

# Gender-Sensitive Remittances and Asset-Building in the Philippines



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## FOREWORD

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Migration and remittances are significant contributors to economic development in many countries. In recent years, governments, financial institutions, and development organizations, have paid increasing attention to devising and implementing programs and initiatives aimed at harnessing their potential to reduce poverty and spur local development.

A number of studies on remittances examine the impact of remittances on economic development. Often however, these studies, like the policies they examine, are gender-blind or pay little attention to how gender inequality, gender relations and norms shape family decisions on migration, amount and frequency of remittances, how the money is used, and savings and investment options, if at all possible.

This publication aims to add to the remittances for development discourse, as an input into policy, programme and services development. It offers information and sex-disaggregated data on remittance flows, patterns, recognizing the differences between women and men as senders and recipients of remittances. The study considers how these gender dimensions intersect with specific social and economic contexts so that programmes are responsive to the needs at different levels – local, national, international, as appropriate and in a collaborative manner among key stakeholders.

The study recommends emphasis on the meaningful participation of women migrant workers in decision-making processes on remittance-oriented initiatives, not merely as remittances senders and investors but beneficiaries and protagonists of development.



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## INTRODUCTION

The Philippines is a major country of origin for overseas migrants. As of the end of 2013, an estimated 10.5 million overseas Filipinos are scattered over 200 countries and territories and ships (Commission on Filipinos Overseas, 2013). This movement for overseas work has been documented for the last 40 years. Remittances are the most significant outcome of overseas migration by Filipinos. Over the past decade, regulations from the Philippine Central Bank (*Bangko Sentral ng Pilipinas* or BSP) have helped direct these remittances through formal banking channels. Consequently, they have helped improve the country's stock of dollar reserves. In many ways, this formal flow of remittances has been identified as the key reason for the economic resurgence of the country.

A decade ago, global multilateral institutions were eager in promoting the development potential of remittances, especially for developing countries. In succeeding reports of these institutions, remittances were said to be counter-cyclical, meaning their volumes still rise even during economic crises in either remittance-sending or remittance-receiving countries. The promotion of remittances for development by the international community reflected the Philippines' mandate to promote development and remittance transfers for the purpose of developing communities and the country as a whole.

A knowledge turning point surrounding the scale, dynamics and development potential of overseas Filipinos' remittances came in 2005 when the Asian Development Bank (ADB) commissioned a group of Filipino researchers<sup>1</sup> to study remittances from overseas Filipinos. The study, *Enhancing the Efficiency on Overseas Filipino Workers' Remittances* (ADB Working Paper Series 2005/14), highlighted the need to improve the

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