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Exposure to remittance and gender dimensions *The Economics of Femigration in Asia*

AKM Ahsan Ullah¹

Abstract

Women constitute around half of total international migration flow in today's world. However, the amount of their remittance is considerably lower than that of the males. This paper argues that though females remit higher proportion of their income than men they enjoy less 'exposure to remittance' than men. As many as 101 respondents (remitters and receivers) were interviewed from seven selected countries in Asia.

Key Words: Femigration, Femittance, Asia, Gender, Exposure to remittance

Introduction

"... .. our earning goes to husbands and husbands earning goes to father-in-laws' ---A migrant worker in Hong Kong.

Most existing scholarships on human mobility tend to align toward male migration-- be it consciously or unconsciously -- manifesting the neglect toward the female counterparts. This has often led the females being peripheral [entity] from the domain of the contemporary discourse on gendered migration (Niimi and Barry, 2008). Patterns of migration and emigration across the world systems are no way however equally measurable.² The last two decades saw significant increase in the flow of femigration³ within and beyond Asia, marked by the escalation of short-term contract migration creating a major scope for movement of semi- and low-skilled and skilled workers. This 100 million international femigrants (IOM, 2009), however, only recently have started receiving attention by policymakers and researchers as well.

Due to changes in the global market force, the number of women as principal migrant has increased dramatically. In addition, the increases in the manufacturing sectors and the

¹ AKM Ahsan Ullah, Centre for Migration and Refugee Studies (CMRS); The American University in Cairo, 113 Kasr El Aini St, PO Box 2511, Cairo 11511, Egypt, Email: ahsan722001@yahoo.com

² Some being in the role of receivers; some both- receiving and transit, and some all three- receiver, senders and transiter

³ I introduce here the concept of femigration to refer to female migration; femittance to refer to female remittance; and migrodollars to refer to remittance

demand for labor intensive activities, the feminization of labor has also expanded, thus provoking greater female migration, particularly responding to job opportunities as domestic workers, entertainers, and hospitality service providers (Sassen, 1996; Chang, 2000). The changing demand for health professionals in both western and Asian countries⁴ will require employing a huge number of care givers for them. Countries like Thailand, Indonesia, Philippines and Malaysia are preparing to meet this looming demand. Another distinct feature of international migration of women is marriage migration in Asia which scholars also call another form of gendered migration (Ullah, 2010; Kim, 2006).

These days, one of the most trumpeted issues is remittance in the migration and development nexus. Global remittance flow has today reached US\$423 billion (World Bank, 2009). Unknown is the gender segregation of this remittance, globally and regionally. If we take a look at the growth of remittances in some selected countries in South and South-East Asia, we can see that the first seven months of the fiscal year (July 2007–January 2008) saw that Pakistan received \$3.26 billion of remittance, a 22.4% increase from the same period last year. The over 6 million Bangladeshi migrants sent \$689 million in February 2008, a 38% year-on-year growth (Bangladesh Bank, 2009); and the Philippines received \$17.3 billions in 2007 (Central Bank of the Philippines, 2008).

Accepted by this time has been that females set off as independent migrant has contributed to the ground of building the notion of femigration. However, economists or policymakers thus far have not perhaps thought of segregating the money sent by femigrants. I would introduce females' remittance is as femittance. With a few exceptions in Thailand, Indonesia and the Philippines, females are excluded from the entire domain of remittance (Amuedo-Dorantes and Pozo, 2004).

How skewed are migration flows

A gendered approach is critical to understanding both the causes and consequences of international migration.⁵ Gender inequality is a powerful factor in precipitating migration, particularly when women had economic, political, and social expectations. Investment, communications, and trade have increased knowledge of options within and outside of home countries, and opened up a range of opportunities for women outside of their own homes (massey, 1990). Migration may be the best, or the only way out of such situations

⁴ For example, the U.S. alone requires 1.2 million new and replacement nurses by 2014. The developed west where one in every 11 person will be over 80 years of age soon

⁵ One of the fields of primary augmentation areas is gender study (Atkinson, 1990:1), although women have been the historically deprived section of any society. The niche of the women in ancient civilization that according to Hindu scriptures that a good wife is "a woman, whose mind, speech and body are kept in subjection, acquires high fame in this world, and, in the next, the same abode with her husband". Athenian women were obliged to offer her to the wishes of parents, and accept from them her husband and her lord, even though he was stranger to her". In Roman Law, a woman was completely dependent: 'If married she and her property conceded to the power of her husband . . . the wife was the purchased property of her husband, and like a slave acquired only for his benefit'. Women usually had primary responsibility for the organization of the domestic sphere (Orozco, 2005). Since early stage of their life, girls were trained to take up housework to assist mothers and take care of the siblings.

for women (Martin, 2004; Oishi, 2002).⁶ However, when we look at the trend and patterns of female migrants we may wonder about the negligible changes in percentages of female migrants i.e. in the last five decades the percentage change is only about 3. In fact, however, the percentage might not be large because of the fact that today's female migrants are independent migrants and female migrants before as dependants. Therefore, the change is not about the quantity but it is a qualitative change. The last five decades (from 1960- 2005) experienced a linear growth in the global percentage in the femigration, except 1980s.

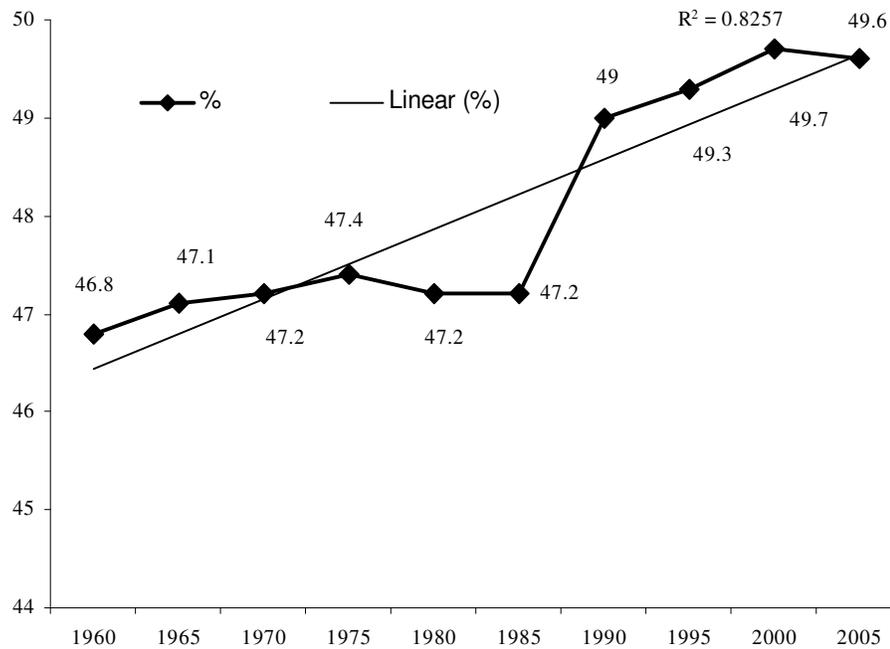


Figure 1. Percentage of female migration worldwide.
 Source: UN population division, Trends in total migrant stock, 2006.

Within Asia, however, the growth has not been consistent. Countries like Bangladesh and Pakistan have not shown any significant proliferation in the flow unlike Indonesia, the Philippines and Sri Lanka. The under-representation of women migrants are generally explained by the successive imposition of restrictions on labour migration of professional and skilled women, ban on the migration of unskilled women, often religious misinterpretation and the bureaucratic red tap which may often provoke women to apply informal channels to facilitate migration (INSTRAW and IOM, 2000). Also the contemporary securitization of migration has impact-- directly or indirectly-- on the femigration trajectory.

⁶ Ullah and Routray (2003) observed that women in Bangladesh suffer from the brunt of grim poverty however; still migration propensity among the poverty-prone women is the lowest in quantitative judgment. What is interesting to question is poverty driven migration theory annulled in Bangladesh?

Puzzling is that while religion in my previous research (see Ullah, 2009) has been ranked 1st in the WMI calculations as the primary constraints to female migration from Bangladesh, female outflux from Indonesia has nothing to do with religion (Khan, 2003). The general claims that religion hinders female however, are quashed largely by the fact that Indonesia despite being the largest Muslim majority country in the world holds the second highest position after Sri Lanka among the six selected countries in Asia supplying female migrants (Siddiqui, 2004). Some research confirmed that this has to do in part with policy and the conditions set by the receiving governments.

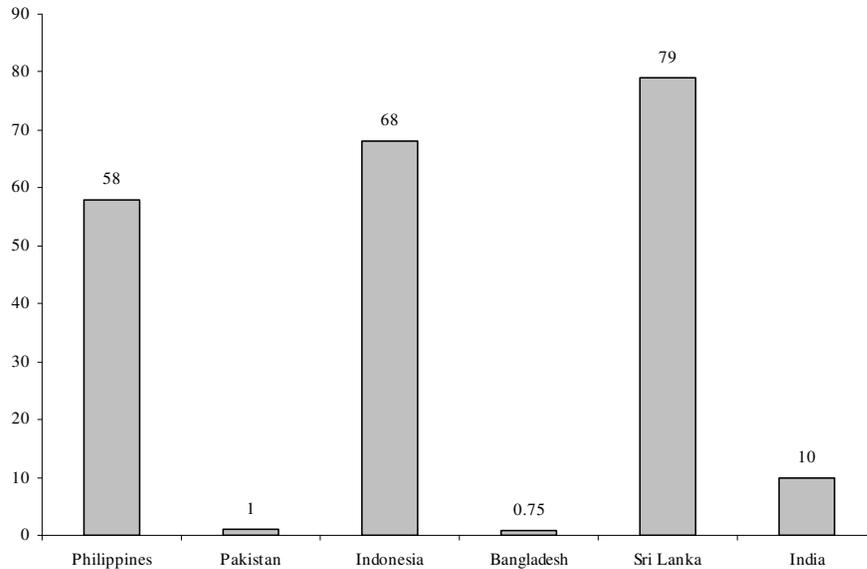


Figure 2. The share of female migrant from selected Asian countries in %. Source: Compiled from IOM, and the ILO.

Global remittances

The World Bank estimates that global remittances totaled \$443 billion in 2008, of which \$338 billion went to developing countries (World Bank, 2010). Femigration play a

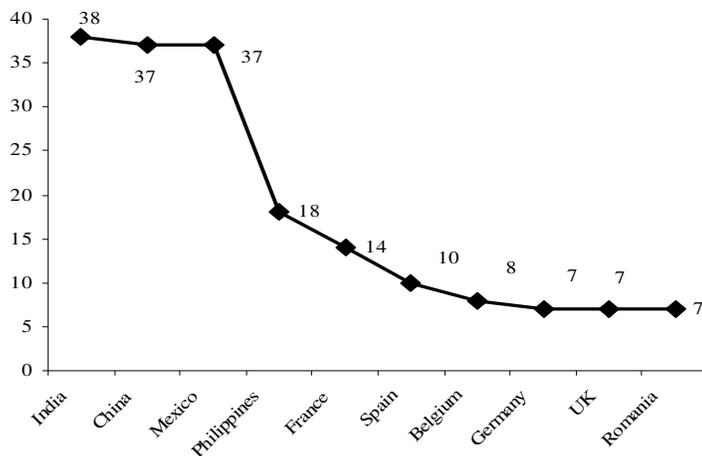


Figure 3. Top remittance receiving countries 2008. World Bank Estimate, 2009. Figures in Billion US\$ rounded as modest whole.

disproportionate role in determining the level of remittances sent home to developing countries. It, however, remained largely disregarded though women tend to send a larger proportion of their lesser income home than men. However, we do not know how much of the total amount originates

from femigrants. Whatever is known about it is sporadic, for example, annual money transfers from female Bolivian migrants working in Spain are equivalent to just fewer than 6% of GDP (Orozco, 2005). That proportion is much higher than the percentage of GDP represented by remittances sent home from women migrants to Ecuador (2.13 %) and the Dominican Republic (1.13%). Bolivian women send home an average of 625 dollars a month, compared to the average money transfers for all Latin American migrants in Spain, which amount to 327 dollars a month (IOM, 2009)

The concept of gender is associated with socially defined meanings of sex, that is to say, roles and relationships between men and women, have direct implications for migration, remittance and their uses. Despite a paucity of data, clear is that the money that female migrants send back home raises families out of poverty (Adams, 2002). And due to its multiplier effects, communities as well benefit. Women contributed more than 62% of the remittances sent to Sri Lanka. Women transferred one-third of the annually sent remittance to the Philippines. Femigrants from Bangladesh sent home 72% of their earnings on average (IOM, 2009). This clearly suggests females' relatively less command on remittances. Women remittance senders are also a case of gender inequality because their low income status is not commensurable with their education: overall women are better educated than men but they earn less than males which again may depend on the interplay between power, authority and sex.

'Exposure to remittance' conceptualized

In Asia, South Asia in particular, women's bargaining power is limited due to lack of access and control over resources, limited autonomy in decision making, low self-esteem, low skills and education, restricted mobility and eventually less power as compared to men. This has implications on command of females on remittance. No matter who earns, (either male or female) by any reckoning females' command on remittances is less than males. As such no matter where they are: at receiving or sending points. As left behind, they have less access to remittance and as remittances earner they have less 'exposure to remittance'. The concept 'exposure to remittance'—referring to the overall command on remittances-- entails four broad issues: earning; receiving; possession and utilization.

Earning refers to the total wage earned in a given period of time minus his/her personal expenses for the same period. If they spend less on personal expenses they tend to send out higher amount. This means the higher the amount they send out, the lesser amount is left to control over. Receiving refers to the direct receipt of remittance sent by migrants i.e., the exact name that was indicated by the remitter to deliver the money to. Indirect receivers are not considered here as receiver. Possession refers to the amount or the percentage of money from the remitted sum in a given period is retained [unused] or saved, and she or he has the entitlement on that money. The higher amount the migrants send, the lesser the senders' has 'possession' of money; and the lesser amount is sent, the higher is the 'possession' of the sender on money. Utilization refers to freedom to use the money. In some cases, due to restrictions in mobility (especially in rural and religious society) women can not go to pick-up points to receive the money. However, they may be empowered to use the money on children's' education, savings or investment etc.,

Objectives and methodology

The main objective of this paper is to push a debate on gender dimension in population mobility and ‘exclusion’ of femigrants from the ‘exposure to remittances’. This paper deals with two points: sending and receiving points. The specific objectives are:

- 1) to examine the extent of ‘exposure to remittance’ of the senders and receivers;
- 2) to explore the determinants that femigrants in spite of being wage earners have less exposure to remittance.

Sample selection

This qualitative research selected the study sample (n) purposively. This included those families having female or male migrants abroad; and send money. Important was in selection to select the families that have sent female migration have to have their parents and husbands at origin; those who sent male migrants have to have wives (of the male migrants) and parents at origin. This was purposively done to see the major receiver of remittances that come from abroad. Questions to the senders were asked related to ‘earning’, ‘receiving’ and ‘possession’ while receivers were asked on ‘receiving’, ‘possession’ and ‘utilization’. A well-designed checklist was used for data collection. Countries were selected purposively based on the logistical convenience.

Table 1. Sample distributions

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

Major questions asked:

Sending points (Earning)- what percentage they spend on personal expenses (Receiving)- who they send the money to (Possession)- percentage of money retained (unsent).

Receiving points (Receiving)- Who generally receive they money (Possession)- what is the status of possession of money (Utilization)- who are entitled to use the money in general.

Exposure to remittances

While human beings (irrespective of gender) are moving across borders with the changing landscape of migration, remittance transfer is expected to follow gendered lines (Ramirez, 2005). Although the conditions and context that create migrants vary by power, gender and socio-economic status, the rationales for remitting are generally the same. Remittances, which in large part are a rationale for migration; both inform and are informed by gender (Orozco, 2005). While both women and men send money for specific family purposes, women send money under more precarious conditions, which mostly

relate to their position in the global economy. Moreover, recipients of remittances, who are predominantly men, also receive money in a context whereby their social condition is improved by remittances but continues to lag behind that of other cohorts (Tambiah, 2002). However, I will engage in analyzing 'exposure to remittances' in selected countries.

Philippines is one of the leading labor exporters and remittances receivers in the world. Remittance-- cushioning the Philippine economy-- generally supports the consumption-driven economy. Foreign domestic helpers have become synonymous with the Filipino female migrants. Major flow of nurses worldwide also have been dominated by the Filipino originates. Commonly believed that men send predominantly to their fathers—when even sent to wives, power of utilization rests with the male household heads. This situation stems from the fact that when sending to the spouse they are also sending to the children they left at home. Women have a wider range of people to remit to, such as their parents, children and siblings, as well as other relatives including spouses or grand parents—which means their 'exposure to remittances' declines. Such commitment is lower than that among men (Rodriguez and Tiongson, 2001).

The study found at the receiving point that female migrants have less 'exposure to remittance' than males. As for reasons, female migrants from the Philippines hold commendable responsibility toward their left-behind families. Interestingly, Filipinas often finance their very distant relatives' education. Foreign husbands of the Filipinas wonder often why they send money to such purposes. This is unique from all other selected countries. This is also one of the major reasons for the diversified distribution of their income among many receivers. On an average, 70-80% of their income is sent out to their homes. Female senders generally (if married) send to their husbands or to their fathers or brothers. Only a few cases demonstrate that remittances were meant to wives of the male migrants. That said, at the sending points, females exhibited less 'exposure to remittances' than males. At the receiving point, of course receivers do receive as indicated by senders while others in the family often accompany the principal receivers. Like as a rule, the receivers obtain the 'possession' of this money and use the money. Interestingly, even if something to buy for the wives of the migrants the receiver be it father or brother do it on their behalf so that they still have command on the money. Some wives of migrants at the receiving points mentioned in a 'complaining' tone that their fathers and brothers are spending off their husbands' money lavishly.

'Feminization of poverty' has been the major factor for Nepalese women in seeking a global market for their labour-related services. Remittance contributes about 20% to the GDP of Nepal; however, not known is the portion of remittance's contribution to the GDP. Women's remittances have had a significant impact on overall poverty reduction and on household capital formation leading to improvement in the quality of life. Claims are that migration and remittances have increased women's self-esteem by bringing about a positive change in their gender identity and gender roles. The big question is has this been achieved at the cost of losing 'exposure to remittance' to a certain extent? Interestingly, not all single female migrant senders did send to any female receivers. However, a few of them mentioned of distant pick-up points where females have

difficulty going. Little difference in the variable of 'exposure to remittances' 'earning' is that Nepalese women have a higher earning i.e. they spend less on their own expenses than the Filipinas (Padam, 2002). They however have remarkably higher 'possession' meaning that they send out lesser percentage of their income than the Filipinas. At the receiving point, interestingly females do rarely bother about the avenues money spent on and about the gender of receiver. This could be a cause of the cultural and social construct of Nepalese society.

For the last three decades Thai women have been setting off for international migration, and Germany and Japan, and some East Asian countries have been among the most important receiving countries (Ruenkaew, 2009; Piper, 2005). This dominant flow is generally explained by the income differentials and international marriage (Ullah, 2010; Frank, 2001). While few studies have empirically examined links between economic status of households and migrant remittances, some provide useful evidence on how individual characteristics of migrants may affect remittance flows. International female migrants were found to have a distinct characteristic that they normally do not send money to their home country from their self sense of responsibility as do the Filipinas. They send generally when asked by any family members. Therefore, gender issues in receiving remittance do not matter much in this case because they send to who need urgently. Therefore, either female or male at the receiving points have less 'exposure to remittance' in Thailand.

Sri Lanka is one of the countries in Asia that has been the outweighing number of female labour migrants than male counterparts. This astounding yet interesting pattern has been contributed by the emergence of domestic sectors absorbing millions of domestic helpers overseas (Cenwor, 2005; Sri Lankan Bureau of Foreign Employment, 2010). Their remittances constitute around 20% of the country's annual foreign exchange earnings (Cenwor, 2005). At the sending points, irrespective of gender, all senders generally remit to the head of the households. However, households head in most countries in Asia are males. Therefore, females are left with less 'exposed to remittances' than men at both points.

In the case of Bangladesh, most studies on remittances often criticize family remittances as they are largely spent as income on left behind families' recurrent costs rather than as investment on economic growth. However, this paper holds the view that the non-economic dimensions of remittances, particularly the socio-cultural and political meanings and uses of remittances need to be taken into account for any sustainable argument of the development potential of remittances. It may however sound a bit irrelevant talking about 'exposure to remittance' of female because as of today femigration is less than one percent as compared to male migrants. Also because of the NGO boom and their attractive slogan of 'empowering of women' and 'magic' of micro-credit, remittance issues have become trivial to NGO members who are almost all females (Ullah and Routray, 2003; Jahan, 2004). Hence, perhaps NGOs are reluctant in promoting migration and especially female migration. In this circumstance, difficult is to segregate the micro-credit and remittance flow in the rural economy in Bangladesh, so to say. However, women in Bangladesh experience the least 'exposure to remittances' at

both points as compared to other countries in the study. This could be explained by the cultural embeddedness in the society.

In Indonesia, local communities benefit from migrants' remittances through the trickle-down effect, since most migrants spend their money locally for everyday consumption needs. There is little knowledge among migrants about how to invest and save their money in order to see a long-term positive effect. Remittances make up 2% of Indonesia's GDP and approximately 1/3 of total FDI, making them an important source of foreign exchange. However, a concentration in the origin of migrants (Java and West Nusa Tenggara) suggests that some districts receive considerable amounts of remittances while other districts receive insignificant sums.

Exceptional findings appear for Indonesian case, specifically in Minangkabau that almost all the females have entire command on remittances. A number of explanations in support of this are available. The Minangkabau of West Sumatra are widely acclaimed as the world's largest matrilineal society and ethnographic studies have appeared describing the basic features of their tightly structured social organization (Joustra, 1923). In the most general terms it can be said that Minangkabau society is divided into two basic adat groups (laras). These are made up of a large number of named clans (suku). From there on terms and descriptions differ, but it is generally stressed that there are sub-clans, matrilineages and minor lineages held together by an ascriptive leadership and various degrees of communal landownership. Indonesia's Civil Code stipulates that men and women have equal ownership rights. Women have full rights concerning access to land; some societies favour women in terms of land inheritance (Ong, 1995).

Well-known is that India is not a consumer-driven economy, yet the bulk of remittances is spent on consumption, debt repayment, and housing and consumer durables with little being devoted towards productive investment. However, the scholars debate whether these uses are productive or wasteful with two divergent schools of thought on the subject. Negative school of thought holds that as little is devoted to productive investment; developmental value of remittances is highly questionable (Buetel, 1995). Positive school of thought holds that remittances do contribute to local and national development. The most prominent factors that drive the endowment differentials relate to head of household status and labor market earnings.

Given that the gender differences in treatment effects are either small compared to the overall gap, there is little evidence that the gender differences in remittances are attributable to behavioral differences between men and women. The findings suggest, however, that both male and female migrants remit home due to altruism. Like in Bangladesh, Indian females have also way less 'exposure to remittances' as compared to men. India, where extreme patriarchal attitudes prevail, is about to make a step towards gender equality by introducing a bill that would give women an equal share in family property, which will remove discriminatory provisions in an existing law enacted in 1956 that ensured that only males inherit ancestral property. Studies clearly show that when women have access to resources it improves their power to make decisions. Some of the worst manifestations of gender discrimination in India such as female foeticide and

dowry, particularly in northern India, can be traced to biased inheritance laws, which add to the vulnerability of women.

Family decisions concerning the use of remittances often depends on which family members have migrated and which family members are left in charge of resource allocation. The gender of the *de facto* head of household (the parent left behind with children) can affect the impact of remittances on children because remittances allocation decisions often differ between mothers and fathers. Even if both of the parents genuinely seek to maximize their children's future well-being, fathers seem prefer to invest in physical assets and the expansion of family farming and business activities, while mothers prefer to invest in human capital. Mahler (2006) finds the relevance of differences in the preference for educational investments between male and female parents that remittances improve children's educational attainment via their positive income effect primarily when fathers send remittances. With fathers absent, mothers assume more 'allocative power,' thereby allowing them to allocate the remittances toward education..

Discussions and policy implications

Clearly, in most cases, females irrespective of their position—earner or spender—they are less 'exposed to remittance than men. Interestingly, there is no significant difference in this situation among the countries in the study, except Minangkabau in Indonesia. The gender dimension to remittance behavior is not an issue that has featured strongly within the existing literature. My empirical work has revealed that women are more likely to remit than men, however that the latter remit a greater monetary amount. The effects of the intersection between gender and remittances apply to both senders and recipients. First, both men and women face family obligations at home where taking care of daily activities is a priority in the transnational household. Second, gender-based economic differences persist. A long absence of mothers has resulted in distancing in the mother-child relationship. The absence of mothers or older sisters has burdened daughters and younger sisters with household work and/or childcare. These results have some important policy implications and provide an agenda for future research. First, the fact that women exhibit a more reliable remittance behavior than men suggests that the contribution of female migrants to the well-being and risk-coping ability of their household at the origin should not be underestimated.

Sri-Lanka, Indonesia and the Philippines are on the top of the list of those sending foreign domestic servants (Anthias, 2000:26). The Philippine state's marketing of the Philippines as a tourist destination and source of cheap, labor is integral to the gendering of labor migration (Mitchell, 1997). Senders and recipients have major constraints in accessing financial institutions. Development players should concentrate efforts to bancarize women in order to improve their social condition. Their access is currently limited, yet as senders or recipients they hold a purchasing power and demand for financial services. Remittances would have an even greater role in poverty reduction and development if women did not face wage, employment, credit and property discrimination, and if they were not excluded from decision-making within the family (UN, 2008). Therefore,

crucial is to look at participation and decision making of women and men in the different sectors in order to incorporate gender issues in the migration governance process. Borne out by several studies that inappropriate state policies, legislation and administrative restrictions have led women's labour migration to dissident who have been rationalized by patriarchal values, ostensibly concerned to protect the women and maintain their dignity.

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