a devalued Dominican peso works to their advantage, but we must bear in mind that money transfer companies tend to charge more money per order when placed in euros and in general they prefer the transfer to be done in the local currency so as not to undercut the foreign exchange rate margin (Suki, 2004):

"there are times when the peso is strong, but there are times when it's... vou send €100 and we only get 3,000 pesos, and what can you get with 3,000 pesos there? Nothing. For you to send money to them because for example, they say I'm going to do this, I'm going to do that, you have to send them €200, €300. And how do you send the money? If you earn between €500-€600 and you have to pay for your house, eat, you have to dress...how are you going to send it all there? You have to live." (Ramona, Dominican migrant) The frequency at which remittances were sent in our sample was in almost all cases monthly, with a set amount sent at the beginning of each month. At the same time, remittances were sent sporadically for emergency situations or to cover additional expenses, most of which were health-related, but sometimes also included unexpected expenses. In various cases, monthly transfers could be "advanced" in order to cover contingencies or particular needs that could occur within the family:

"because I always tell them, if anything happens over there, you get sick or whatnot, and I haven't called, then you borrow it and then I'll send it." (Marisol, Dominican migrant)

"they just call and tell you this month I can't pay; send me money because I have to pay the telephone bill" (Altagracia, Dominican migrant)

We found several cases in which the migrant woman interviewed had various siblings also living in Spain, so the sums they sent were not so large, since the living expenses of their parents and other family members were shared by all the migrant siblings. The recipient households that have more then one member living in Spain receive the most money, which is the reason why female migrants who have another family member in Spain have more leeway in designating part of the money they save for other projects other than supporting their families.

The data collected in the field shows that on average, remittances are sent for a period just short of five years. This average remittance-sending period is significantly less, and logically so, than the time the Dominican migrants who settle in the United States send remittances. Their average period is over 10 years as they have been established longer (MIF/IDB, 2004). Our sample showed that those households that have financed a business with remittances received remittances for a longer period

of time. In this regard, if the average length of time for a household to receive remittances is less than 5 years, among households that have established a business we found that 50% had been receiving money for over 7 years, and even over 10 years. The explanation behind this is that more income is needed to establish a business and as a result, the migrant needs to stay in the destination country longer. It is clear that longer stays offer more opportunities to accumulate capital that can be channelled towards a productive investment, given that during the initial years most of the money remitted goes to repay the debts incurred to make the trip.

Transfer Channels

At the beginning of the migration wave, channels to send remittances from Spain to Vicente Noble were informal. In the late 1980s and early 1990s, there was a constant flow of people traveling between Vicente Noble and Aravaca who acted as remittance and correspondence messengers. The dense concentration of Dominicans in this city in the northeast of Madrid and the fact that they turned the main square of the city into a meeting place helped establish this flow of travelers who would come and go between both points and who would carry money and correspondence by hand. This reveals the significance mentioned in the theoretical framework of the transnational networks in facilitating the integration of migrants in destination countries and maintaining ties with the place of origin.

In the early 1990s, channels began to formalize when entrepreneurs from the community of Vicente Noble began to transfer remittances, offering more security by establishing agencies. One of the first agencies of this kind was established by a businessman from Vicente Noble who would collect remittances in the square of Aravaca and later established a store in the Cuatro Caminos area. 56 During that same period, there were various initiatives to get involved in the remittance transfer market by Spaniards and Dominicans who had

similar companies in New York, a traditional destination for Dominican migrants.

These initiatives were followed by others pursued by multinational wire transfer companies and in the mid-1990s, Western Union made its debut on the market. At present, the remittance transfer market between Spain and Vicente Noble is dominated by Western Union and Caribe Express. Both have branches in Vicente Noble and have significant influence in the remittance market from Spain to this location. Both companies offer home delivery as an incentive, which is perceived by customers as an advantage since "it's less risky."

Suki (2004) stated that the most popular method in the Dominican Republic to receive remittances is by home delivery (80% according to the study), with this being the prevailing and almost only deal offered by money transfer companies, unless the companies offer financial products that could integrate the recipients into the formal financial sector. In the words of the author herself, recipients "do not have incentives or options to save a portion of their remittance transfers or to put funds toward productive uses unless they access the bank system on their own accord, independently of remittance transactions. Barring exceptions, only the home delivery of cash is offered" (Suki, 2004:4). The preference for home delivery has to do with "the prevalence in the country of a cash-based economy with a large informal sector despite advanced communications infrastructure and the development of interbank networks of ATMs and points of sale (the ATH network). For families with mid-range and low income, the businesses that they frequent the most (supermarkets, hair salons, informal restaurants, etc.) are not connected to these networks" (Suki, 2004:41).

The only commercial financial group that at present has new products in the remittance market targeting the migrants from Spain (but does not have a branch

in Vicente Noble) is *Banco BHD*, through its subsidiary *Remesas Dominicanas*. Recently this company began a televised campaign encouraging its customers to use a debit card to receive remittances at its bank branches.

The prevalence of money transfer companies and the lack of bank entities involved in the sending and receiving of remittances between Spain and Vicente Noble dovetails with what occurs in other areas of the Dominican Republic. In the case of Vicente Noble, when international migration flows began, formal financial institutions were nonexistent in rural areas. Currently, the only one located in the municipality is local (Barahona Savings and Loan Association) and the national Reserve Bank, is located in the neighbouring municipality of Tamayo.

The entire sample interviewed sends their remittances by way of a money transfer company, with Western Union being the most widely used. The reasons indicated by those interviewed preferring the remittance transfer companies channel was security, trust, and speed, in addition to the advantage of home delivery:

"Yes, exactly, Western Union, so you don't have to send it with the type of people Madrid has a lot of, there's too many people. You approach them and they start with I didn't give it to you..." (Dora, Dominican migrant)

"Yes, most of the time I use the same [remittance transfer company]...According to the one they give me, but I always most of the time I just use one to send remittances...because they know my mother there and it's better for her. Sometimes she doesn't have the document on hand and if you don't have the document on hand, sometimes they won't give you the money. But they know her and they give it to her". (Juana, Dominican migrant)

The migrants who send remittances are aware of various remittance transfer

companies and the rates that each charges per order, but they usually tend to frequent one in particular. Nevertheless, most remittance recipients do not know the company used to send them the money, nor the costs of sending money or the fees that must be paid to receive it. Not knowing the company used to send them remittances relates to the fact that in rural and remote areas, money transfer companies do not have their own distribution network but rather they contact payment agents (Suki, 2004).

5.3 Recipient Households: who receives, who decides how remittances are used

lust as we indicated in the theoretical framework, households are not always successfully restructured after the woman migrates and one of the areas where conflicts arise is associated with which household member receives and manages the remittances. In the households interviewed in our study, women mainly received the remittances: mothers, sisters and daughters of the remittance senders. This represents a pattern change with regard to what Gregorio analyzed (1998), who found at that time that women primarily sent money to their husbands. This became a source of conflict during the first few years after migrating since the men poorly managed the money, wasting it on individual desires instead of investing it as instructed by the women in Spain. Therefore, the migrant women changed their strategy and started sending the money to other women. Both the women that received the remittances and the migrants have discussed on risks involved in sending the money to the men, who tend to think of the money as a personal asset, while the women see it as being a collective good. Thus, sending the remittances to the women was presumably a guarantee that it would be put to good use:

"Because they think that their household situation is going to improve, they send it to the husband and the husband goes out to drink, has fun and spends the money and sometimes, in general, the family falls apart." (Key informant)

"Look, when it's us women who receive it, before the money even arrives we have it all figured out: this is to pay the electricity, that is for the telephone, this is for groceries, that is to pay back who I owe money to, let me use these 100 pesos in a lottery or if not, put it in the bank. But when it's the man that receives it (...) they take out a scooter, motorcycle or

whatever and since she can't see him..." (Focus group)

"Just because, because mothers are complete beings, fathers dance around more here. Your mother, your mother cares more here, she would say, 'but if it's my daughter, how can I spend the money there?' She always complains to me before spending the money. But I send it to her, always have. If I have to send him money, I send it to him, but just for him. But I always send the money to my mother and then I tell her to give to whom she has to give it. But she is my mother; respect is always there." (Dora, Dominican migrant)

There are men who do make good use of remittances, but they are few and far between, and in the interviews and focus groups, it is much more common to hear about how they mismanage the money received:

"It is true that as women we make better use of the money, but there are also men who know the responsibilities they have in a household (...) there are also men who know what a household consists of and that the money that is sent by the woman who is working over there must be used towards something. Although they are a minority, because the majority are lost." (Focus group)

"The majority of men who have their wives out there have two or three women here, and they support them with the money their wife sends." (Focus group)

"[speaking of her sister's case, who also wanted to go Spain] because she would have had another chance to return (...) but then the husband started saying no, that who was going to take care of the kids? But then he dropped everything because a sister-in-law sent money so she could come back from there and the husband spent the money, he spent it at the cockfights." (Sonia, Dominican migrant)

The decision about how the money from remittances is spent tends to be determined by the woman who sends it and the woman who receives it. The agreement is usually that a certain amount is used for the migrant's projects (generally improving the house or building one), another part is split between a varying number of people chosen by the migrant in Spain, and the rest is left in the hands of the recipient woman, who decides how to spend it. Being a woman and the person in charge of the household, the migrant trusts that they would know how to set priorities and identify what is needed for the house:

"If I send a certain amount I tell her, mom, this is for you and for my children. And she knows what she needs to spend it on." (Juana, Dominican migrant)

"I just tell her, take this much for you, give so-and-so this much, and that's that. You'll never doubt your mother."

¿Who decides how the money is going to be spent? It's up to the two of you?

Yes, I tell her one thing, if part of it needs to go to someone, I tell her "give this much to that person for me," and she already knows what to do with whatever is left." (Marlene, Dominican migrant)

A large number of extended family members benefit from the remittances. Although the larger, set amounts are sent to a single person, periodically, small amounts are sent solely to other family members (the father, one or several siblings, etc.).

5.4 Utilization of Remittances

The different studies on how recipient households make use of remittances show varying percentages as to what amount is spent on subsistence and what amount is allocated for productive investments, but they all show that most of the money is used for subsistence and consumption, while productive use is marginal. In the late 1980s, ECLAC conducted several national surveys in El Salvador, Guatemala, Nicaragua and Honduras that showed very similar findings. According to these surveys, of the remittances received, households spent between 82% and 85% on food consumption, between 4% and 8% on health and education and between 5% and 6% on improving the home and setting up a business or shop (ECLAC, 1999). In the case of the Dominican Republic, Bendixen's study (2004) reveals that recipients spend 17% of the remittances on education, save 5%, invest another 5% in small businesses and invest another 4% in property. Unlike recipient households in other countries, households in the Dominican Republic spend more on education, while the rest of the percentages are similar to those found in studies conducted on other places. We believe that this difference is directly related to that fact the women are the ones sending remittances and managing the use and investment of the money and this falls in line with findings from other studies we presented in the theoretical framework, which emphasize the fact that in comparison to the men. when the women hold the decisionmaking power, they direct the money more towards health and education.

Remittances for Subsistence and Consumer Goods

"Well we have done things that have made life better, we now have things that we didn't have before, of course. A washing machine, who had one? A freezer, well in that time you had to buy it for yourself, so I sent money for that. The freezer broke, another washing

machine, the telephone doesn't work, another television... Life is a little better, that is for sure". (Dora, Dominican migrant)

As to how remittances are spent, both the recipient households and the migrants that send the money agree that the money primarily goes to subsistence (food and clothing) and for buying goods, mainly household appliances. The Dominican Republic case confirms Alejandro Canales' theory (2005) that remittances are viewed by recipient households as wages and therefore the money cannot be expected to have any more productive potential than that expected from other wages. Insofar as wages, remittances are mainly used to provide basic necessities and give households access to services that they otherwise would not have, such as private healthcare and education (in Vicente Noble there is a private school which is primarily made up of children of migrant women), continual water and electricity services, clothing and household appliances. A telephone line is one of the main services purchased. In Vicente Noble, telephone service has become a basic amenity and all the households with one migrant person have a telephone line, in spite of the fact that the cost is proportionally very high.

In all recipient households, school-age children are studying, and in many households, university-aged youths have continued their studies instead of entering the workforce. This is possible because remittances ensure family reproduction and it is feasible to maintain a household without every family member having to work. It is therefore apparent that remittances are giving future generations access to higher levels of education.

This illustrates how remittances also make up for deficiencies in government social policy, becoming the equivalent of a welfare State. We came across the case of a woman who decided to migrate so her mother could "retire early" and consequently leave a job where the

working conditions were difficult for her age. In many other cases, remittances cover for unemployment, retirement or illness for one or several recipient household members. In other words, remittances are providing the social protection that the State does not offer:

"I send money to my mother, since she can't work..." (Marisol, Dominican migrant)

"He (referring to her brother) did not have a job at one point because he was laid off. So I promised to send him money until he found a job." (Sonia, Dominican migrant)

"My mother is very old, my father is 85 and my mother is 79, they are both very old and I need to support them." (Altagracia, Dominican migrant)

"My mother worked as a fry cook. And if she did not retire soon, well, she has a bad liver; she couldn't last much longer. She already had many problems and so as the oldest daughter, instead of going to the university, since I was not going yet, I decided to come here and help her." (Juana, Dominican migrant)

One of the necessities that the Dominican government does not adequately meet that was mentioned recurrently in the interviews, both on the part of households and migrants, was access to medicine and healthcare. Although there is a free, universal public health system in place, the public healthcare system is in bad shape, so the people who can pay generally turn to private healthcare. Similarly, the Dominican Republic has an Essential Medicine Program and a Popular Pharmacy Network that try to guarantee the distribution of basic medicines at a low price, but in reality, the system does not work well and for the low-income population, medicine is an expense that they cannot always cover. Therefore, investing in healthcare is one area where remittances play an important role.

Remittances are also used for contingencies or unforeseen events, or as a guarantee to ask for small loans in emergency situations. Although in these cases, the person sending the remittances usually sends more money in addition to the fixed monthly amount:

"Well, the house had been fixed and well, they fell ill and have been able to get better, which is what matters. Then, when they fall ill and if I am here and cannot help, because I haven't been paid, they turn to somebody, because I always tell them, if anything happens over there, you fall ill or whatnot, and you see that I have not called, then you borrow it and then I'll send it. But it has gone well in that regard. Well, because how do you say it, it helps to have family abroad, because you know where to turn to, you have a backup. For example. I am going to borrow two thousand pesos that I know they are going to send me and I don't owe them. And that is very important. I help with everything I can." (Juana, Dominican migrant)

In a large numbers of the households interviewed, remittances account for the total income, that is to say, these are households that rely solely on the money sent by the migrant family member in order to survive: "What do I live off of? My daughters support me. My daughters send me money to eat." These situations present themselves in those households that are matrifocal where the migrant is the head of the household and has left her mother in charge of looking after her children. For these households, using remittances for something other than the basic necessities is extremely complicated. The chances that the adult women of these households will obtain employment in the formal sector are very slim, so the income they earn in addition to what they receive as remittances is reduced and, in the majority of cases, comes from informal activities like selling cosmetics, selling food on the street, etc. Thus, in these households the fundamental purpose of remittances is to ensure subsistence and reduce poverty.

However, not all households rely solely on remittances. In those where the migrant's husband is still working and helps support the household, remittances complement the income. In other words, remittances are added to the money earned by other members of the household, who are working as agricultural day labourers or in commercial activities in the informal sector, where the money they make is not enough to pay for the basic necessities that, in most cases, result from underemployment:

"I have two brothers there, there are six of us here in Spain, and I send money to my two brothers. And every month I send money to the two that are there.

They don't work?

Yes, but the wages there are not like the wages here. Over there the wages are very low, and if one is able to send 100 euros every month, I send them 100 euros, 120." (Ruth, Dominican migrant)

For more than two-thirds of recipient households, remittances are used for subsistence, given that they account for over half of the income for those lowincome households. However, these households have a different economic status than the rest of the community in Vicente Noble. They are privileged households that manage to move above the poverty line and often constitute a privileged part of the population. Whether it is the sole income the household receives or because it is an essential complement to the low wages the household obtains by other means, all the cases analyzed demonstrate a trend of dependency on the remittances as the main source of income.

Remittances support and extend the social networks based on kinship. Not only because remittances are sent to sisters, cousins, aunts, grandchildren, etc., but because other family members who do not live in the household benefit indirectly, through presents, small informal remunerations for carrying out tasks that the migrant who sends the money cannot do or even the enjoyment of the house that the migrant built but does not live in, all of which contribute to the improvement of the quality of life of these family members: "My sister also benefits because she does the chores in the house"; "She left the house to one sister so she could live in it".

Lastly, one item on which a significant percentage of remittances are spent that is granted extraordinary priority is home improvement. The vast majority of households have invested remittances in home improvements or building a house. Before the migration flow began from Vicente Noble, as in the entire southwestern region, there was a significant housing deficit and houses were mainly built with palm tree wood or "tejamanil", 57 zinc rooftops and often flattened dirt floors, as is the standard in other neighbouring communities. These types of houses presented significant health and security problems, given climatological events, and could be considered for the most part substandard housing. However, home improvement and construction has changed the community's image. Now the houses have cement block walls, roofs and concrete floors, bathrooms (several houses even have two bathrooms), an average of three bedrooms and integrated kitchens (before they had the typical rural kitchen with wood burners, located in a small open hut separate from the house). In some cases, houses can be lavish and/or show prospects for expansion as the economic position of the household improves, with the groundwork for stairs to build a second floor and driveways for a vehicle that most families still do not have.

In the migrant's mind, the home is a top priority when it comes to saving money and in many cases; it was part of the plan when the decision to migrate was made. In cases where a house was not owned, the goal was to purchase or build one in order to rid themselves of the burden of renting. In cases where a house

was owned, home improvement became one of the first endeavours undertaken. Home improvements or construction require a large investment from the women sending money, which implies an extended period of time to save. We need to bear in mind that for migrants, housing is an investment and it is often the only one they have access to, something that is not always taken into account when the matter of "productive investments" is analyzed.

A number of people tied to the construction sector in the community believe that it is among the most dynamic sectors. The use of remittances in the construction of houses has caused inflation in real estate, and the cost of land in the community has increased excessively, such that it is now difficult for anyone who does not have a family member in Spain to purchase any property. As a result, this population is adopting the strategy of selling their rundown houses located in the urban center of the municipality in order to build better houses in other areas of town where land is less expensive. As far as we were able to observe, the construction boom as a result of remittances is having a negative impact; not only regarding the increase in social inequality in terms of acquiring a basic good such as a house, but also with respect to the disorganized growth that has resulted from a lack of urban planning on behalf of the Vicente Noble town council.

Productive Use of Remittances

In keeping with the findings of other studies examining the types of remittance-financed investments, very few households from our sample allocated part of their remittances to productive investment. In those that have done so, we found two different types of investment: small investments for one of the household members to enter the informal economy or improve their current self-employment position; and larger investments for starting up a business. We hardly found any investments in land since, as we will see later, not only are there still problems in Vicente Noble that

prevent greater land development, such as the lack of water for irrigation, but the process of migration is producing a devaluation of the rural world in favour of city life.

Small investments primarily take the form of a vehicle purchased so that a household member can generate income through cargo or passenger transportation. In the Dominican Republic, it is very common to use a car or a motorcycle as an informal means of subsistence, especially in rural areas where transportation between towns is limited.

"And I've helped my father pay for a bus and I bought him – since my father is a baker – I bought him an oven.

The bus is used for deliveries?

Exactly, so at least, if he doesn't have bread today, then he can make a living by transporting things, and they pay him for that." (Juana, Dominican migrant)

"I have always been like that, I have always helped my mother and my brother. My youngest brother has a wife and four girls, he has five since he has one with another woman, and what he does is "conchea"58, he is doing it with a little car I bought him, because like I've said, life is hard. My brother worked at a hospital there, cleaning, and per month, per month, they paid him less than one hundred euros." (Marlene, Dominican migrant)

Those who decide to make a larger productive investment focus on establishing small businesses. We were able to find very few people from amongst our sample who purchased more land for agricultural production, invested in consumables, or increased the use of technology in the field. We only found two instances of households that have invested in land for farming as a supplementary form of income. These households devote fertile lands to sowing

and harvesting plantains that are sold in the community and in Santo Domingo. A few other households maintain small parcels of land known as "conucos"⁵⁹ for family consumption:

"We live off of remittances, agriculture has fallen to the wayside, migration has become the alternative, and crops like tomatoes have disappeared. Agriculture is not lucrative and there are irrigation problems in the area. The remittances are invested in construction or are deposited in the bank. Agriculture is not seen as a priority." (Community leader)

Migration and the arrival of remittances have prompted a transformation of Vicente Noble from a rural to a semiurban environment. This accelerated process of modernization has caused the agricultural world to be increasingly viewed as a world without future, associated with backwardness and characterized by its harsh working conditions. The individuals interviewed also noted that agriculture is very vulnerable to climatic changes and hurricane problems, which affect the country as a whole in a cyclical form.⁶⁰ In addition, structural problems that prevent the modernization and diversification of agriculture persist.

One element that needs to be borne in mind when it comes to considering the possibilities of generating development through farming is the dialogue among adolescents regarding the possibilities of having a future in Vicente Noble. The high school students that participated in the focus groups on the whole rejected the idea of agricultural work (despite the fact that many of them belong to households where agriculture is the main source of income) and expressed their desire to find jobs in the service sector.

Investment of Remittances in Small Business

Despite being a small town with a total of 4,950 households, according the 2003 National Population and Housing Census,

^{58.} Conchear refers to transporting passengers informally as we have described.

^{59.} Conuco is a small parcel of land used as a family garden.

^{60.} Hurricane George, which swept through in 1998, is still very much in the minds of the all the town people we spoke to. The effects of the hurricane were very negative for agriculture and we found two cases of young men whose wives were working in Spain at the time and so they decided to migrate themselves when they lost their crops. In addition to the hurricanes that occasionally pass through, every year there are riverbeds, tropical storms and minor tornadoes that impact agriculture.

Vicente Noble has a large number of businesses and/or stores, many of which were financed with remittances, which stimulate the economy. A total of 31 businesses of various types were interviewed, which accounts for almost all of the types of business in Vicente Noble. They can be categorized as follows:

- Supermarket	- Beauty Salons: 3
- Furniture and household appliance stores (2)	- Nightclub
- Water processor	- Call centers: 2 (tricom-
	verizon)
- Car Wash	- Hardware stores (2)
- Car dealership	- Boutiques (2)
- Pharmacies (2)	- Hotel
- Cafeteria	 Internet Café
- Bookstore	- Grocery stores (4)
- Super grocery store ⁶¹ (3)	- Money transfer companies (2)

Of these 31 businesses, 11 (35.48%) belong to migrants and/or people who receive remittances from Spain and we found that in 55% the owner is a woman, compared to 42% where the owner is male and 3% where a couple co-owned the business. The high percentage of women-owned businesses in Vicente Noble contrasts with the findings of other studies presented in the theoretical framework. These other studies suggest that men tend to benefit the most from the productive investments that are financed with remittances. Nevertheless, it is important to bear in mind that in the Dominican Republic, it is common for women to establish a small business as a subsistence strategy when facing an economic crisis, as can be inferred from the data gathered in the study conducted by Clara Báez (1997), which shows that 46.8% of the country's micro-enterprises are owned by women, 54.7% are owned by men and 7.7% are owned by couples.

As discussed in the theoretical framework, in addition to showing that the proportion of remittances channelled into productive projects is fairly marginal, most studies tend to indicate that the multiplier effects of remittance-financed businesses is limited, since more often than not "they consist of small economic establishments, with local and sometimes regional presence, with limited generation of employment and low investment sums. In short, these businesses are placed

more on the level of family survival strategies than in market dynamics" (Canales, 2005:10). In fact, the people who seem to benefit most are the wholesale vendors, agricultural product dealers and businessmen previously established that do not have any connection with migration or with the receipt of remittances, but produce or sell the vast majority of the products purchased locally with remittances (Ibid).

In the case of Vicente Noble, it is clear that the arrival of remittances has driven economic development, which has attracted business-people established in Barahona (the capital of the province) who have seen - with the demand for construction materials, furniture and household appliances - an opportunity to create businesses or expand previously existing ones. In addition, an influx in tourism (Spaniards married to Vicente Noble natives, migrants who visit the town accompanied by Spaniards, etc.) has led to the construction of a hotel. However, all of these businesses, with the exception of the hotel, belong to individuals who did not previously reside in the community, but rather were businesspeople set up in other areas of the province or the region.

Although the people interviewed clearly attribute the expansion of businesses to the influx of remittances, their impact is indirect since only one-third of businesses are actually owned by recipients of remittances or migrants who have returned. The remainder comprises businesses established as a result of economic growth in Vicente Noble and the constant flow of money from remittances sent by the migrant population:

"I came here to Vicente Noble to make some money because a Spaniard recommended it to me. I lived in Pedernales and he told me, if you want to make some fast money, go to Vicente Noble and set up a business there, and that is what I did. There is more money flowing in this town than in Barahona, that is why I am here." (Owner of a furniture and household appliances store in Vicente Noble, originally from Pedernales)

The statement made by this businessman is echoed by other owners of other businesses in town, who explain that they set up their businesses and successfully grew them because they identified the potential for progress in this town as a result of migration. Among the businesses that came about in response to an indirect impact of migration, we found two large categories:

a) Businesses established in response to the increased demand for housing

construction that are connected to tasks and services related to the construction sector, such as iron works, door and window factories, cement block factories and hardware stores.

b) Businesses established as a result of the increased consumption prompted by the constant flow of money into Vicente Noble, such as supermarkets, automobile dealerships, money transfer companies, Internet cafés, etc.

We must highlight the supply of Spanishinfluenced items that can be found in the supermarket, a fact that the owner stresses: "We started this supermarket because there are many migrants who had to shop in Barahona because they could not find all the products they wanted in Vicente Noble, so we set up this supermarket and we've been doing well." According to the owner, the grocery stores and super grocery stores do not satisfy the demand for products by foreigners and migrants who have changed their consumption and food habits after having lived in Spain. Another element that benefits businesses in Vicente Noble is the flow of Spaniards who visit the town frequently because of their relationships with migrants. This influx has led to an increase in consumption levels and the use of nightclubs. According to the owner, "many Spaniards come here to Vicente Noble because they like the safety of the countryside." The wave of "Spanish tourists" is seen three times a year: December, June (for the town's saint's day) and Easter.

In an attempt to confirm that the scope of remittance-financed businesses is as limited as what has been shown in other studies, we compared remittance-financed businesses and those established by migrants who had returned to businesses not financed with remittances and that are not owned by migrants. ⁶² The differences found can be grouped into three main areas:

- Size and development time of the business
- Sex of the owner
- Education level of business owners.

Given that virtually every business was interviewed, we have included statistical percentages in this section for each element analyzed.

5.4.1 Differences in the Size and Development Time of the Businesses

We found that the businesses not financed by remittances were larger. In fact, several of the businesses not financed by remittances have branches in other towns, as was the case of a beauty salon with three branches (in Montserrat, Vicente Noble and Barahona), and of one of the furniture and household appliance stores. Therefore, such businesses have experienced greater expansion and have generated more money and jobs.

In contrast, in the case of remittancefinanced businesses, we found that most are family-run businesses where the owner works as the manager and other family members (children, siblings and nieces and nephews) have other responsibilities. Very few of these businesses have employees, and the few that do can barely afford to have 2 employees.

Another characteristic that we must mention is the level of consolidation. Of the businesses not financed by remittances, 80% have been operating for more than 6 years (we found some that have been in business for up to 15 years), while 81% of the remittance-financed businesses have been established for less than 6 years. The remittance-financed businesses or those established by migrants who had returned are mainly small businesses, 54% have been operating between 1 and 5 years and a noteworthy 27% have been around for less than a year. Only 18% of the remittance-financed businesses have existed for between 6-10 years.

5.4.2 Sex of the Business Owners

Female owners are predominant among both remittance-financed and other businesses, with similar percentages in both categories. As we previously explained, the strategy of women starting up businesses is common in the country. The percentage of male owners is lower among remittance-financed businesses since there are many businesses run by couples, which is not seen among businesses not financed by remittances.

BUSINESSES	Female owner	Male owner	Couple-Owned
Established with remittance	54% es	37%	9%
Established without remitta	ances ^{55%}	45%	0%

5.4.3 Education Level of Business Owners

The businesses established without remittances are owned by individuals with more years of schooling than those who own remittance-financed businesses. 50% of businesses established without remittances are owned by people with a

university education, which only occurs in the case of 9% of remittance-financed businesses. 55% of the owners in this last group have a primary education level. Once again, we must emphasize the low educational level of the Vicente Noble

migrants, which influences the opportunities they have to start up a business, the type of business they undertake (low investment, low productivity and maintained by family labour), as well as the success of the business.

5.4.4 Other distinctive elements

Other distinctive elements between businesses are related to the type of business undertaken. Businesses not established with remittances are not only larger, but some also deviate from the typical business characteristics of small towns, given that we found furniture stores, supermarkets, clothing and cosmetic boutiques, a car dealership, 63 car washes, etc. Some of them receive orders from outside of Vicente Noble, as is the case of the furniture and household appliances stores and the car dealership. These establishments have clients in other parts of the region. However, the remittance-financed businesses respond more to the traditional model of small family businesses common to rural areas:

grocery stores, restaurants, nightclubs and super grocery stores. The only remittance-financed business that breaks with this traditional mould is the hotel set up by a migrant residing in Spain. The hotel was established after a need for this service was identified, as the town plays host to a significant flow of migrants and foreigners.

Access to credit and loans is relatively low among the remittance-financed businesses interviewed. Only 25% of the male owners and 34% of the female owners have gained access to the credit system, with the proportion of women requesting loans exceeding the proportion of men. The incentives behind getting

these loans are related to investments in goods, home or business improvements, like the purchase of an electric generator. An almost non-existent relationship with commercial banks is widespread and we found that 50% of the owners of these businesses do not have a bank account and as a result, have no access to credit.

50% of owners of remittance-financed businesses have other investments. This group, made up of equal proportions of men and women, has diversified their investments by buying houses for rent, land for agricultural production (small parcels of land for plantain cultivation) or minibuses for transporting passengers.

5.5 Social Impact of Remittances

The Impact of Migration and Remittances on Vicente Noble

"Much has changed. Women, at least, have the opportunity to build a little house, to buy a small plot of land. Things have changed in that a mother and father, with five or six children, who had absolutely nothing and lived off of whatever they could find will now see one daughter leave and take her sister with her, and then another, and so on until a chain is created. Things have changed in that people don't have to wait until sunrise to eat. But it has been negative in regards to families, in that you may see an eleven or twelve-year-old kid on the streets because his grandmother can't manage. Too much has changed in that people don't have the same love for one another (...) Things have changed in that there are mothers with daughters who, despite having been brought-up properly, end up getting pregnant at twelve or fourteen and have abortions, who come home at two or three in the morning, because there isn't the kind of warmth there used to be. Things have changed in that there is no respect - a nephew will tell his aunt to "go to hell." That has changed." (Valeria, mother of a Dominican migrant)

This quote, taken from an interview in one of the households of Vicente Noble, sums up all of the ambivalence that most of the people interviewed feel towards the changes that migration has brought to the community: On one hand, people highly value the decrease in poverty and the economic progress that have resulted from migration and remittances. On the other hand, great emphasis is placed on the fact that the departure of women implies a great cost for the children they

leave behind and has caused a breakdown. of family structures and a "loss of values" that have led to serious problems such as teen pregnancies and an increase in drug use as grandmothers are not able to take full control of the grandchildren. The positive changes perceived by the community revolve around a great variety of issues: improved home construction, changes in road and street conditions, expanding businesses, general improvements in the community's physical image, improved quality of life and increased purchasing power for households, and decreased rates of malnutrition and infant mortality. Another change mentioned is the strengthening of businesses started with micro-credits from NGOs promoting regional economic projects. Those organizations have observed faster loan repayment due to "remittances being pumped into businesses." The positive perceptions expressed, however, do not make mention of changes that imply more long-term social, economic, and community development. Rather, time and time again, people insist on the benefits that each family unit has reaped, in poverty reduction and improved living conditions, by having one or more persons from that family unit migrate. Nonetheless, the benefits of migration and remittances have become an essential tool in counteracting inefficient or passive government policies: "migrant women have done what the government has not." Along with these improvements, it seems that a series of social and community problems have emerged which are pointed out repeatedly and at great length by household members and social organizations: problems related to household social reproduction, misuse of remittances, increase in social inequalities, etc. As we will see, often it is not these perceived problems themselves but rather the act of expressing them that conceals social tensions (including gender tensions) resulting from migration.

Problems Related to Household Social Reproduction

As was previously noted in the theoretical framework, a number of studies on the impact of female migration highlight the difficulties faced by households when it is women who migrate. Given that men do not get involved in activities such as childcare and rearing, grandmothers are usually the ones who take on such tasks, and this type of restructuring is not always successful. The community sees these problems of household social reproduction, for which grandmothers are responsible, to be the cause of poor performance in school, drop outs, a rise in teen pregnancy, drug use, etc. All of these problems affecting young people are attributed to the breakdown of families as a consequence of migration. The underlying idea is that when mothers leave, their place as domestic workers is more easily filled than their place as caregivers, child raisers, and nurturers:

"It (referring to migration) has its advantages and its disadvantages. Great, our mom leaves, migrates, and then it's great that she sends us a lot of money. She sends it so we can take care of our problems and so we can go ahead and buy our small plot of land, we build a house, okay. Great. But what disadvantage does this have for us? We don't have a mother's support. Many times what happens is that mothers leave their children here and they get addicted to drugs, young women end up pregnant, it's very sad (...) Because here they see their mother's support, they have her close by, to give them advice, to tell them what is right and wrong. And with their mother close by, children are not going to commit the crimes they commit, and it's very sad. The children go totally astray. It's very sad." (Focus group)

This perception that the absence of mothers brings with it problems of crime and drug use among youths is similar to the perception that exists in other communities around the country with considerable migration to Europe, such as the case of the community of Doña Ana, studied by Vargas and Petree (2005): "Although there has been no significant amount of emigration by mothers in Doña Ana, those interviewed held the perception that, in this community, organized crime and delinquency among youth, on the rise in Doña Ana, are in a large part due to the absence of emigrated parents, especially mothers. The latter is reinforced at a national level by religious institutions promoting traditional patterns of gender and family" (Petree and Vargas, 2005). Although Doña Ana has not experienced a pattern of family breakdown resulting from migration, the fact that there is an official discourse, promoted by public and religious institutions, regarding a correlation between family breakdown and crime, albeit a discourse that has not been sufficiently studied, leads people in communities to explain the phenomenon from this point of view. A similar process must be underway in Vicente Noble, because the idea that remittances increase crime and drug use does not manifest itself in the community's daily life nor in public spaces as far as we could see.

Another problem mentioned repeatedly and at great length is the supposed rise in teen pregnancy. We do not have any data available that would confirm an increase in the phenomenon in Vicente Noble compared to other towns in the area. What we do have available is data that places this perception within its context and indicates that, rather than an increase in teen pregnancy, which would be occurring in the same proportions in other towns with the same social, economic, and cultural characteristics, it is more likely that the phenomenon has more to do with young daughters failing to live up to the expectations for progress that their migrant mothers project onto them. Those expectations mainly involve pregnancies at a later age coupled with access to

higher levels of education. Data from an ENDESA (2002) survey shows that one of every four Dominican women has her first child before the age of 18 and 40-45% become mothers before their 20th birthday. At 19 years of age some 37% of Dominican women are mothers, and 4% are pregnant. The relationship between low levels of education and teen pregnancy is again evidenced when we see that, of those women who become mothers by their 19th birthday, 64% have no education.

This data is applicable to Vicente Noble, from where many people migrate to Spain, given its rural location in a poor area of the Dominican Republic. The fact that those interviewed continually highlighted the incidence of teen pregnancy in a Vicente Noble transformed by emigration and remittances, where young women are generally obtaining secondary levels of education, and in many cases university levels, thus points to a contradiction in the expectations that migrant mothers have for their daughters with regard to progress and upward mobility. This is one issue in which it is clear that improved living conditions, which in this case allow for higher levels of education for women, do not in and of themselves have an automatic impact on development, given that the State does not implement other measures to create jobs that would allow these young women to work in accordance with their qualifications and that would give them an incentive to postpone motherhood.⁶⁴ As another example of how changes in gender ideologies occur at a slower pace than changes in physical conditions, despite the fact that young women now enjoy a broader array of possibilities for attaining prestige and social value than that of becoming "mothers," motherhood continues to give more meaning to women's lives than many other roles.

As we see, a large part of the existing perceptions about the negative impact of remittances revolves around youths. Besides the perceptions that have already been explained, in the area of education there is great concern regarding the lack of motivation to study and high dropout rates among youths who, in the future,

would migrate to Spain through family reunification:

"They are with their grandmothers, under no supervision, they have less discipline, are more apathetic about school. They don't see their futures here. Spain becomes the promised land". (Key informant)

"Dropping out, they go home to wait for their papers to arrive". (key informant - education sector)

"Students neglecting their studies, their thoughts focus more on Spain than on here. They have a lot of money". (Key informant - education sector)

Focus groups conducted with student youths revealed very similar ideas about the need for or advantages of getting a higher education regardless of whether anyone from the students' households had migrated or not.. Among students there is a predominant distrust that social mobility necessarily accompanies a university degree, and they express low job expectations for the zone and the region. For these students, one thing is clear: "You've got to get out of Vicente Noble, even if it's just to Tamayo" (a neighbouring town). Among the youths who have had some kind of contact with migration, the idea reflected in the following phrases stands out: "Spain supports our town's economy;" "Spain represents progress and a better quality of life;" "Studying here isn't worth anything." A culture of migration has been established in Vicente Noble, one that other female authors have already verified in a number of studies: "Dominicans, in the firm belief that there is no life there, are willing to emigrate to practically anywhere that can ensure them a better standard of living" (Gallardo, 1995).

It is important to note that this culture of migration is provoked by the country's economic situation – despite having registered important economic growth in the past two years, the country has barely managed to reduce poverty or implement mechanisms for redistributing the wealth

that has been generated. Growth has especially benefited the capital, while its impact on rural areas has been almost imperceptible (IDB and World Bank, 2006). Youths living in rural areas who obtain a university degree face unemployment (which, according to the IDB and World Bank report, disproportionately affects youth and women, and even more so those living in rural areas). This lack of opportunity can only be overcome by migrating from the countryside to the city, as many youths have done. However, in Vicente Noble a process of international migration has developed that has by-passed the stage of rural to urban migration within the Dominican Republic - rather the goal is to make the "leap" directly to Spain.

Among young people with relatives who have migrated, the lack of faith in education and training as ways to guarantee a better future contrasts with the wishes of all the migrants interviewed. Those migrants hope that their children and/or siblings will get the training that they could not, and for that reason they allot part of the money they remit for financing university studies for other family members.

"My siblings, well, one is studying. Another sister abandoned her studies because she has kids and all that. Mi oldest brother is no longer, let's say, part of anything. And that's it. I only have two single brothers left, because the others are already married. (...) The youngest brother is studying. He's now in high school, as they say, what do they call it here? In mandatory high school. He wants to finish. I think he wants to get a university degree. I tell him that he should finish.

Would you help him to pay for university studies?

Well yes, since I couldn't, I'd like for him to, like my brother, to at least finish, of the five of us. I'd at least like that, because mi brother, the oldest, was at college and had to quit halfway through, because, as they say, he missed one month and then there was nothing he could do, with the two daughters that he has, so they went to the capital, and he spends too much, and he can't keep studying. Maybe the youngest will finish..." (Dora, Dominican migrant)

In fact, young people's desire to migrate rather than continue with university studies contradicts the mother's wishes in a number of cases. Mothers want their children to complete their studies before they help them to migrate:

"I tried to legalize their situation, like their nationality, like I now have mine, so that they would have their nationality, it wasn't so that they would leave. Because my wish was to sacrifice myself there, to struggle for my children, so that they could study here [referring to the Dominican Republic; she has returned and her three children are in Spain1. But sometimes vouths lose patience, because truthfully they didn't need to leave, and as a mother I disagree with my children being there. I wanted my children to be educated first. After studying a profession, then they could leave." (Nelly, returned migrant)

"[referring to her son] He should finish his studies first and then maybe I will bring him." (Sonia, Dominican migrant)

The effects of this culture of migration coupled with the reality of scarce job opportunities for young graduates in rural areas lead many youths not to finish their training and to migrate through family reunification, becoming part of the unskilled labour market in Spain, as is the case of the three children of the mother cited above. A small percentage of them migrate after finishing their training, which forms part of the negative "brain-drain" effect. The possibilities for these young people in the Spanish labour market, if they manage to make it through two years of legal residency and decide

to then become nationalized Spaniards, are much greater than those they would find in the Dominican Republic.

Another issue highlighted by social organizations is the loss of human capital that comes along with migration: many women who were leaders and actively participated in community development have migrated, and many others have significantly reduced their involvement because they must take care of their migrated daughters' households. Additionally, testimonials from local leaders and NGOs emphasize how important women were in mutual aid and community social support activities, in which the men who stayed behind have not replaced them:

"And community work is also neglected, because many times the women that most frequently migrate are the women that are already trained and that know things and have a vision of life and feel the need for certain things. and so there the groups begin to deteriorate, their absence starts to become noticeable. For example, we have groups, in the case of Vicente Noble, there is no group there, many groups have deteriorated because the main women leaders are gone, they left, and the women that didn't go are grandmothers left taking care of grandchildren, and so when they're taking care of grandchildren, well, they don't go to the groups either" (Key informant)

"[referring to the entire region]: Things have changed in that we used to have 19 women's associations and right now we have only 15, because there are four that are there but the majority of the women have migrated". (Key informant)

Placing Blame on Migrant Women

The Vicente Noble community has developed a discourse that places social blame on migrant women for having "abandoned" their households. They are held totally responsible for the break up of marriages and for the poor behaviour of children. This type of criticism comes from diverse sectors, inside and outside their communities of origin, including government authorities and religious officials. Given that migrant women have also internalized the gender norms that make them totally responsible for the well-being of their households and children, family separation provokes strong feelings of guilt among them.

In that same vein, Sorensen (2004) performed a comparative analysis of Dominican migration using regional, ethnic, and destination characteristics, in which she argues that the frequent criticism of Dominican women who migrate to Spain does not correspond to the cultural realities of the region. The author begins by calling attention to the long-standing Dominican tradition of rural-urban migration among women who leave their communities to pursue domestic work in the cities and whose children remain in the care of female relatives, mainly grandmothers. She points out that, in fact, many Dominican women who migrate internationally are the daughters of former domestic workers who formed part of that pattern. She then affirms that, due to ethnic and cultural differences, Dominican migration to New York and to Spain has given way to distinct practices and ideologies. For a long time migration to New York was dominated by mostly middle class males from urban areas in the center of the country (Cibao). They came from a region that was historically more Hispanic in cultural terms, and their experiences of family and migration reflect those traditional Hispanic values (patriarchal nuclear families in which women have low status and power). This led to a pattern of male dominated migration, followed by family reunification, with less autonomy for women when they migrated.

Migration to Spain, on the contrary, was dominated from the beginning by poor, black women from the country's rural southwest. Their cultural ideology is more reflective of Afro-Caribbean heritage than

Hispanic and is marked by family patterns established during the slavery period. These matrifocal patterns, including informal and unstable marriages, place women at the center of family life and confer upon them greater autonomy than that given to men. 65 For that reason, female migration to Spain follows patterns similar to migrations from Anglophone Caribbean countries, characterized as "successfully maintaining a socio-cultural system that is not territorial but rather operates by way of a constant circulation of individuals... [where the children of migrants] are seen as the social link between adults who leave and those relatives who stay at home" (p.96). Within this pattern, remittances solidify the bonds of family loyalty and of emotional security for the children who see their mother's migration as a sacrifice made for their benefit. Because men play a secondary role in Afro-Caribbean families, family survival depends fundamentally on the mother-daughter bond, which within the context of migration is expressed through the role of the grandmother who cares for the migrant woman's children. The migrant woman, in turn, ensures family survival by sending remittances. In this model, when the children become adults, the migrant women return to their country of origin to take care of grandchildren, while their children migrate to ensure the continued survival of the family unit and the continuance of the pattern which Olwig and Sorensen (2002) call "the mobile support strategy.⁶⁶

Negative discourse about family life in the "era of the feminization of migration" is not uncommon. Sorensen (2005b) points out that "negative predictions have been eminent in works related to migrant mothers who leave their husbands and children behind." This is the case of migration from Vicente Noble, headed by women with family responsibilities, many of them heads of household, who leave their husbands and children behind.

The family separation brought on by migration does not inevitably lead to family breakdown as expressed by the Vicente Noble community and so often alluded to in interviews there. A

transnational approach treats the lives of transnational families as "reproduction across borders" (Levitt and Glick Schiller cited by Sorensen, 2005b). The current and ongoing meaning given to reproduction in this phrase is a good expression of how people constantly rearrange and redefine their relationships; family members are scattered yet united "in a common social space through emotional and financial ties."

It is worth noting that in view of the concern caused by the supposed prevalence of these problems, the fathers' absence from childcare and upbringing responsibilities is never questioned. The gender norm that makes women responsible for child care is automatically assumed: if the mother migrates, the grandmothers or other women will take care of the children. Although it is true that criticism of men surfaces during many interviews, that criticism revolves around the poor use that many of them make of remittances but never around their responsibility for their children, regardless of whether or not the mother has migrated. In that vein, Vargas and Petree (Ibid) take a quote from Salazar (2002) that we find highly illustrative:

"If we wish to ensure quality upbringing for the children of transnational families, gender egalitarianism in child rearing is fundamental. It can be promoted by recognizing women's economic contribution through a redefinition of motherhood to include the task of providing family sustenance. Gender must be recognized as a lax social category, and masculinity must be redefined, given that a large part of society questions the biological assumption that only a woman is capable of providing the necessary care. Governments and the media could then stop vilifying emigrant women and redirect their attention towards men. They could question men's lack of responsibility in child care, and they could demand that men, even migrant men, take more responsibility for the emotional well-being of their children" (Vargas and Petree, 2005,

^{65.} Sorensen points to the high incidence of separation, divorce, and new partners characteristic of the Dominican population in general. Women commonly have children from different fathers, particularly in rural and working-class urban sectors where casual unions predominate. This tendency towards unstable relationships is also seen in New York and other places with Dominican Diasporas.

^{66.} "Note that this generational replacement strategy tends to perpetuate the flow of remittances to the country of origin, thus preventing a decrease in remittances due to family reunification and the progressive distancing of new generations born abroad from the place of origin.

5.6 Other Gender Impacts

Whether or not migration or remittances per se influence or modify gender relations cannot be categorically stated. The way in which migration and sending and receiving remittances affect gender relations is intimately linked to the social and cultural conditions surrounding the departure. In the case under study, a direct consequence of the predominance of matrifocal households, the fact that migration has occurred along female networks, and the fact that those receiving remittances are mainly women, has been the strengthening of a pattern in which men contribute less and women become responsible for both productive and reproductive work:

"We find transnational households in which the division of work between sexes leaves men marginalized: the women that stay within the community do the work of raising children, and the women that have emigrated form the main source of household economic sustenance. Consequently, men are freed from any possible childcare work within the home. Moreover, changes that result from men abandoning productive work, as they are discouraged by the disparity between their incomes and those of the migrant woman, diminish their role as breadwinner within the domestic group. Thus, among many transnational domestic units, men have been marginalized from productive and reproductive tasks (...) (Gregorio, 1998:201)

A number of the migrant women interviewed are fully aware that their constant sending of remittances to different family members tends to discourage those individuals from seeking employment or any alternative to receiving a certain amount of money each month. In some cases that support has even led the recipient of remittances to quit the job they had:

"My brother, for example, doesn't mind staying there instead of coming here, because he receives x amount each month, the same amount that he would be earning here but he would have to work for it. Instead, he makes it by just sitting there. If I was in that position, why would I come?" (Juana, Dominican migrant)

"Mi mother was working, but not anymore after I came here. She knows that I will send her money each month. She says, "well, why should I work when I can pay my expenses with just what my daughter sends me." (Sonia, Dominican migrant)

"In the beginning I did have a brother that was doing that (referring to quitting work because he receives money from Spain), because he has two daughters, and I saw him once, at one time he had no job, he said they had fired him, and I promised to send him money until he found work, and I sent him money monthly and he stopped worrying about finding a job. He didn't care if he stayed in bed or went out, so my other brother told me to stop sending him money so that he would take interest in finding a job, because he thought he had it made with what I sent him. So that's what I had to do. I sent him less and less money, very gradually, and when he saw that he wasn't getting anything anymore he had to look for work. This happens often there, very, very often." (Dora, Dominican migrant)

Studies analyzing the gender impacts of female-led migration emphasize how women benefit from becoming the household breadwinner (Gregorio, 1998; Oso, 1998). This is not so clear in the case of Vicente Noble. Many women there were heads of household before migrating,

so they were already breadwinners even if they only managed to bring in a subsistence income. Migration has allowed them to fulfill the role of breadwinner more comfortably, no longer meeting just basic necessities but increasing their household's well-being, and even generating savings. For these women, migration has reinforced a matrifocal family paradigm in which the male's role is irrelevant or secondary: "many poor Afro-Caribbean women throughout the Caribbean and Central and South America prefer short-term, informal marriages. They form households with their mothers, young children, older daughters, and grandchildren; they can chose whether or not to invite their current partners to spend time with them (...) These women find that casual relationships limit their exposure to male violence and give them greater economic flexibility to take care of their children whom they consider to be their main source of emotional support" (Gabaccia, 1994).

For the women who were not heads of household before migrating, the main change has, in fact, been from partial economic dependency on their husbands to being the household breadwinner. This change has greatly increased their ability to generate income, giving them greater autonomy from their husbands and from other household members:

"Men step aside when they see their wives paying for things." (Maria, Dominican migrant)

"Women do not depend on men. Men see that we women are worth something; those women are the ones that have economic power..." (Ruth, Dominican migrant)

"The women say that because they support the household; they are the men. There are many women here who, because they are in Spain, now think that they are the men." (Key informant)

"Women are no longer subjected to men; women now say that since they work they don't care what men say or do." (Myra, mother of a Dominican migrant)

"Before, there were two of us, man and woman. Now I am the man and the woman in this house." (Marisol, Dominican migrant)

The perception of autonomy and of women's important economic contribution to households is a change from when the first flows of migrants left Vicente Noble. At that time, households and women themselves considered the work of migrant women in Spain to merely represent extra help, and their economic contribution was not recognized nor was it a source of prestige (Gregorio, 1998). Now, as we can see from the aforementioned testimonies, migrant women no longer consider their contribution to be just help. Rather, they have become aware that they are the ones supporting their households, and they know the symbolic significance of this when it comes to defining household gender relations.

Economic independence and their role as breadwinners have notably increased the negotiating power of these women when it comes making decisions regarding household expenses and how to use the remittances they send. That negotiating power has been reinforced by the strategy of remitting money to other women in order to keep it from being misspent and to ensure that it is invested according to their wishes. But this change in roles has had contradictory and not always positive affects on the sex/gender system. For example, gender inequalities in the division of labour have been reconstituted. When women leave a male spouse in their community of origin, gender ideology carries more weight than the extra income insofar as the division of labour is concerned, and women's new role as breadwinners does not put their household reproductive role into question; it is merely transferred to other women rather than assumed by men. For migrant women as well as those who remain in the community, the effect has been a

revaluation of the role of women in the household. The fact that the social costs incurred by the absence of migrant women are mentioned so excessively throughout all the interviews points to a revaluation of women's importance as "mothers" and "care-givers." In the social consciousness, the idea persists that those roles correspond to women, and that if they are not carried out adequately - because women are absent and because they are not as easily replaced in terms of socializing or childcare as they are in domestic work - the consequences are "disastrous for the family and for society."

Nonetheless, some migrant women express nostalgia for a family paradigm in which men are the breadwinners and the role of women is limited to reproductive tasks. In that vein, some have tried to provide their husbands with a means of subsistence by using remittances to buy a car or start up a small business, and they do so out of a desire to return to a more traditional ideology in which they, the migrant women, are not forced to work outside the home in order to contribute to household income. However, this strategy was much more common during the early years of migration to Spain. Other women have opted for a different strategy, cutting ties with the man in the Dominican Republic and linking themselves to a Spanish man, in a similar effort to establish a household in which the man is the breadwinner. This desire to return to a traditional model relates to the fact that, for these women, the value of being a wage-earner lies in the income they receive, and they do not consider working outside the home to be valuable in and of itself. Nor do they think of it in terms of "personal fulfillment," as do middle class women in the Dominican Republic

Changes in Gender Roles among Couples Living Together in Spain

Among the women interviewed who have reunited with their husbands, we found two quite different scenarios. For some women, reunification has been successful in that the affective bond has been preserved and has brought with it, without exception, a change in gender roles and the adoption of a couples model that follows the predominant Spanish ideology, based on more egalitarian assumptions. For other women however, reunification has been a source of conflict because the affective bond has dissolved. These two distinct scenarios correspond equally to two different departure scenarios: those couples that have managed to reunite successfully were either couples in which the woman migrated first and the man stayed behind to take care of the household in the Dominican Republic or couples in which the man was the first to migrate and later reunited with his wife and children. In both cases, they were households that originally had more in common with the model of a nuclear family that they would later put into practice in Spain. However, those couples for whom reunification has not been successful were, in every case, couples in which the woman migrated first, the original household corresponded with the matrifocal model that we have described - often with a number of children from different men - and the man did not take responsibility for the household when the woman migrated.

In the case of Vicente Noble, for the couples that have reunited successfully there has been a reorganization of the division of labour within the home because of the woman's extra burden – she does the domestic work in her own home and in other people's homes, and a more egalitarian relationship model has been adopted:

"He has changed for the better. Because before, back in my country, he liked rum a lot, he liked to drink a lot, he liked to go out with his friends a lot, well, since there is more freedom there, not like here (...). There he would do as he pleased. He didn't worry about his wife if he wanted to stay with his friends and not come home all night. Here no, here it's great, here everything has changed. From home to work, he doesn't have anything else." (Sonia, Dominican migrant)

"The children have to make up their room, take out the garbage. They help me a lot. The oldest, since he works nights, cleans up the kitchen in the morning, straightens up the bathroom, and my husband and I share chores, so on the weekends he cooks and cleans the house."

Was it also like that in your country?

Back there? No way. He was a total macho. He was a total macho saying that the man shouldn't have to do anything, the man is the man, but here he has had to change, here everyone has to cooperate." (Marisol, Dominican migrant)

The fact that both spouses work outside the home has influenced this change considerably. At the root of this change are both urban lifestyle in Spain, where work and transportation schedules greatly affect the amount of time available for reproductive work, and the difficulties in coordinating work and family life for households in which both members of the couple work outside the home. These difficulties are aggravated for migrant women because of the intensive work schedule characteristic of domestic service and because they do not have family networks to whom they can delegate childcare. If migrant women thought it logical to take on all reproductive work in the community of origin, the fact that they are working outside the home now legitimizes their asking for a more equitable division of domestic chores among household members:

"There everything falls more upon the mother. In Spain, everyone has to say I'll do this, you do that, he'll do the other.

Why do you think it is like that in Spain?

Because here everyone has to do things for themselves, not like there, where you are very comfortable and everything is spoon-fed to you. Here no, here everyone has to do things for themselves, here you have to do everything yourself (...) Their clothes, they have to do their own ironing, not me, because I work." (Sonia, Dominican migrant)

These results coincide with those of the studies that we presented in the theoretical framework. According to those studies, joint migration of women and men gives way to a transformation in gender relations linked not only to female participation in the labour market of the destination country but also to a greater recognition of women's contribution, which is usually indispensable to supporting the family within the context of migration.

Nonetheless, the changes that have been observed do not necessarily imply a substantial departure from traditional gender roles, as can be seen in the fact that in many households, the female's remunerated work continues to be perceived as "help" for the male, and the domestic chores of the male continue to be seen as "help" for the female. The difficulties brought on by these changes, especially for Dominican men, cannot always be successfully negotiated, as evidenced by the high incidence of marriage dissolution seen in many studies. 67

Among the couples living together in Spain, changes have not only taken place in the delegating of reproductive tasks. Rather, there has also been a renegotiation of how expenses are divided and a push for a system in which all household members that work outside the home contribute equally to maintenance, something uncommon in the country of origin. And more generally, some women have begun to adopt ideological changes regarding the equal responsibilities that men should assume in childcare:

"Everyone gives what they have to give. If a certain amount of money has to be spent and there are five of us, then we divide it among five people, because they [referring to her children] work." (Ruth, Dominican migrant)

"Well, supporting a household, the house, is the responsibility of both,

the man and the woman, because the woman can't raise children alone and neither can the man. If a kid does something, I have to reprimand him, but you also have to say something to him." (Sonia, Dominican migrant)

Among some couples, the management of the male's income had also changed. Prior to migration, the norm was for the male to contribute part of his salary to household expenses and keep the rest for his personal expenses. After settling in Spain, however, the male gives all of his money to the female who is in then charge of distributing it. Significant differences between men and women also appear when it comes time to manage the money that results from migration. Women value the fact that they are able to spend more rationally on the household budget and to save and invest the money they remit. Men are more focused on the present and are subject to, according to women, concerns about prestige, honour, and the need to demonstrate by their spending that their migration was successful. Meanwhile, women are mainly concerned with guaranteeing the survival of their households and, being more focused on the long term, with saving and investing. While living in Spain, many women have negotiated with their husbands a system in which they manage the money brought in by both, but when they return to the Dominican Republic (on vacation or for good), there is a resurgence of the male tendency to spend in ways women believe to be inappropriate:

"As I told you, my husband is saving to buy himself some property and to build the house of his dreams. When he gets to the Dominican Republic, he spends in one month what he's saved in two years on renting a car, on showing off for everyone, for his friends, "look at what I have, look at who I am." And not just him, all the men in this country, all of them.

But is there any difference between men and women?

A big difference, because we women, when we go, we don't want to spend, this is for this, that is for that, but men don't think about it. Here no, but if he goes there, ugh, I tell him, "You're never going to get your dream house." The people saving the most are women. To give you an example, once I had arrived here I bought a small house there, I had my house, but after I came back I bought one more that was for sale. I have a girl friend whose husband, just like mine, he throws it all down the drain." (Sonia, Dominican migrant)

As we explained at the beginning of the epigraph, spousal reunification has not always been successful. Just as we find cases in which the couple has managed to adjust well to the new social and cultural context and in which that adjustment has meant considerable changes in gender relations, we find others in which conflicts have arisen and led to separation. In most of these cases, prior to migration the household could be characterized as matrifocal, one in which the migrant woman has had a number of temporary relationships with different men and has a number of children from those relationships and in which the woman reunites with the man that is her partner at that moment. In these relationships, the man's arrival in Spain usually signifies the couple's return to the original relationship model that is based on a temporary bond. In one of the testimonies we cite, the woman is aware that when her partner was in the Dominican Republic, he was economically dependent on her, and that made the bond last. The reunification, however, led to economic independence for him and later to his abandoning her:

"Were you married when you came?

Yes, I was married to the father of my other daughter. And I brought him. And that was it, typical of Dominican men, you bring them and they go off with another woman.

Does it happen a lot?

Most of the time. I was married to him, that's why we got married, shortly before I came here, for that reason, so he could come and all, help him to get here. For that reason, I helped, I brought him, and we lasted a very short while, one year. Later we separated, and as of now are still separated." (Dora, Dominican migrant)

"The thing is you bring them too, an example, and here they see that they can work, earning a thousand and something Euros, they see that they can dress well, eat well, live well, and they'll say "I work enough, forget you." They go looking for a younger woman, someone prettier, thinner. Men here, well, sadly, you bring them here, they see they can live well, work well, better than the way they were there, and soon enough they leave you (...) When they are there they need you more also." (Ruth, Dominican migrant)

The women for whom spousal reunification has not worked or who have had a relationship with a Dominican man after arriving in Spain (couples like these frequently have a child whom they are forced to send to the Dominican Republic) are stuck in a pessimistic discourse about whether or not a relationship with a Dominican man can be successful. They do not trust that a Dominican will guarantee them stability nor that he will take responsibility for any children they may end up having, so they put all their hopes into finding a Spaniard to marry: "I've already said that I'm not getting involved with another Dominican man here."

Empowering Women who Stay in their Community of Origin

Fieldwork findings indicate the changes produced by female migration are in some ways beneficial to the women who stay behind and in others detrimental. In general, the process is characterized by the fact that material conditions are

changing more rapidly than ideological ones, as we have seen in the case of teen pregnancy.

In regards to the benefits, we find that migrant women's daughters have access to higher levels of education than did their mothers. That possibility is not always made a reality given that other previously described elements still persist, for example, the primacy of the idea that motherhood is women's main source of prestige and fulfillment, and the lack of real employment opportunities for qualified women in rural areas. Nonetheless, it represents an open door, helping to empower some daughters today, which will open even more as time goes by.

One of the groups most empowered are women who have become business owners using the money from remittances. It is necessary, however, to qualify the belief that owning a business automatically empowers women. It is true that women owners value the economic independence granted them by the business ("now I don't have to ask anyone for anything," "I have everything my children and I need"), but we must consider the gender dimensions that still underlie the situations of women owners. For one thing, in most cases the woman is the proprietor because she is also the head of the household, due to the absence of the man. Because singleparent, female-headed households are always poorer, the capital they manage to pull together to start a business is limited (earned through a great deal of hard work and over a lengthy period of time as a migrant). The capital is enough to start up a small business, highly dependent on family labour, limited in its ability to generate income, and with limited medium-term feasibility. These findings coincide with those of other studies indicating that migrant women tend to invest in businesses that are considered by society to be more appropriate for women, 68 such as hair salons and small food, clothing, or accessory stores, and that those businesses are usually less profitable and durable than businesses set up by men.

According to Carmen Gregorio:

"The failure of women-owned businesses is due as much to their inability to obtain large amounts of capital, because of the heavy economic burdens they face in the domestic realm, as it is to their inability to obtain, within the context of migration, skills that would allow them to start up new business ventures in their communities of origin. The latter can be attributed to the fact that migrant women in Spain are not increasing their human capital because they work in low-skilled jobs and have little access to education and training." (Gregorio, 1996:14-15)

Business proprietorship and the shift to the role of breadwinner that results in most cases do not always imply a change in gender roles. In a number of cases we find that when women assume the role of breadwinner, which is what happens when they migrate, that change contributes to men's abandonment of productive activities and to their holding a secondary role in the household means of support. As part of the latter, men are not incorporated into reproductive tasks nor is there, in many cases, a change in the gendered belief that women need a man in order to uphold their honour and protect them. Thus, we find women business owners who are the breadwinners for their households and who emphasize the need to have a husband, although he may not live in the house and his economic contribution to the household may be scarce or nonexistent, in order to maintain their image as a "respectable woman":

"I have a husband, but he is just a distraction, he doesn't live here, I tell everyone that he lives here because I want them to see me as a respectable woman and not the opposite" (Proprietor of a business started with remittances)

"In reality I have a man because a woman, if she has a business, can't live alone. You should have a man so that you don't get robbed." (Proprietor of a business started with remittances)

These socio-cultural idiosyncrasies have given Vicente Noble's migration flows a peculiar character: most notably that the matrifocal household model has become more pronounced and that the importance of the role of men has been displaced in a large number of cases. In these types of households, the economic benefits associated with remittances do not have as great an impact, to the extent that they are poorer households. Nor can we say that gender roles have been renegotiated given that, for these households, female migration has brought more work for the women who stay behind as care-givers. It has also caused the men who are temporarily linked to the women of these households to progressively lose their role as providers. It is within households in which men have continued their productive activities that we find a greater impact at all levels: a greater economic impact in that remittances must no longer be spent exclusively on maintaining the household, and a greater impact on gender relations as women's shift to being the main breadwinner has granted them an economic autonomy that they had not previously enjoyed and has increased their negotiating capacity within household decision-making.

6. Remittances and Development

Most studies confirm that the impact of family remittances on local and community development is very limited. Because remittances are sent to cover basic household necessities, there are few opportunities for those households to use them for productive investment (Canales 2005; Corona, 2001). It must be noted that households do use remittances for investments that directly affect development and that should thus be seen positively: they invest in human capital by improving nutrition, health, and education, all of which are strategic elements in the development process (Goldring, 2003). But when productive investments are made and businesses started up, they are "created spontaneously according to a logic of subsistence rather than accumulation. They are informal, predominantly commercial, and a large number of them fold shortly after opening" (ECLAC, 1999:8).

That is why there is a general consensus that so-called "collective remittances"

have greater potential for generating development in migrants' communities of origin. The term "collective remittances" began to be used in the mid-90s to describe migrant group initiatives (Home Town Associations) that finance and carry out projects that benefit their communities of origin (Goldring, 2003). Although these collective or community remittances represent a very small portion of total annual remittances received by each country, it is believed that "collective remittances are important not so much in terms of quantity but rather because they represent a quality resource. First of all, they are the expression of a spontaneous bond of solidarity among civil society groups; second, unlike family remittances, they are used mainly for investment; and lastly, they are better than other sources in responding to special modes of financing" (ECLAC, 1999).

However, taking advantage of the potential of collective remittances depends upon and requires a certain type of coordination between three actors, each of whom must carry out a different task: immigrant associations seeking to send collective remittances for local development projects in their communities of origin; country of origin governments that come up with ways to dialogue with those associations and that develop policies to increase the benefits of remittances for the country and for the migrants' communities; and destination country governments that understand the complementarity of their policies for cooperation in development and their migration policies and that take that complementarity into account in their political agenda by cultivating codevelopment policies.

Intervention from both origin and destination country governments is indispensable not only in regards to collective remittances, but also for maximizing the development potential of family remittances. We will analyze what each of these three actors is doing in the case of Dominican migration to Spain in general and specifically in the case of the Vicente Noble community.

6.1 Development and Dominican Associations in Spain

Dominican community associations have been a part of Dominican migration to Spain since its beginnings, but, as we will see, their activities had mainly focused on legal counseling and supporting the integration of Dominicans into Spanish society. Between 1991 and 1992, a number of associations addressing social, legal, and cultural issues appeared on the scene. At that time, the Association of Dominican Women in Spain (AMDE) was created and carried out important tasks in the realms of social work, legal support, and training migrant women on practical aspects of life in the destination society. AMDE made contact with organizations in the southwest and coordinated outreach and public awareness campaigns in that area with community work groups during the nineties, but was unable to articulate a long-term project for development in the region. Another association that emerged in Spain at the onset of Dominican migration was the Union of Dominican Immigrants in Spain (UIDE). It carried out important work in the struggle to protect migrants' rights.

At that time, another migrant association appeared on the scene, one that still exists, called the Volunteer Group of Dominican Mothers in Spain (VOMADE). It is currently the largest and most structured Dominican association that exists in Spain, it is active nationwide, and has a number of operative headquarters throughout Spain, though its main headquarters are located in Madrid. VOMADE has engaged in activities in various social and legal areas for training, accompaniment and support for Dominican migrants in Spain. It has contributed more than any other association to the formation of a link between the societies of origin and destination. For a number of years, it collaborated closely with a Spanish NGO that works toward cooperation in

development, the Movement for Peace, Liberty, and Disarmament (MPDL), and maintained a Santo Domingo headquarters from which it carried out numerous projects, in the capital and in the southwest, providing legal counseling to potential migrants. Currently, VOMADE is carrying out some training and employment projects in parts of the southwest region in collaboration with Economists without Borders.

MPDL and VOMADE built, and continue to operate, a training center in the community of Tamayo located very close to Vicente Noble. The project is managed in coordination with a local NGO, the Center for Social Development (CEDESO). The center welcomes women of all ages from the entire region and provides classes in plumbing, hotel management, bartending, cooking, and sewing. The programme aims to create jobs in the region of origin and at the same time to strengthen the local region's ability to support a tourism industry. It is the most important initiative, and almost the only development initiative, directly linking Spain and the region from which most of its Dominican migrants come. It carries out its work with funds from international cooperation in collaboration with a local agency. In addition to the abovementioned training center, these agencies have at times provided information about Spain and migration in an effort to give potential migrants, men and women, an idea of what life is like in that country. Additionally, MPDL and VOMADE carried out a training programme in Spain for migrants who wished to return home, and they reached agreements with the hotel industry in the Dominican Republic for catering to Dominican men and women returning from Spain. None of these initiatives fit into the category of collective remittances given that they are not financed by women migrants themselves. Rather, they are financed through funds

obtained by these associations when they, in collaboration with Spanish NGOs working towards cooperation in development, present projects to be financed under the heading of international cooperation.

During the latter half of the nineties and during the current decade, other Dominican associations have emerged in Spain, and their spheres of action continue along the lines of legal counseling and support for integration into Spanish life. They respond to migrants' needs for cultural continuity by organizing celebrations that are relevant for the Dominican community and creating spaces for meetings and social activities involving music, food, etc. There are currently about thirteen regularly or sporadically active associations in Spain.⁶⁹

Only one of the associations, "The Association for Progress and Brotherhood in Vicente Noble," is directly linked to the community of origin, although we have not found that it has influenced community development. We find very little evidence of collective remittances from HTAs in the Vicente Noble community. The mayor reported that an association of migrants, "Absentee Residents of Vicente Noble," who were from the community but now living in the United States had donated a hearse to the local government. Two buses were also reportedly donated to the local university student association by migrant men and women in Spain, but there were no details regarding through which association the donation was made. As can be seen, the initiatives take the form of welfare, are sporadic, and do not fall within the context of more comprehensive efforts, such that their ability to truly impact development is limited. We did not find other evidence of intervention from the Vicente Noble Diaspora.

6.2 Initiatives in the Dominican Republic

Despite the magnitude of migration in the Dominican Republic, with more than two million citizens living abroad (IDB/MIF, 2004), and the fact that migrants' remittances make up more than 13% of GDP and directly benefit more than 225,000 households (10% of all households), the development of policies for transforming migrants into political actors and agents of development for the country should be a priority, as should action to maximize the development potential of remittances. During the 1980s and 1990s, we find policies that implicitly promoted migration, thus consolidating the economy's transformation from mainly agro-exporting to labour exporting (Orozco, 2003; INDH, 2005).

Due to international pressure on the Dominican government to put a stop to illegal immigration, it is within the sphere of human trafficking and slavery that the greatest number of measures has been implemented. Because the borders of practically all countries to which Dominicans migrate are closed to them, illegal migrant trafficking has become big business, and many migrants resort to it in order to achieve their goal of entering another country and acquiring a better life. 70 The 1997 founding of the Interinstitutional Committee for the Protection of Migrant Women recognized the country's boom in female migration. The committee's objectives include promoting legal migration, preventing Dominican women from being trafficked to other countries for the purpose of sexual exploitation, aiding migrant women in their return home and those who have already returned, providing information, and building up awareness.

There is also a shelter (*Centro de Acogida*), for migrant women who have been victims of trafficking or who have returned home, and a Programme to Prevent and Fight against Female Slavery in the Dominican Republic, the latter resulting from collaboration between the Ministry for Women and the International

Organization for Migration. These initiatives represent an important step forward in the issue of trafficking and slavery. Women are especially affected by slavery - they are more susceptible to falling victim to slavery for sexual exploitation. Nonetheless, the number of women that fall victim to slavery is a negligible percentage of the total number of women who migrate legally and illegally each year. Thus the fact that efforts have been concentrated on this particular issue has taken female migration from an invisible status to one of victimization, and it does not give due recognition to the significance of the feminization of Dominican migration nor to the enormous contribution that migrant women are making to the country's economy.

The Dominican government is beginning to pay greater attention to the Dominican Diaspora around the world and in particular to the population settled in Spain. There have been some developments such as the validation of Dominican citizenry living abroad by way of voting access, which became effective in the May 2004 elections. Likewise, at the publication of this report, the government had just announced that the Ministry of Retirement Pensions (Sipen) had prepared the rules and regulations for incorporating Dominicans living abroad as contributors if they wish to apply for a pension within the country.⁷¹ Some other actions have also been taken but with little result, such as the opening of a dialogue with Spanish and Dominican banking agencies in an effort to improve conditions for sending remittances and the signing of an agreement between Spanish agencies and the Dominican National Housing Institute in order to grant credit facilities and access to government-built housing for Dominicans living in Spain. Government interest in tending to the needs of the Diaspora is growing in accordance with the significance of that community's economic contribution to the country.

During the Regional Consultation on Migration, Development and Remittances in Latin America and the Caribbean, organized by FUNGLODE, UNDP and South-South Cooperation, with support from INSTRAW, the Dominican government announced measures aimed at maximizing the utilization of remittances. The conference recognized that public policy must intervene in several areas simultaneously in order to promote the development potential of remittances. Some of these areas include:

The cost of transferring money: The cost of transferring money is one of the factors that prevent families from receiving greater amounts, thus decreasing the percentage of money that could be used by households for productive investment. The cost of sending money to the Dominican Republic is among the highest of the region. In 2004, Suki studied the case of remittances sent from the United States and showed that remitters pay very steep prices that are higher than what other Latin Americans pay: "the relative lack of options for Dominicans [residing in the United States] who send money to their homes makes them a captive market for worldwide companies whose prices may be from three to six times higher than the majority of companies competing in the money transfer market" (Suki, 2004:27). Sending money from Europe is even more costly than from the United States. In the case of the Dominican Republic, another factor that stands out is the banking sector's lack of participation in the remittance market. The government has taken steps to dialogue with Spanish and Dominican banking agencies in an effort to improve conditions for sending remittances. Promoting competition between companies, including formal banks, and regulating the exchange rate offered by money transfer companies are some measures that, if carried out, would immediately benefit households that receive remittances as those households. would thus have access to greater capital.

70. Although fraud is not the norm in the trafficking of immigrants, one datum that gives us an idea of how many people resort to trafficking in order to migrate from the Dominican Republic is a piece of news published in *Diario Libre* in May of 2006. According to the report, 270 women had fallen victim to fraud and were abandoned in the airport after having paid upwards of 2,600 euros to travel to Spain. **71.** Diario *Clave Digital*, 28 June 2006.

Incorporating households into the financial system: Households that receive remittances have few ties to the financial sector. As Orozco (2003) points out, a key premise in the generation of investment that can aid local development is that of linking receivers to the formal banking system, that is, "making them aware of the benefits of channeling one's resources through banking institutions in order to increase the availability of capital, which is a main factor in generating growth, savings, and investment." According to data from a 2002 IDB study of remittances between Spain and Latin America, a high percentage of Dominicans who remit money have a bank account. However, very few households, in Vicente Noble and other rural areas, that receive remittances have bank accounts, and the fact that to get their remittances, they almost exclusively use money transfer companies, whose only additional product is home delivery, hinders their access to credit and the possibility of saving for productive spending. One important reason for this is the lack of banking infrastructure in rural areas.

It is necessary, however, to make some clarifications regarding the incorporation of remittances into the financial sector. The lack of formal financial networks is undoubtedly an obstacle that curbs savings opportunities and with them opportunities for investment: "When people cannot find financial means of investing, money is used for purchasing large plots of land or building houses that no one ever lives in (...) Savings go towards homes, cars, and land, which are assets that offer comfort and security, but they do not necessarily create jobs." Thus installing financial networks in rural areas, where they barely exist, is essential in order for people to have savings options and access to credit, which is what opens the door to future investment. 73 But the banking sector, to the extent that its objective is not societal benefit, is not prone to spreading to rural areas, given that they are not profitable, and when it does so, it transfers savings to other, less risky areas and offers interest rates that are quite high compared to those offered by credit agencies functioning as part of social initiatives. And along the same lines, private banking institutions rarely offer loans to initiatives involving employment, cooperativism, and local development.

In other countries, support is provided to community initiatives that create microbanks and credit unions with the help of remittances from the Social Sector. The objective is to link remittances to savings and support the profitability of local microbanks providing financial services to the rural population (Goldring, 2004). In addition to local development goals, these initiatives aim to, "channel remittances to savings accounts and grant loans to those who do not migrate, to those who still live in their regions of origin, generating productive activities," which in turn reduces the social inequalities that appear in communities with high rates of migration. These types of experiments can be adapted to the Dominican context, bearing in mind that rural women who receive remittances have low levels of education and greater difficulty in accessing the banking sector.

In the Dominican Republic, there is an organization called the Dominican Association for the Development of Women (ADOPEM) that functions like a development bank and NGO and whose mission is to "achieve full incorporation into the formal economy and credit system for women and their families, thus strengthening and training Dominican entrepreneurs. In order to reach this objective, ADOPEM specifically promotes credit and training programmes that benefit women with limited resources."74 Currently, ADOPEM is working on an initiative aimed at "integrating remittances into its business, in association with Quisqueyana, a private money transfer company, in order to transform them into small health insurance accounts, scheduled savings, loans for home improvements, and other projects" (Vargas and Petree, 2005:62). Given ADOPEM's interest in using remittances as small amounts of capital for financing development in business, education, housing, etc. and the fact that its mission is to support the poorest women, Vargas and Petree recommend establishing a

partnership with ADOPEM to develop a joint venture with, in this case, Quisqueyana and MoneyGram in Switzerland. Similar possibilities in the case of Spain could be explored, although they would have to be analyzed more thoroughly given that currently 94% of the country's female beneficiaries come from urban areas.

Supporting micro-enterprise:

Productive investments are very rarely made with money from remittances, but when they do occur they take the form of small business ventures. For this reason, during the 1990s, emphasis was placed on the need for migrants' countries of origin to implement programmes that would support using remittances to create micro-enterprises. ECLAC studies have exposed the need to train recipients of remittances in production and administration, as well as the need to prioritize women who receive remittances. This is particularly important in the case of remittances from Spain given that the majority of them are received by women with low levels of education, just as the migrant women who return and start up their own businesses possess low levels of education.

Support for creating a productive framework, generating new markets and modifying structural conditions in rural areas: Although it is necessary to create micro-enterprises in the rural areas that are the source of Dominican migration to Spain, that alone would not have the multiplying effect needed to generate a socio-productive framework or to generate enough jobs to counteract unemployment and the lack of economic opportunity characteristic of those regions. In order to generate development, people's capacity must be increased to impact local employment by creating permanent, well-paid jobs that improve the local population's well-being while also improving health, education, and housing, because job opportunities alone give people the opportunity to stay in their community of origin. Structural intervention from different levels of government is thus necessary to generate new rural jobs and to encourage the adoption of new technologies, the

^{72.} From Isabel Cruz, Executive Director of the Mexican Association of Social Sector Credit Unions (AMUCCS), interviewed by Luin Goldring (2004).

^{73.} It is important to note that households generally do not save for investing. Rather, they mainly save as a way to cope with their vulnerability and the risks to which they are exposed. Nevertheless, investment is only made possible by means of savings.

^{74.} Taken from ADOPEM's webpage (http://www.adopem.org.do/).

introduction of new crops, and the opening of new markets and sources of employment linked to, for example, tourism. One alternative for the future may be that of increasing the amount of small capital to which households have access in order for them to move past small business and start up medium businesses using a model of cooperativism. With this type of initiative, there would need to be a synergy between government and civil society organizations that are already carrying out projects like this. When initiatives for creating employment are being formulated, there would also need to be a clear strategy for gender mainstreaming. Remittances alone are not enough to alter structural conditions that prevent greater social and economic development in these areas, which is why state intervention is essential. In the words of a community leader, "no local or state policy is going to help strengthen this contribution - if we withdraw remittances, this area will be paralyzed." Funding for water, energy, and communication infrastructure is another unavoidable question.

6.3 Initiatives in Spain

As we explained in the theoretical framework, migrant destination countries are called upon to play a highly important role in harnessing the development potential of remittances. They play a role in formulating co-development policies, that is, migration policies designed primarily to encourage development in migrant-sending countries and not unilaterally defined by a migrant-receiving country or focused solely on regulating migration flows or protecting its labour markets.

Co-development was first introduced in Spain under the GRECO Programme, designed in 2001. Within its primary line of action, termed the "Global, Coordinated Design of Immigration as a Desirable Phenomenon for Spain within the framework of the E.U.," is a paragraph that addresses co-development. Item 1.4, entitled "Co-development of the countries of origin and transit of immigrants," outlined the following five initiatives:

- **a.** Train migrants who could be agents of development upon return to their country of origin.
- **b.** Help reintegrate them in their countries of origin.
- **c.** Direct savings toward productive investments in the country of origin.
- **d.** Promote the Micro-credit Fund. **e.** Provide technical assistance to support projects that target migrant-sending countries.

The conception of co-development in this plan focuses on the voluntary return of migrants and therefore ties into the regulation of migration flows. This is well-evidenced by the fact that to date the state funding for projects mentioned under the section addressing co-development has been directed primarily toward subsidizing voluntary return initiatives. Several studies have also been funded to determine the quantity, use

and destination of the remittances sent by migrants residing in Spain. One such study was conducted by the Spanish Confederation of Savings Banks in 2003. The final objective, as we explained earlier, is to promote the involvement of Spain's banking sector and expansion of the formal banking sector in the migrants' countries of origin. In turn, the fact that multiple Autonomous Communities have adopted this same perspective has led to a number of projects geared toward investing in the countries of origin to order to promote Spanish business investments in these areas more so than in local development projects (Cortés, 2004).

In the specific case of the Dominican Republic and in keeping with the prevailing trend focused on regulating migration flows, an agreement to regulate migration was signed between Spain and the Dominican Republic in 2001. Under the terms of the agreement, the Spanish government guaranteed a certain number of positions for Dominicans to legally work in Spain each year, primarily in the hotel industry, domestic service, and construction, although some electrician positions were also offered. This agreement came into force in 2002 and since then, some 1,740 Dominicans have migrated under this arrangement. The demand for these positions far exceeds the supply. In 2005, 484 positions were offered under this agreement and by the deadline for submission of applications. nearly 27,000 forms had been provided. 75

From among the few co-operative actions pursued to date with migrant-sending areas in the Dominican Republic, one that is particularly noteworthy occurred in Vicente Noble and focused on the construction of the Lucrecia Pérez Centre for Mothers. Lucrecia Pérez was a Dominican migrant from Vicente Noble who was murdered in Spain in 1992. Her murder sent a shockwave through Spanish

society and increased awareness about the need to confront the dimensions being brought to bear by the phenomenon of migration. The elements of racism, xenophobia, and ultra-rightist violence that surrounded the crime and the fact that she was murdered in a place revealing the precarious living conditions of many immigrants (she was found at an abandoned discotheque eating dinner) marked a before and after period in the approach to migration on the part of public opinion and the Spanish government. After the murder, the Community of Madrid donated the centre to Vicente Noble, from where Lucrecia originated, but it constituted an isolated initiative of co-operation that was not continued. The centre served as a professional training school for a few years, was closed for some time and is currently being used temporarily as a secondary school to respond to the excessive number of students at this level. When the fieldwork for this study was being performed, the students and teachers and the administration were engaged in daylong protests over the precariousness of the location that lacks, among many other things, sanitation services.

There are two types of actions that qualify as co-development initiatives and that are particularly applicable in the case of Dominican women who have migrated to Spain. The first focuses on the promotion of labour mobility among migrant women in Spain through education and training.⁷⁶ Moving from domestic service to other labour sectors that are more skilled and, by extension, better paid has an immediate effect on the ability of migrant women to send remittances, and automatically benefits the well-being of the households of origin. A number of local, autonomous governments have implemented education policies that specifically target migrants, and various NGOs that work

^{75.} News article from Diario Libre.

^{76.} It goes without saying that an endeavour that would have farther reaching effects would be to open up a social debate in developed countries about the immense value of domestic work and care giving to ensure the sustainability of human life. This would in turn bring prestige to such work and the remuneration that it deserves, but this implies structural changes that can only come about later on in the future. In a short-term, practical sense however, two feasible actions could be undertaken. These include incorporating domestic service in the standard system instead of the ad-hoc system in which it finds itself at present and countering the informality and precariousness that characterize the sector.

with migrants have similar programmes in place.⁷⁷ It bears note that the gender perspective is mainstreamed into virtually all of these training activities and policies undertaken.

Another key action is to promote and strengthen migrant associations in a bid to help migrants become political agents who can get involved in both the demand for better living conditions for migrants and development projects in their countries of origin. Although migrant associations tend to receive subsidies from the State to fund their activities, it is necessary to strengthen policies that encourage migrants to join associations, and to increase funding.

We must bear in mind that, because the number of Dominican migrants accounts for a very low percentage of all immigrants who reside in Spain and, since it is one of the groups with the fewest problems integrating, NGOs have yet to show much interest in setting up programmes that specifically target this group.

With regard to projects aimed at local development in communities of origin, NGOs have made a number of efforts, mainly in relation to supporting the entrepreneurial initiatives of migrants in their countries of origin. Some programmes developed by Spanish NGOs, for example the "Rétale" programme started by the Un Sol Mon Foundation, could be replicated in the Dominican Republic. This programme is directed at Ecuadorians that have been living in Spain for at least a year under a regular legal situation, who wish to start up a microenterprise in Ecuador. The programme offers orientation, assessment and training, as well as the possibility of accessing micro-credit. Those who access the programme are not obliged to return and they can leave the micro-enterprise in the hands of a trusted person in Ecuador.

^{77.} A good example of such actions being carried out by the NGOs is the Cross-regional Operative Programme "Fight against Discrimination," financed by the European Social Fund and implemented by the Spanish Red Cross. The purpose of the programme is to combat discrimination against migrants seeking to access the labour market. The programme is implemented by providing guidance, training and labour intermediation, as well as with measures to support the entrepreneurial initiatives of migrants. Ensuring equal opportunities is one of the principles of the programme which includes specific measures geared toward promoting the involvement of migrant women in lines of work other than domestic service.

7. Conclusions

7.1 General Conclusions

The Vicente Noble case study operates within a globalized world. The study has allowed us to identify certain global dynamics and analyze migratory processes in the context of globalization, and the conclusions related to this context are the following:

- The migratory experience is laden with contradictions and ambiguities. On the one hand, it offers migrants the opportunity to improve their living conditions and those of their families, which benefit from the arrival of remittances from abroad; and to expand their knowledge and broaden their horizons by discovering new cultural realities. On the other hand, however, migrants and their loved ones may face high human costs that include family separation, harsh living conditions in the destination country - which are often exacerbated by racism and xenophobia - exploitation and low wages, and the perennial nostalgia felt for their own culture. Nevertheless, international migration has become a permanent facet of the global landscape, and an essential poverty-reduction strategy for many families in the developing world.
- Over the last years we have witnessed a growing interest in **remittances and** their potential for development. However, the majority of the studies conducted do not take gender perspectives into account. The sending and utilization of remittances are conditioned by economic, social and cultural elements in both the countries of origin and destination. These processes are inevitably cross-cut by gender. Not only is the migratory experience different for men and women, but the impact of migration on the household varies depending on whether a man or a woman migrates. Gender differences are thus observed in the way that households are restructured, the decision that are made with respect to the utilization of remittances, and by whom,

the type of investments that are prioritized, etc.

- Global remittance flows are currently double the amount of official development assistance (ODA) and three-quarters the amount of foreign direct investment (FDI). In contrast to other financial flows, remittances have grown at a constant rate over the last decades, and it is envisioned that they will continue to grow as long as living conditions in poor countries continue to deteriorate and the demand for cheap labour in rich countries continues to increase. It must be noted that official estimates only include remittances that are sent through formal channels such as bancs, transfer companies, or post offices. Remittances sent through informal channels, sent with friends of brought by hand, are not registered in national accounts. Some estimates indicate that if informal transfers were also taken into account, the global flow of remittances would double.
- International migration takes place in a global context that is characterized by enormous economic and political inequalities. These inequalities not only determine the primary impetus behind migratory flows from poor to rich countries, but they are also reproduced among migrant communities in the destination countries. Both women and men live situations of exclusion, labour exploitation, marginalization and discrimination, although women tend to face more difficulties and are subjected to more tensions. As a result, their living conditions, their ability to remit, their sending patterns and the utilization of their remittances are cross-cut by a differential factor that places them at a disadvantage.
- At the macroeconomic level, remittances have various positive impacts in recipient countries; they

increase foreign currency reserves, they contribute to equalizing the balance of payments, and they produce a multiplier effect within local economies by increasing the demand for goods and services. To this we must add the other economic impacts of migration, such as the reduction in unemployment and the growth in telecommunications, air transport and tourism that result from the telephone contact and frequent visits of migrants to their countries of origin, among others. It is worth noting that migration takes place in response to the demand for labour in destination countries, and that without migration this labour force in developed countries would decrease drastically.

- Remittances can also have negative macroeconomic impacts: they increase the demand for imports; they generate inflationary rises in the price of goods and services, including land and housing; they widen social inequalities; and they discourage the search for other incomegenerating activities. Some studies have shown that more and more youth are losing interest in education and local life options because they base all their personal plans on the, not always realistic, hope of migration. It has also been stated that international migration act as a drain on the labour force, in some countries, the "brain drain" brought about by migration means a significant loss of human capital for social and economic development in the countries of origin.
- Remittances are private money, and the responsibility for promoting their productive use cannot fall solely on the shoulders of migrants. This responsibility is not placed on other sectors of the population, who are not asked to justify the utilization of their income. Above all however, remittances must not be used as a substitute for State responsibility in terms of social needs and the creation of conditions that allow people to continue to reside in their

country of origin. In addition, remittances cannot become a substitute for financing for development, which must receive sufficient resources from developed countries based on international commitments, such as those reached during the International Conference on Financing for Development in Monterrey (2002).

- **Migration** must be seen in any case from the perspective of **human rights**, as its **contribution to development** can only be realized in a context of respect for these rights.

7.2 Conclusions from the Vicente Noble case study

The case study has tried to shed light on the multiple ways that gender cuts across both societies of origin and destination, and its impact on the migratory experience in general, and remittance flows in particular, as well as the multiple ways in which gender relations can, in turn, be affected by the new economic roles that women assume through the migratory process. Some of the conclusions of this case study include:

- One of the main characteristics of Dominican migration to Spain is the predominant presence of women (62.3% in 2005) and its close ties to domestic service. During the first years of migration to Spain, more than 85% of migrants were women, of which three quarters worked in domestic service. The Dominican migratory chain to Spain was initiated by women who migrated autonomously as economic providers, and it is subsequent family reunification processes that have increased the absolute numbers and relative weight of male migration. Even thus, the Dominican diaspora in Spain has the highest number of women of any numerically significant foreign community in the country.
- The sex distribution of work permits to the Dominican population allows us to map the evolution of this variable over time. Female migration from Vicente Noble to Spain exists in this context. This migratory flow has two important characteristics: it is a massive migration and it is a migration of primarily women. It is estimated that in the first five years of migration more than 4000 women left Vicente Noble and it is now difficult to find a household in that community that has not been touched by female migration. It is further estimated that in the 1980s, between 3000 and 4000 women left, and that, in the mid-1990s, almost 50% of the women of Vicente Noble lived in Madrid.
- Within Vicente Noble households, decisions about who will migrate have responded to a combination of

economic, social and cultural factors, including: the demand for domestic – or similar - labour in Spain; the difficulties men face in finding work in Vicente Noble due to, among other things, the decrease in agricultural activity; the development of female migratory networks; and the household decision that a woman will migrate as a family survival strategy.

- The **living conditions of women from Vicente Noble in Spain** are difficult. The work that they carry out in domestic service, care of persons, prostitution, and other services are under-recognized and socially de-valued. Added to this is the pressure to remit the highest quantity possible of money, which implies significant personal scarifices.
- In comparison to other diaspora, the **profile of women from Vicente Noble** is characterized by higher levels of poverty, lower educational levels, and higher female headship of households. This collective is different from the diaspora in the United States, where a large proportion of migrants come from urban middle-class areas.
- The migration of women from Vicente Noble is characterized by a social network that facilitated the arrival and integration of new migrants, providing them with work contacts and other support that has facilitated their insertion in Spain, allowing them in addition to maintain contact with people of their own culture. These networks facilitate the coming and going of people between Vicente Noble and Spain, as well as the circulation of discourses on the capacity for remittance-sending that migration provides to women. All this acts as a demonstrative effect that has activated a migratory network throughout the south-west of the Dominican Republic, and that has allowed the migration of poorer women.
- The migrants interviewed remit €200/month (about US\$240), which implies on average more that 25% of their salary, and up to 33% in the case

of women who work as live-in domestic workers, as they earn an average of €600/month. Various cases were found in which monthly amounts reached between €250 and €300/month (between US\$320 and \$380). Women who have been migrants for longer periods send greater amounts of money. The women with a longer period of residence in Spain have made the transition from live-in domestic worker to external work paid by the hour, which implies higher expenses on rent, etc. Though this might generate a decrease in the amount of money sent, the length of residence and the stability of their legal situation actually allows women to access better-paid jobs with better conditions, while those living in irregular situations have less ability to negotiate with their employers.

- When migratory flows first began, women remitted money to their husbands. However these men often did not use the money for what women wanted, choosing instead to spend it on personal expenses (drinking, gambling, sexual adventures, etc.) or on bad investments. Some husbands abandoned their productive work and lived entirely off remittances, and others continued to work but stopped contributing to the household. The main alternative chosen by women was to send the money directly to other women, mothers or sisters, who demonstrated an ability to comply with the wishes of migrants in the utilization of remittances, in addition to being scrupulous administrators of the
- The money sent by migrants has contributed on an ongoing basis to the **survival of households in Vicente Noble**. Faced with the question of what remittances were used for, both migrants and remittance recipients agreed that they are used primarily for subsistence food and clothing, education, health, and the consumption of goods and services, primarily household appliances. For recipient households, remittances are a salary and they are used primarily to meet basic needs, allowing households

access to services that they would not otherwise be able to afford. Telephone lines are one example of these services that has become significant as every household with a migrant person also had a telephone line, although proportionally the cost is very high. To a lesser degree remittances have been invested in home improvements and improductive activities.

- The households that receive remittances in Vicente Noble enjoy a higher economic status than other households in the community. These are privileged households that have managed to rise above the poverty line. Whether remittances are the only source of household income or whether they constitute an essential supplement to other income, in all cases we noted the importance of remittances as the main source of income.
- The significant majority of households have invested remittances in improving their home or in building a new one. Before the migratory flow to Vicente Noble began, there was a significant housing deficit across the south-west; most houses were built with palm leaves or a mixture of mud, animal excrement and vegetable fibre, zinc roofs, and often with flattened dirt floors. This type of housing presents significant health and safety problems, particularly given climatological events. However, the improvement or construction of housing has transformed the community's image. Houses are now made of cement blocks, with concrete floors and roofs, indoor plumbing, an average of three bedrooms and integrated kitchens - which replaced the typical rural kitchen, located in a separate building, which includes a wood-burning stove. Within migrants' minds, housing is one of the main priorities for saving money and, in many cases, was at the basis of the decision to migrate. In those cases where housing was not already owned, the priority was to acquire or build a house in order to escape the burden of rent.
- In all recipient households, schoolaged youth were studying and

- university-aged children in various households had also continued their studies instead of joining the labour market. Remittances in these cases guarantee family reproduction and allow for the maintenance of a household in which not every member performs remunerated labour. Remittances are allowing future generations access to higher levels of education. However, in discussion with youth, the primary desire expressed was to migrate due to the lack of opportunities available in Vicente Noble.
- In keeping with what other studies on the investment of remittances have shown, very few of the households in our sample dedicated even part of their remittances to productive investment. In those households that did, we found two types of investment: small investments that enabled some family-members to self-employ in the informal sector, or improve the self-employment that they already had; and larger investments aimed at starting up a business. We found very little investment in the purchase of land as a result of both the impediments to agricultural development in Vicente Noble, such as the lack of water for irrigation, and the fact that migration has devalued rural life in favour of urban life.
- 35.48% of the businesses in Vicente Noble belong to migrants and/or people who receive remittances from Spain. In 55% of these the proprietor is a woman, while 42% of businesses belong to men 3% are jointly owned by a couple. The high percentage of women owners in Vicente Noble contrasts with the findings of other studies, which suggest that the main beneficiaries of the productive investment of remittances are men. We must keep in mind however that in the Dominican Republic it is common for a woman to set up a small business as a survival strategy in the face of economic crisis.
- The businesses that belong to women are characterized by low levels of productivity, they are activities that are considered traditionally "feminine" (hair salons or small stores), and they employ unremunerated family labour.

- Women business owners generally possess low levels of education and training and they lack technical and financial resources. 100% of the migrant women that had returned to live in the Dominican Republic had invested part of their income in a business. This incentive is significant for migrants in terms of making the decision to return to their country of origin.
- Access to credit and loans is relatively low in the businesses set up with remittances - only 25% of male and 34% of female proprietors had accessed the credit system. The motivations behind the request for a loan are related to investment in goods, home or business improvement, or the purchase of generators. In general there was little relation with commercial banks - 50% of proprietors of businesses set up with remittances did not have banks accounts, nor for that reason did they have access to credit. 50% of proprietors of businesses set up with remittances had other investments. This group, composed equally of men and women, have diversified their investments by buying housing that they rent out, land for agricultural production (mainly plantains) or minibuses for the transportation of passengers.
- Remittances have contributed to sustaining and extending **social networks based on family lineage**, both because remittances are sent to sisters, cousins, aunts, grand-daughters, etc. and because other family members that do not reside in the household benefit from the sending of gifts, small informal remunerations, or the use of the dwelling constructed by the migrant, all of which intervene in the improvement of the quality of life of the migrant's extended family.
- There is a **minimal presence of banks** in Vicente Noble. The only channel for sending remittances is transfer companies that deliver to the home. This study found no initiatives by local governments to promote investment, guide urban development, support returned migrants, reduce the transfer costs of remittances, etc.

- The migrant women of Vicente Noble have become economic providers for their families, which has increased their negotiating power on issues such as the utilization of remittances, the investments that can be carried out, decisions about whether other household members will migrate etc. This has improved women's status within the household. However, although their role as economic provider has brought them some privileges, it has not led to a redistribution of reproductive labour within households, which is still carried out by other women either within or outside the family. In general, the husbands or partners of migrant women have not taken on responsibility for this work. Thus, women become responsible for productive work in the countries to which they migrate, and other women become responsible for reproductive labour in the communities of origin. The **gender** impacts of women's migration from Vicente Noble show that women who migrate are more autonomous and have greater decision-making **capacity** within a system of inequalities and at great personal cost. In addition, this leads to the progressive displacement and marginalization of men and their role within the household, which creates a series of imbalances and problems.
- Perceptions about the roles and decision-making capacity of men and women have not changed substantially within either families or communities. On the one hand there have been some changes and women are increasingly becoming the main economic providers for their families, and on the other hand women express a continued need for a man "to represent them," and some hope that their husbands will reassume the role of provider. Many migrant women feel responsible, and are socially blamed, for "abandoning" their households and their children. Thus, changes in ideas and culture that promote gender equality happen at a slower pace and over a longer term than the economic and social changes that we have observed in this study, which has shown primarily that practice changes faster than gender heliefs.

- The **predominance of matrifocal households**, together with the fact that migration has taken place through female networks and that the receipt of remittances has remained primarily in women's hands have meant the reinforcement of a family model in which men's contribution are less important, and where their role is marginalized or secondary.

7.3 Some Recommendations

In view of the need to maximize the potential of international migration to contribute to the development of countries of origin, the following recommendations address several areas: (i) the need to incorporate gender perspectives into both studies and co-development policies and programmes; (ii) the promotion of governmental initiatives - at the local, provincial and national levels – to promote the productive use of remittances in order to increase their impact on development; (iii) support to co-development initiatives that link migration and development cooperation policies in destination countries; and (iv) the design of tools and guidelines that facilitate the articulation of migration and development from a gender perspective.

- and Some suggestions recommendations follow: that contribute in a real and effective way to improvement in the living conditions of both men and women. This will also depend on the measures that are taken to reduce growing economic inequalities within poor countries and between the countries of the global North and South, which in so many ways impede the progress of poor countries towards development. In this context it is essential that a **gender** perspective is included the design of policies and programmes aimed at maximizing the development potential of migration and remittances. If these policies do not recognize the different circumstances, needs and interests of women and men, they will continue to reproduce existing inequalities and will not comply with an essential prerequisite for sustainable human development: gender equality.
- Over the last years we have witnessed a growing interest in **remittances and their potential for development**. However, the majority of the studies conducted do not take gender perspectives into account. As the migratory experience is different for men and women, and the impact of migration on the household varies depending on

whether a man or a woman migrates, the integration of gender perspective is fundamental in studies, programme, projects and policies. The integration of gender in the analysis of migratory processes, remittance and development contributes to the formulation of more effective and sustainable development programmes, and facilitates the achievement of the Millennium Development Goals.

- Within the analysis of migration, it is essential that women are no longer viewed as victims or as a vulnerable group. Women represent more that half of migrants and their leading role as the heads of transnational families and economic providers for their families, communities and countries demands that resolutions, public policies and programmes include them as protagonists.
- An important starting point in a **gender analysis of remittances** is to consider the household as a crucial element, emphasizing the sexual division of labour and the power relations that exist within it as key factors to the understanding of migratory processes. Economic resources are not equally distributed within households, nor is the negotiating power of each of its members. Thus, decisions about how to utilize remittances, which household members will benefit, and the impacts of remittances on family structure over the medium and long term are not alien to the influence of gender.
- It is essential that local, national and regional governments initiate programmes to channel remittances towards more sustainable and productive investments, which have a greater impact on local development. These initiatives should consider women's economic and social situation, and programmes and policies should include gender perspectives otherwise women will continue to remain on the sidelines of development and it will be more difficult to meet the Millennium Development Goals.

- In order to foment **co-development** it is important to **encourage articulation** and dialogue among key actors: migrant associations, governments of both the countries of origin and destination, and private enterprise. These agents can discuss and promote codevelopment. In order to ensure that gender issues are mainstreamed throughout co-development, these dialogues must also include women's machinery in the countries of origin and destination, association of women migrants, NGOs that work with women migrants and organizations that work on gender equality issues.
- Maximizing the utilization of remittances requires simultaneous intervention by migrant associations and their families, government and the private sector in various areas, including: reduction in the transfer costs of remittances; the use of formal transfer channels such as banks; support to the entrepreneurial activities of recipient households; and the formulation of local development plans in countries of origin. In addition, it is necessary to **promote mechanisms** that mobilize the savings generated by remittances. Interventions should take into account the feminization of migratory flows (understood as increased numbers of women are the main ponders of their families) and the dynamics at work in the receipt of remittances which, as we have described, are strongly impacted by gender. Thus these interventions must also involve women, taking into account their particular situations, interests and needs.
- It is still necessary to give **real meaning to the concept of co- development**. Beyond the voluntary return initiatives promoted by many developed countries, it is essential that migrants play a leading role in the development of their communities of origin within the context of policies that promote co-development.

- The innovative actions of local and regional governments with respect to training for migrants **should be analyzed** with a view towards possible replication, especially when these have integrated gender perspectives, in order to foment the mobility of women migrants to sectors other than domestic service.
- Tools and guidelines should be developed for incorporating gender in initiatives related to the following issues:
- Incentives to increase the flow of remittances through the introduction of incentives;
- Reduction in transfer costs;
- Redirecting remittances from informal to formal channels;
- Stimulating the provision of remittancetransfer services by banks, financial entities and micro-credit institutions;
- Promoting investment by migrants both women and men – in financial products within countries of origin rather than destination;
- Provide migrants with facilities for investing in self-employment and the creation of businesses in countries of origin;
- Strengthen the capacity of migrant association to participate in development projects in their communities and countries of origin.
- Develop programmes to involve women in: (i) the reduction of remittance transfer costs; (ii) the channelling of a greater percentage of remittances through the formal financial system; and (iii) the mobilization and incorporation of migrant associations in the development of their communities of origin through the promotion of "collective remittances."
- Conduct a mapping of migrant associations that includes information on their membership, functions and activities. In many places, these collectives carry out important activities that should be disseminated in order to identify lessons learned.

- **Promote women migrant** associations and/or the participation of women in existing organizations that work to improve their living conditions in destination countries, strengthen their capacities, and obtain better information on access to financial systems. Thus, women migrants can play a greater role in the development of their communities of origin.
- Identify and systematize best practices from women's organizations that have succeeded in promoting development projects and programmes in their communities of origin, as well as sustainable productive activities that are being carried out by women in developing countries using remittances. Identify and systematize best practices that address reducing the transfer costs of remittances.

8. Methodological Annex

8.1 Methodology Used

The southwestern region of the country and the community of Vicente Noble in particular, were selected for the case study because of the large percentage of Dominicans who have migrated to Spain from this area. Remittances sent from Spain subsequently poured into this area, as shown in previous studies (Gregorio, 1998; IOE, 2001). Moreover, migration from this area is characterized by its high degree of feminization, which offered further opportunities for the study of how gender impacts migration. Following the methodological guide (published as a separate INSTRAW document), interviews were conducted in the city of Barahona (provincial centre) and several of its municipalities: Vicente Noble, Tamayo, Conuquitos, San Ramón and surrounding towns, with the majority of the research conducted in Vicente Noble

Qualitative techniques including tools such as in-depth open interviews, conversations with key sources, observation, focus groups and group interviews were used to gather the data. These interviews were conducted in two phases. The first phase was conducted between October and November 2005 and included interviews with representatives from provincial and local institutions, key informants and local leaders, with a total of 26 people interviewed. Remittance-receiving households and the migrants who send remittances to those homes were also interviewed at the time. The fieldwork conducted with households centred on the study of 18 households that receive remittances from Spain, sent by an immediate relative (son/daughter and/or mother or father); the fieldwork conducted with migrants took the form of 10 indepth interviews with migrants who reside

in Spain and belong to several of the households previously interviewed in Vicente Noble. Two focus groups were held with San José High School students. One was held with young persons between 16 and 20 years of age whose parents reside in the Dominican Republic and the other with young persons from the same age group with one or both parents residing in Spain. Focus groups were also held with members of the Federation of Peasant Women in the Province of Baoruco and the Barahona Province Gender Committee.

A second phase of fieldwork took place in February 2005 solely in the community of Vicente Noble when interviews were held with businesses that received remittances and others that did not. Data was collected from 31 businesses, which account for nearly the entire sample of businesses established in Vicente Noble.

8.2 Methodological Lessons Learned

All proposed methodologies must face the challenge posed by their implementation in the field. This is where obstacles begin to emerge and where the reality of the subject under study begins to alter previously-made plans. This is due to the fact that as the research process moves forward, important questions arise that the study had not emphasized, while other questions that in principle were considered important, turn out to be not as important. Since this was the first time that the proposed methodology was implemented, it was logical that unexpected hurdles would arise. Reflecting upon these obstacles serves to sharpen the tools used and better profile those elements that must be borne in mind when addressing the relationships between migration, gender and remittances. Some of the difficulties encountered and the proposed solutions intended to strengthen the methodology for future use are discussed below.

The challenge of focusing the spotlight on gender relationships prompted us to devise a method that seemed to be most suitable for reconstructing the processes that are at the heart of transnational households and whose two core pillars were, on the one hand, open interviews, and on the other, the intent to bridge the discussions with households that include one or multiple migrants with the discussions held with the individual(s) who are members of those households and who live in Spain. As such, the direction of the research process began with the households and then moved to the migrant. That is, households were contacted first in the Dominican Republic in order to be able to subsequently gain access to the migrant in the destination country. The actual implementation of this methodology in the field posed some difficulties, especially with the households (distrust in some cases and the fact that many households did not have a contact number for their relative in Spain were among the most common). This, together with the restricted amount of time available for fieldwork, limited the size

of the sample that was ultimately studied.

As such, one of the first lessons learned is that the direction of the data collection process must be reversed. Interviews should first be conducted with the individual migrants and then later with the members of recipient households. Our experience also suggests that, although the collection of data that provides the point of view of the two parties - the person who remits and the person who receives the remittances - is interesting in terms of household dynamics, these dynamics can also be replicated using a larger sample without having to always have an exact correspondence between the migrant and the households interviewed.

Another lesson learned is that a more ethnographic method, which encompasses a wider range of techniques and ensures a longer period of time for fieldwork, must be adopted. Fieldwork must yield data sequentially, with two to three collection phases instead of one single "mass" collection phase. A sequential organization of fieldwork provides an opportunity to revise the battery of questions asked on the basis of important aspects uncovered while the research is underway in realtime. For example, the youth focus groups shed light on several issues that would have required further research through life stories and conducting more in-depth interviews with several key households. but time constraints prevented additional time in the field. Adopting an ethnographic method would create additional space for participant observation (vital to capturing the complexity of several processes that are difficult to pursue during an in-depth interview), and lengthening the time allocated for fieldwork would provide the opportunity to conduct two to three interviews with several households and migrants in order to expand on certain aspects that more often than not require more explanation than that which is permitted in one hour, which is maximum time that an in-depth interview can be conducted before the interviewee tires.

We must also bear in mind that the questions designed are ambitious and encompass a myriad of topics that could not likely be addressed in the time allowed for a single interview. An ethnographic method would also allow the topic of remittance-receipt and utilization to be more adequately reviewed since the issue of money is difficult to discuss if a feeling of trust has not been inspired beforehand between the interviewer and the interviewee.

Lastly, in the case of the Dominican Republic, the complexity of the households has proven to be a highly important factor in analyzing the relationship between gender and remittances. It must therefore be taken into account in subsequent studies. Although we did not assume an ethnocentric household and we were aware of the fact that the rural households in the southern region of the Dominican Republic are mostly extended and not nuclear, we underestimated the complexity of household structures. The household interview, as written at the time, is designed to interview the individual who heads the household. However, given the ways in which the households are restructured after the women migrate, it is important to interview more than one person.

The limitations of the methodological design and tools can be overcome in part by conducting an exploratory qualitative survey before engaging in fieldwork in order to more accurately determine the diversity of household structures and settlement patterns in the destination country. This will also enable the determination of other important variables, about which no previous information is available, either because no studies were conducted on that particular topic or because the findings reported in existing studies have changed over time.

As the previously-mentioned methodological lessons learned are

incorporated into subsequent case studies, the methodology will need to be continually adjusted to respond to the migration situation for each country studied, and as a result, the methodology will become increasingly more refined.

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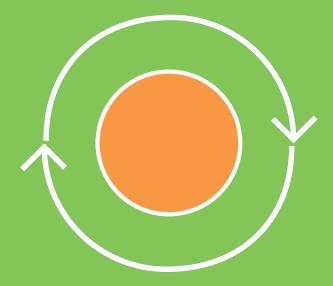
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