

INTERNATIONAL INSTITUTIONS AND THE MAKING OF REMITTANCES:

GENDERED INCLUSIONS AND EXCLUSIONS

By

JANNA H. FERGUSON

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Cynthia R. Daniels

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ABSTRACT OF THE DISSERTATION
International Institutions and The Making of Remittances:

Gendered Inclusions and Exclusions

by JANNA FERGUSON

Dissertation Director:

Cynthia R. Daniels

This dissertation examines creation of narrative and policy prescription about remittances in international institutions, with a focus on the World Bank. By focusing on the role that gender has played in knowledge creation about remittances, the fate of gender mainstreaming at the World Bank is clarified. The dissertation begins with an analysis of the history of remittances in international institutions, asking how levels of interest in remittances, as well as understandings of migrants and gender, have changed over time. This is followed by a mixed-methods examination of World Bank publications to understand how attention to country and gender are distributed in the remittances literature. Finally, a close study of the World Bank's migration and remittances blog, *People Move*, allows for a detailed understanding of the intellectual networks and priorities of the World Bank. Ultimately these approaches together lead to the conclusion that gender mainstreaming at the World Bank has been largely successful in placing questions about gender on the agenda of discussions of remittances, though the generation of gendered answers remains a work in progress.

DEDICATION

For my dad, Bill Ferguson.

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CHAPTER 1: INTRODUCTION

This dissertation attempts to describe the story of remittances. Remittances are many different things: they are a financial flow, an engine of development, a cause or remedy of household poverty, a social interaction or act of transnational belonging. As well, stories about remittances have been told by many people, from academics and activists, to government and international institution bureaucrats, to politicians and of course, migrants themselves. What does what was highlighted or forgotten say about the knowledge that resulted or the institutions which created it? How have conversations about women and gender played out across these discussions?

There is a reason why stories about remittances have captured the imagination of so many people. Officially-recorded world-wide remittance flows in 2015 totaled \$601 billion dollars, \$441 Billion of which is thought to have gone to developing countries (Ratha, Plaza, and Dervisevic 2016). These totals – which do not include informally-sent remittances, and thus likely severely underestimate the total amounts of money involved – have risen steadily in the last 20 years¹ (World Bank, 2013).

Migrant-sending state efforts to create Hometown Associations to send collective remittances to finance home-community development projects; hold transnational elections and create transnational political institutions for the incorporation of

¹ With the notable exception of 2009, remittances have been notably counter-cyclical, increasing during recessions.

emigrants abroad; reform constitutions to enable property ownership by non-citizen nationals, develop diaspora bond issues for public and private sector financing, and change nationalist narratives to embrace emigrants and encourage multi-generational loyalty to the 'home' state are all directly related to the goal of encouraging and leveraging remittances. This interest in policy development to make the best use of remittances is shared by major IOs, as is reflected in the significant research and pilot-project development efforts of the World Bank (which has a Migration and Remittances unit), the IOM, the UNDESA, and the IMF. Most recently, the Global Knowledge Partnership on Migration and Development – a partnership of the World Bank, IOM, UNDESA, UNFPA, UNICEF, UNITAR and the Metropolis Network – was created with seed money from the Swiss Agency for Development and Cooperation for “synthesizing existing knowledge and creating knowledge where necessary, all with the purpose of creating a menu of policy options for policy makers” (Ratha 2012a).

In this dissertation, I attempt to understand the ways in which gender has played out in the creation of knowledge about remittances at the World Bank. Though there are many actors involved in the creation of knowledge and policy about remittances - from local and sub-state governments to states to the different organs of the international financial system to academics, NGOs and think tanks - the World Bank is at the center. The World Bank is the source of the most cited statistics about remittances and is the force behind changes to how those statistics are collected, parsed and disseminated. It is the most prolific organization publishing about remittances, and is hugely influential among both academics and governments (Bedford 2009, xxii). As Birdsall and Kapur

note, the World Bank is ‘development’s brain trust’ (Birdsall and Kapur 2005, 4); it has a ‘broad and deep range of expertise’ and fills an important void “created in some areas by UN agencies and the regional development banks’ lack of comparable financial strength of lack of adequate staffing and expertise” (Birdsall and Kapur 2005, 21). As Arturo Escobar notes, “if ‘the Bank’ does not have clear answers, nobody else does’ (Escobar 1995, 160; cited by Bedford 2009, xxiii).

While I am interested in the politics and history of knowledge formation about remittances, this is not a Foucaultian genealogy. As Jennifer Eagan points out in her review of Bevir’s *Democratic Governance*, genealogy is neither a social scientific activity nor an ‘expose of socially constructed phenomena’ (Eagan 2011, 454). Rather than follow in the interpretive footsteps of Rahel Kunz’s excellent genealogy of what she terms the Global Remittance Trend, I have instead attempted to complement the work of these scholars by taking a more empirically-rooted approach to understanding the creation of knowledge about remittances at the World Bank.

In Chapter 2, I explore the feminist theorizing about gender mainstreaming, especially in international development institutions. Because interest in remittances exploded at roughly the same time that gender mainstreaming gained traction, the emergence of knowledge about remittances presents an opportune case study for studying the outcomes of gender mainstreaming in knowledge creation. By placing these scholars in conversation with World Bank discussions (and neglect) of gender in studies of remittances, I hope to provide insights into both the operation of gender mainstreaming

and the ways in which understandings of remittances have been shaped by the politics, constraints, and priorities of the World Bank

In Chapter 3, I turn my focus to a historical overview of discussions of remittances in international governmental organizations. By tracking the earliest discussions of remittances in the League of Nations I shed novel light on the roots of modern understandings of the loyalties of migrants and the role that remittances play in economies and national politics. Following that thread through the establishment of the Bretton Woods institutions, I can track the circumstances of increasing interest in remittances to contextualize the changing ways in which this financial flow is discussed. I pay particularly careful attention to levels of comment on women and gender in migration, and to changing understandings of the role of the state in facilitating migration and remittances. Ultimately I am able to show that interest in remittances as a fund for development is dependent on the rhythms of the global economy, and that the shifting ideas about how remittances should be encouraged, accounted for and funneled through the economy are a reflection of how migrants are viewed by scholars and states. Finally, I show that discussions of gender have failed to make substantial progress despite having been consistently a part of discussions of remittances since 2005.

Chapter 4 presents an in-depth exploration of World Bank publications on remittances since 2010. In order to understand the genesis of knowledge about remittances, I have examined the distribution of attention between countries. After identifying those

countries which are over- and under-represented in the literature on remittances relative to the role that remittances play in their economy, I examine the degree to which gender is discussed, and attempt to link country characteristics to the presence or absence of gender in the literature about remittances in that country. I conclude that at least some of the distribution of interest in gender seems to be generated by the presence of government offices which work with (often predominantly male) migrants through home-town associations in Diasporas.

Finally, Chapter 5 examines the World Bank's Migration and Remittances Unit's Blog, *People Move*. Combining a close reading of the blog with an empirical assessment of blogger characteristics and Nvivo-assisted analysis of themes in the articles published, I am able to paint a picture of the role that gender plays in the quotidian intellectual life of the team. I also point towards questions about the roles that these types of documents - informal, frequent, short - might play in allowing political scientists to understand the workings of organizations like the World Bank. Though I was unable to secure interviews with World Bank staff, this blog provides an interesting window into the daily concerns, professional relationships, and personal priorities of Migration and Remittances Unit members.

CHAPTER 2: GENDER MAINSTREAMING AND THE POLITICAL ECONOMY OF MIGRANT REMITTANCES

Migrants are now sending earnings back to their families in developing countries at levels above US\$441 billion, a figure three times the volume of official aid flows. These inflows of cash constitute more than 10 percent of GDP in some 25 developing countries and lead to increased investments in health, education, and small businesses in various communities.” - (Ratha, Plaza, and Dervisevic 2016)

Sentences like the ones above have begun many discussions of remittances, both among academics and through international organizations and governments. In being introduced to remittances we are immediately to be dazzled by the sheer magnitude of these small financial transactions, and no wonder! But behind these statements of size are competing understandings of remittances, development, and the people who send and receive these funds. In this chapter I will explore the different theoretical terrains on which these discussions have occurred, placing feminist critical theories of political economy and migration into conversation with the mainstream liberal understandings of remittances.

I begin by discussing the role that gender mainstreaming has played in the shaping of these discourses, with special attention to the ways in which feminist messages are shaped - and ultimately sloganized - by the environment at the World Bank. The politics of gender mainstreaming represents a scaling of the message of feminist scholars and activists to fit the operational and attention resources of institutions; the focus and content of the message is simultaneously shaped in this process to work within (and sometimes, to shape) the focus, practices and interests of the organization. This scaling of gender mainstreaming intersects at the World Bank with the scales at which

remittances are studied to create a complex nexus of gender, development and remittances studies in the institution. The results of this scaling of attention have been important blind spots in the study of gender, migration and remittances.

In the following sections of this chapter, I will place the core of mainstream knowledge about remittances - with special attention to the scopes and definitions created in that research - into conversation with critical and feminist approaches to remittances. The case study literature on which these gender myths rests is rife with contradiction. As would be expected in studying a phenomena as complicated as remittances, gender, and development around the world and over time, case studies draw contradictory conclusions (Davids and Van Driel 2016) (Van Naerssen 2016). Remittances, gender and development are also contested concepts which can be studied in ways that reach far beyond the narrow behaviorist economic approach generally employed by the World Bank and which dominates academic discussion of remittances. My goal here is to break the study of Remittances into key conceptual components and discuss each in relation to the state of mainstream literature, of conclusions and statements by International Institutions (and especially the World Bank) and the possibilities offered by critical and feminist approaches. Ultimately, I will ground this discussion back to the ways in which gender mainstreaming at the World Bank has played a role in shifting these concepts.

The study of the creation of remittances knowledge is of interest to feminist scholars for several reasons. The growth of interest in remittances at the World Bank was contemporary to new commitments to gender mainstreaming in that institution (and in other international institutions). New internal configurations, staffing decisions, and research agendas were being configured at the same time that the demand for new knowledge about gender and women was increasing. This opens up a window to place feminist theorizing about gender mainstreaming into conversation with both the descriptions of gender research goals by these institutions. It also allows me to interrogate the extent to which gender has been discussed, and whether those discussions have proceeded in ways that are responsive to feminist concerns.

GENDER MAINSTREAMING

Gender mainstreaming, as both a contested body of practice and theory,² is an effective entry point into a critical feminist discussion of remittances, because of the key roles that both feminist and gender-attentive actors have played in the creation of the remittances literature, and because of the ways in which migration and development, as linked by remittances, are a ripe terrain for feminist discussion.

² As Sylvia Walby insightfully stated, "Gender mainstreaming is an essentially contested concept and practice. It involves the reinvention, restructuring, and rebranding of a key part of feminism in the contemporary era. It is both a new form of gendered political and policy practice and a new gendered strategy for theory development. As a practice, gender mainstreaming is a process to promote gender equality. It is also intended to improve the effectivity of mainline policies by making visible the gendered nature of assumptions, processes, and outcomes. However, there are many different definitions of gender mainstreaming as well as considerable variations in practice. As a form of theory, gender mainstreaming is a process of revision of key concepts to grasp more adequately a world that is gendered, rather than the establishment of a separatist gender theory." (Walby 2005), 321).

An additional value of grounding this dissertation in theory on gender mainstreaming is the way in which doing so requires an acknowledgment of the contested nature of knowledge production and policy making. By highlighting the contested process by which two different frames of reference, 'gender equality' and the 'mainstream' are brought together, it throws into relief the ways in which new norms and different priorities work within established organizations (see Walby, 2005; Mazur, 2002).

The World Bank is a key site to observe this process of contestation, as case studies, databases and working papers get translated into policies, short public documents, and even tweets. When the then President of the World Bank, James Wolfensohn, articulated his vision of the World Bank as a "Knowledge Bank" in 1996, he called for a "partnership for creating and sharing knowledge, and making it a major driver of development" by "both articulating the right kind of knowledge, and helping our clients build the capacity to use it" (Wolfensohn 1996). While the rhetoric of the 'knowledge bank' has shifted in its focus in the last twenty years, and has been sharply criticized for the ways it creates and disseminates knowledge³, the role of the World Bank as a polestar in the creation of research agendas in international institutions and a producer of knowledge is clear (Bedford 2009; Ravallion 2016; Kramarz and Momani 2013). And for the World Bank, the dissemination of development knowledge generally and gender and development knowledge in particular, is not limited to the availability of working

³ The knowledge production of the World Bank has been widely criticized by academics, development practitioners and client countries for the "universalistic approach, neoliberal bias, and lack of reliance on local sources of knowledge" (Kramarz and Momani 2013), 410; see also (Cornwall, Harrison, and Whitehead 2007) and (King and McGrath 2004).

papers and reports: research must be translated into policy, prescription and advertising. As “lessons learnt from particular places have been turned into sloganised generalities: ‘women are the poorest of the poor’, ‘women do most of the work in African agriculture’, ‘educating girls leads to economic development’”, these slogans become “useful as a kind of catchy shorthand to capture the policy limelight” (Cornwall, Harrison, and Whitehead 2004, 1). Feminist scholars who engage in gender mainstreaming are also subject to “pressures to simplify, sloganize and create narratives with the ‘power to move’ that come to depend on gender myths and give rise to feminist fables”(Cornwall, Harrison, and Whitehead 2007, 13). When these processes of sloganization occur at the World Bank/Knowledge Bank, the result is the crystalization of powerful ideas about the role of gender in development, shaped by the institutional priorities and outlooks of that institution. While these ‘gender myths’, succinctly packaged, may enable the creation of development policy that pays attention to women, there is real and clear danger that over-generalizations and fallacies not only lead to poor policy, but foreclose the possibility of better solutions to problems of development. Gender myths act to establish norms of gendered behavior and discipline women while simultaneously helping to legitimize World Bank policies with a feminist gloss(see especially (Bedford 2005; Bedford 2009; Carrasco-Miro 2016; Davids and Van Driel 2009).

Thus, it is the reduction of the complexity of contexts and case studies that allows gender knowledge to be taken up and mainstreamed throughout institutions. This sloganization, reduced to statements about the virtues and victimhood of women, also

justifies further World Bank attention and policy action as ‘smart economics’: As Davids and van Driel note, “the translation of feminist goals such as female empowerment, gender equality and female autonomy, among others, into specific virtues of women seems to justify attention for gender in policies” (Davids and Van Driel 2016, 229). Case studies become vignettes become factoids become characteristics of women, and these characteristics become targets for development policy. (Davids and Van Driel 2016; Subrahmanian 2004; Goetz 2007; Prugl 2012; Wohl 2014; Elias 2013). This is all the more key in a context like that of the World Bank, where calls to gender equality are explicitly justified with the economic effectiveness of empowerment. The landmark ‘Gender Equality as Smart Economics’ action plan produced by the World Bank in 2006 (World Bank 2006a) lays this out most clearly. Written as an action plan for achieving Millennium Development Goal 3 (promoting gender equality and women’s empowerment), it is headed by a quotation from the economist stating “Forget China, India, and the internet: economic growth is driven by women”(World Bank 2006a, 1). The report bemoaned women’s lack of inequality as an economic inefficiency, stating that:

“Women will benefit from their economic empowerment, but so too will men, children, and society as a whole. Women’s lack of economic empowerment, on the other hand, not only imperils growth and poverty reduction, but also has a host of other negative impacts, including less favorable education and health outcomes for children and a more rapid spread of HIV/AIDS. In sum, the business case for expanding women’s economic opportunities is becoming increasingly evident; this is nothing but smart economics” (World Bank 2006a), 2).

Hardly a rousing defense of women's rights: what makes women's equality worth pursuing is not the gains for women, but those for "men, children, and society as a whole" (World Bank 2006a, 2).

A core strength of feminist thought about gender mainstreaming is its exposure of the process of 'gendering' previously 'mainstream' discussions and policies is that it exposes the ongoing processes of creating images of gender and women as ongoing. As both 'development' and 'feminism' have transformative goals, they are hotly contested; a critical ground of this struggle is over the selection of 'what languages and images, representations, narratives and stories, should be used to plan or mobilize for change' (Cornwall, Harrison, and Whitehead 2007, 3). As both feminist and mainstream development policy-makers and researchers have mobilized to translate complex realities and case studies into slogans and action plans, the "the contested nature of the language of gender and development" is simplified (Cornwall, Harrison, and Whitehead 2007, 1; see also Davids and Van Driel 2016)

TOWARDS A FEMINIST POLITICAL ECONOMY OF REMITTANCES

I will now explore in more detail my assertion above that a key difficulty in the gender mainstreaming of remittances was nature of the 'mainstream' being gendered; as a neoliberal development agency, the World Bank broadly holds to a set of research methodologies and focuses which have been critiqued by feminist scholars as offering only incomplete visions of the operation of gender. And so, the lack of attention paid to the gender dimensions of remittances is traceable to the persistence of disembodied, decontextualized and gender-blind constructions of categories like 'migrant' and

'remittance recipients' (Garcia and Paiewonsky 2006) which bear striking resemblance to the liberal economic man who has been subject to so many feminist critiques. This is in spite of the fact that remittances are so obviously and inherently bound up on family ties and social relationships, as well as broader national and international social, economic and political hierarchies. This is, of course, a critique deeply familiar to scholars of gender mainstreaming in development more broadly defined (Davids, Van Driel, and Parren 2014).

The atomization and decontextualization of the remitting subject is particularly odd given the acknowledgement within the literature on remittances that ties to place of origin are the most powerful determining factor in whether and how much a migrant remits (Orozco, Lowell, and Schneider 2006; Garcia and Paiewonsky 2006). These family ties and household and community dynamics are not free from gendered divisions of power because they are stretched across distance; while migration can change the way gender is experienced, it remains vitally important to understanding configurations of power and agency between and among migrants, sending communities and states. In the mid-1980s, scholars of remittances at international institutions, working in the early days of gender mainstreaming, essentially had two hypotheses about the meaning of migration and remittances for women. Migration was thought to be good for women, as movement from the less developed to the more developed world provided them with greater rights and economic opportunities. Remittances (assumed to be sent by male migrants to female relatives) were thought to be good for women because they would

provide women with an income, and in the absence of the male relative providing the money, the authority to spend that money as they willed.

More nuanced studies of the role of gender in remittance-sending began in the late 1990s, as scholars both in academia and at international organizations began to ask whether gender plays a role in remittance-sending. Researchers explored whether women migrants might send a higher proportion of their income as remittances for family maintenance, and to maintain closer ties to their families and communities of origin (which is associated with the longevity of remittance-sending). Studies of the gender dimensions of remittances have been hampered by the scales of inquiry employed by the majority of scholars of remittances.

The focus on migrants as atomistic individuals ignores both the insight that migration and remittances may be a part of household survival strategies, and that the act of migration and remittance-sending may affect gender roles and agency within families and communities. This is especially true when state programs to encourage, channel and reward remittances are taken into account, as these efforts may bring migrants (who may be highly insecure in their 'host' countries) into contact with the state, providing them with voice and agency which would not otherwise be accessible.⁴ The

⁴ An example is the Mexican Council of Migrants Abroad, where representatives from migrant communities in the United States, Canada and the European Union discuss problems and policy prescriptions with representatives of the federal and state governments, and the bureaucracy. Concerted efforts to channel remittance funds by creating migrant associations in the United States and Canada, and matching funds they raise for local Mexican development projects may also increase agency in 'home' communities for non-residents.

importance of international care-labour economies⁵ in driving remittances further complicates this picture; not only are remittances in part motivated by the necessity of providing for household needs, but affective linkages – in the form of love of family, community and nation – are hugely important to these flows and difficult to discuss using traditional economic and individualistic methods.

GENDERING REMITTANCES

“Women may remit less than men, but when they do remit they prioritize the basics, tend to stick to their guns, and they are more willing to remit to distant family members. So it is that women’s remittances may be a greater part of the “non-productive” or consumption-based remittances that have long been criticized as non-developmental, even as those remittances more effectively target the raising of families above the poverty line. And surely, these behaviors also imply that women are a greater resource during times of crisis and for distributing remittances across the sending community, e.g., their remittances may be more counter-cyclical than men’s, more critical after natural or manmade calamities, and they may generate less inequality between households in their home country communities.” (Orozco, Lowell, and Schneider 2006), 21).

Globally, statistics and case studies seem to suggest that women send and receive approximately half of all remittances ((IOM) 2011; United Nations Capital Development

⁵ For instance, the Canadian Live-In Caregiver program allows Canadians to hire foreign nationals who have Canadian-approved credentials to provide skilled care labor within their homes. Caregivers who work in Canada for three to four years in their employer’s home are eligible to apply for permanent residence. There is an obvious possibility for abuse by employer within this program, and it has been widely-critiqued by migrant rights groups. It has also been lauded by sending-states and defended by the Canadian government as a generous program that provides for the needs of both migrants and Canadian families. Sending-state governments have worked with the Canadian government to create credentialing programs to ensure the flow of migrant workers to Canada, who are usually women who send remittances back to countries of origin to provide for the care and maintenance of their families of origin.

⁶ This widely-cited report was prepared as the result of a grant by the World Bank to the Georgetown University Institute for the Study of International Migration. While the paper still contains a note that it is a draft for discussion only, it has been widely excerpted and cited, both by critical feminist scholars and by World Bank publications, and there is no updated version available in the World Bank Knowledge Net. I hope that this justifies my citation of the paper here.

Fund 2015), though they are thought to send higher proportions of their income, send money with greater regularity, and for longer periods of time after migrating (Lopez-Ekra et al. 2011; IOM) 2007). These ideas about women as remitters have become drivers of interest in discussing gender and remittances at the World Bank, acting as justification for calls for greater attention to gendered patterns in this financial flow. Despite the wide repetition of these ideas, they rest on a body of case studies, both economic and ethnographic, which point to wide variation in the remittance behavior of both women and men. The operation of gender in even most contextualized case studies remains unclear; the foundation of sweeping statements about how women send money home, let alone about how gender operates to create those differences, is shaky at best.

The focus on women as remittance-senders has also not fundamentally challenged assumptions about migrants that are based in stereotypes of men as breadwinners and women as homemakers and consumers. The construction of 'migrants' and 'remittance-receivers' is gendered, with migrants envisioned as men, and remittance-receivers as women (Marchand 2016, 193). Women's status as the recipients of remittances has received more attention from most states⁷ and international

⁷ States with especially high levels of women emigrants, like the Philippines - where state-funded training to meet the certification requirements for care-labor migration explicitly encourages women's out-migration - are the exception to this rule. Women's roles as remittance-senders have been controversial and met with public concern for the effect on social reproduction (see Barber, 2000; Brijnath, 2009; Chwaszcza, 2009; Colette & Kathryn, 2008). Consideration of women's roles as migrants is often limited to the effect that migration has on their children, as in the Consultation Draft of the Knowledge Partnership on Migration and Global Development's Concept Note, which states "Migration provides women with new economic opportunities but at the same time impose a cost on children left behind."

organizations; the assumption that migrants and remittance-senders are male and the remittances are a gender-neutral economic transfer has shaped the research shaping global policies shaping remittances.

Just as the gendered patterns of remittances are more complicated than has generally been reflected in all but a few fine-grained studies, the social and political structures that surround remittances are more important and more convoluted than most assessments have been able to capture. Because they can be seen as simple private transfer of funds – albeit one that crosses an international border – it is easy to picture remittances as being a simple transaction between the sender, the receiver, and Western Union. At the same time, it is the crossing of an international boundary which opens an intra-household transmission of funds - an act which would be utterly banal and unremarked if it happened between household members in the same location - which exposes a private sphere transaction to intense state, scholarly, and international institution attention. Thus the theoretical complexity of remittances is grounded in its location within the household and across international boundaries, making it a nexus for theorizing about the household and about the nature of transnational migration.

Despite this rich theoretical ground - and the very practical complications that it brings - the mainstream of remittances literature is strongly focused on producing economic models of individual decisions to send. The World Bank is a key site to observe this process of contestation, as case studies, databases and working papers get translated into policies, short public documents, and even tweets. When the then President of the World Bank, James Wolfensohn, articulated his vision of the World Bank as a

“Knowledge Bank” in 1996, he called for a “partnership for creating and sharing knowledge, and making it a major driver of development” by “both articulating the right kind of knowledge, and helping our clients build the capacity to use it” (Wolfensohn 1996). While the rhetoric of the ‘knowledge bank’ has shifted in its focus in the last twenty years, and has been sharply criticized for the ways it creates and disseminates knowledge⁸, the role of the World Bank as a polestar in the creation of research agendas in international institutions and a producer of knowledge is clear (Bedford 2009; Ravallion 2016; Kramarz and Momani 2013). And for the World Bank, the dissemination of development knowledge generally and gender and development knowledge in particular, is not limited to the availability of working papers and reports: research must be translated into policy, prescription and advertising. As “lessons learnt from particular places have been turned into sloganised generalities: ‘women are the poorest of the poor’, ‘women do most of the work in African agriculture’, ‘educating girls leads to economic development’”, these slogans become “useful as a kind of catchy shorthand to capture the policy limelight” (Cornwall, Harrison, and Whitehead 2004, 1). Feminist scholars who engage in gender mainstreaming are also subject to “pressures to simplify, sloganize and create narratives with the ‘power to move’ that come to depend on gender myths and give rise to feminist fables” (Cornwall, Harrison, and Whitehead 2007, 13). When these processes of sloganization occur at the World Bank/Knowledge Bank, the result is the crystalization of powerful ideas about the role of gender in

⁸ The knowledge production of the World Bank has been widely criticized by academics, development practitioners and client countries for the “universalistic approach, neoliberal bias, and lack of reliance on local sources of knowledge” (Kramarz and Momani 2013), 410; see also (Cornwall, Harrison, and Whitehead 2007) and (King and McGrath 2004).

development, shaped by the institutional priorities and outlooks of that institution.

While these ‘gender myths’, succinctly packaged, may enable the creation of development policy that pays attention to women, there is real and clear danger that over-generalizations and fallacies not only lead to poor policy, but foreclose the possibility of better solutions to problems of development. Gender myths act to establish norms of gendered behavior and discipline women while simultaneously helping to legitimize World Bank policies with a feminist gloss (see especially (Bedford 2005; Bedford 2009; Carrasco-Miro 2016; Davids and Van Driel 2009).

Thus, it is the reduction of the complexity of contexts and case studies that allows gender knowledge to be taken up and mainstreamed throughout institutions. This sloganization, reduced to statements about the virtues and victimhood of women, also justifies further World Bank attention and policy action as ‘smart economics’: As Davids and van Driel note, “the translation of feminist goals such as female empowerment, gender equality and female autonomy, among others, into specific virtues of women seems to justify attention for gender in policies” (Davids and Van Driel 2016, 229). Case studies become vignettes become factoids become characteristics of women, and these characteristics become targets for development policy. (Davids and Van Driel 2016; Subrahmanian 2004; Goetz 2007; Prugl 2012; Wohl 2014; Elias 2013). Folding a sloganized vision of gender into mainstream research has resulted in a mainstream which pays attention to gender, but not necessarily in ways that feminist scholars and activists had envisioned.

The issues stems from two major obstacles to feminist gender mainstreaming at the World Bank. The first is that even though familial ties are included in some research on remittances, classical economic approaches are theoretically and methodologically ill-equipped to envision the complex social, familial, cultural, structural and political interplay that is the operation of gender. Both the World Bank's research programs generally, and their remittances research in particular, have been criticized for the ways that their circumscribed scope of attention limits their vision and conclusions.

Second, even though the research done through the World Bank is ostensibly and ultimately motivated by the need to provide clients (i.e., state governments) and development practitioners with sound policy guidance, research on the role of the state in migration has been impoverished by a reluctance to look beyond banking policies to the fuller set of domestic and transnational state actions that shape the experiences of migrants and communities and households of origin.

The social and political environment in which remittances occur, as well as their impact, makes it necessary to look beyond the path these funds take through the economy. In order to understand the meanings of remittance sending and receiving for individuals, households, communities, states and the international community, it is necessary to complicate the idea of the individual (male) migrant sending money to his family. Acknowledging the importance of gender in the complex political economies of belonging, care, obligation and agency that underpin remittance practices is key to understanding the function of global remittance policies.

In order to develop a feminist political economy of remittances it is necessary to bridge the gap that exists between economic and often gender-insensitive approaches of scholars and organizations which concentrate narrowly on remittances, and the more qualitative work of social scientists who are interested in the migration and often understand remittances as merely a symptom of transnational relationships, which doesn't do justice to the importance of state structures in remittances. By understanding state policy and international organization interest in remittances, it becomes possible to insert a feminist analytic of citizenship and agency into the study of remittances. Doing so will highlight the importance of pushing discussions of gender and remittances past the question of whether or not migration and remittance sending/receiving is empowering for women. More complicated questions about the role of remittances and transnational engagements with 'home', the impact of emerging state structures and policies, and the effects of particular conceptualizations of remittances, migration, citizenship and nation within those policies emerge instead, allowing for more nuanced evaluations of these financial exchanges.

In the remainder of this chapter, I will begin to assemble a feminist political economy approach to the study of remittances by first exploring the concept formation behind the term remittances, and tracing the development of gendered concerns in the scholarship on remittances. I hope to lay out a case for applying theories of transnationalism, modified to include greater acknowledgment of the importance of state structures, to flows of remittances. I will then use an organizing logic of scales of analysis to explore the transnational relationships that make up remittances, and to

illustrate the multiple interconnections between individuals, households, communities, states and the international community that fundamentally complicate the picture of the atomistic remittance sender. I will then return to feminist analytics of citizenship as a theoretical lens for deepening our understanding of the meanings of remittances and to return to the argument for strengthening our understandings of state involvement in migrant transnationalism and remittance flows. My goal is to layout the terms of a gender-sensitive feminist political economy research project that will provide nuance to accounts of both migrant transnationalism and remittance politics, and a counterpoint to the more economistic assessments and policy recommendations of scholars and international institutions.

FINDING WOMEN AND DOING GENDER

Making overarching statements about the role that gender plays in migration and remittances is complicated by the variety of ways gender plays out in sending and receiving countries and by the different ideas and motivations brought to studying gender by those who are creating knowledge. Sweeping statements about gender in migration and remittances are the outcome of choices made about which countries to research, which results to describe, and how questions should be asked (de Haas 2005; Kunz 2016). They are also imbued with a complicated set of images and stereotypes of women, men, and heterosexual family life: the attribution and valuation of masculine and feminine characteristics (see Bedford 2009; Prugl 2012; Wohl 2014; Elias 2013; Gonzalez de la Rocha 2007) and (Kunz 2016), the assumption of heterosexual nuclear family life (see (Bedford 2005; Bedford 2007), and (Griffin 2007) and representations of

non-western people rooted in gendered visions of colonized people as powerless (where powerlessness is feminized)(Mohanty 2006; Spivak 1985). A key thread through all these portrayals is the equation of 'gender' with 'women' (Davids and Van Driel 2016). Not all of these visions of women are explicitly devalued relative to men. Some images of women as less corrupt or more risk averse (see especially Cornwall, Harrison, and Whitehead 2007 and Prugl 2012) than men have been used to make the case for programs of economic development which target these 'feminine' characteristics.

A key instance of this envisioning of women is the ideas that have taken root about women's remittance sending behavior. As was first noted by Tine Davids and Francien Van Driel, and by Rahel Kunz, women have been constructed in the World Bank literature as particularly virtuous remittance senders. This conclusion is based on a shaky foundation which can be best understood as a gender myth. Women are cited as sending home a greater share of their (lower) earnings as remittances and sending home remittances for a longer period of time. The root of this citation seems to be a study by Manuel Orozco (which was funded by a World Bank grant, was published by the World Bank, and is frequently cited in their subsequent research) titled 'Gender-Specific Determinants of Remittances: Differences in Structure and Motivation'. This study is well-constructed and careful; based on extensive survey research, they attempt to differentiate the degrees and methods of remittance sending between women and men, as well as by country of origin, income status, length of time in country of residence, characteristics of receiving household, and country of residence. The authors conclude that "Latino and African women migrants are more altruistic in their remitting

behavior than men” but note that “the tests made here of the simple altruism versus contractual propositions are incomplete because these data lack sufficient information about the characteristics of the receiving household” (Orozco, Lowell, and Schneider 2006, 21). Despite this qualification, and other cautions spread throughout the document, they conclude that:

“Women may remit less than men, but when they do remit they prioritize the basics, tend to stick to their guns, and they are more willing to remit to distant family members. So it is that women’s remittances may be a greater part of the ‘non-productive’ or consumption-based remittances that have long been criticized as non-developmental, even as those remittances more effectively target the raising of families above the poverty line. And surely, these behaviors also imply that women are a greater resource during times of crisis and for distributing remittances across the sending community, e.g., their remittances may be more counter-cyclical than men’s, more critical after natural or manmade calamities, and they may generate less inequality between households in their home country communities’ (Orozco, Lowell, and Schneider 2006, 21).

Although the authors qualify their data and carefully set limits on their conclusions, they still make this strongly worded and sweeping declaration about the differences in the character and potential of remittances sent by women and men. They were particularly careful to qualify the degree to which they could attribute women’s different remittance-sending behaviors as being attributable to altruism:⁹

“...the fact that women remit more money than men for each additional year that they have been sending remittances indicates that women are more committed to sending remittances over the long run.

⁹ One long-standing debate in the literature on remittances focuses on the roles of altruism in motivating remittances. Competing explanations focus on contractual and insurance-based motivations. Contractual and insurance remittance propositions are configured as rational, as each provides some form of compensation for the remitting migrant, in terms of services, investment, or the option to return home post-migration.

This suggests an altruistic motive in so far as there is no reason to suspect that women have stronger contractual or self-interested motivations to remit over time than men. Indeed, if anything women from these origins may well be less likely than men to need to pay off educational loans, co-invest in a business, or to benefit from helping family....Women remit more than men for expenditures on food or clothing, but less than men for expenditures on business or loans. Food/clothing expenditures surely meet the definition of a base level of a hierarchy of needs for which any returns to the sender are less quantifiable than are contractual-type expenditures to meet economic investments/obligations....However, the tests made here of the simple altruism versus contractual propositions are incomplete because these data lack sufficient information about the characteristics of the receiving household.” (emphasis added, (Orozco, Lowell, and Schneider 2006, 20-21).

In short, women are assumed to be more altruistic because they cannot be assumed to be more rational than men; in the absence of information about family composition or women's reasons for remitting to family, altruism is assumed. However, while women's familial remittances have, as Orozco et al. point out, been historically dismissed as not aiding in economic development, recent shifts in thinking have begun to see the increase in household income as not only beneficial in reducing poverty, but in reducing the burden for states in providing welfare. Thus, this confirmation (qualified as it was) of women's altruism was taken up as a convenient gender myth at the moment that thinking of remittances shifted to valuing household survival as a valuable economic good rather than an 'unproductive' use of valuable foreign exchange. As Davids and Van Driel insightfully point out, the idea of women as "better remitters" creates a "rather convenient 'truth'" that is tailored to "convince gender-blind policy makers to include women in their analysis and strategies aiming at an increase of the development potential of remittances. What is lacking, though is a discussion on the meaning of

gender” (Davids and Van Driel 2016, 231). In addition, these ideas about women’s altruism motivating longer- and greater- remittance sending to family are configured to be in keeping with women’s non-market caring labor, which as Diane Elson explained, is assumed to be ‘infinitely elastic’ (Elson 1995, 179). This is another instance of the discourse of the virtues of women critiqued by scholars of gender mainstreaming as the result of an essentialized vision of femininity inimical to greater feminist progress (see (Cornwall, Harrison, and Whitehead 2007) and especially (Zalewski 2010)).

The presence of virtuous remitting women in studies of remittances - especially those of the World Bank - comes at the expense of the inclusion of gender. Key to this issue is one of scale; the narrow scope of contexts, actors and evidence included in mainstream paradigms, combined with the pressures of institutional missions and priorities, renders gender difficult to see. This is particularly true of Gender and Development (GAD) approaches espoused by feminist scholars, who have focused on the roles of gender in “shaping restructuring processes, international government institutions, nation-states, and household and community relations” (Lind 2011, 68). Gender is understood to be socially constructed, and embedded both in development and globalization discourses and projects as both an influence and an outcome (Jaquette and Staudt 2006; Lind 2011) For the remainder of this chapter, I will explore avenues to theorize gender in remittances literature by placing feminist theorizing in conversation with World Bank and mainstream approaches. The scaled sites I will focus on are the role of the household, community and family, and the role of the state.

In the past 20 years, while interest in remittances has been very steadily growing, there has been a shift in the extent to which, and how, familial ties and caring labor have been discussed at development institutions. In the 1980s and 1990s, development programs and the scholarship of the World Bank (when it acknowledged women at all), focused on the ways in which joining the paid labor force would be ‘empowering’ for women (Bergeron 2011). Throughout this time, caring labour required for social reproduction was not widely regarded as a subject for economic thought, and when it was considered, it’s supply was thought to be infinite. As Diane Elson explained in her groundbreaking critique of gender-blind macroeconomic development theory:

Ignoring the implications of macro-economic changes for unpaid domestic labour inputs is tantamount to assuming that women’s capacity to undertake extra work is infinitely elastic – able to stretch so as to make up for any shortfall in income and resources required for the production and maintenance of human resources. However, women’s capacity for work is not infinitely elastic and breaking point may be reached. There may simply not be enough female labour time available to maintain the quality and quantity of human resources at its existing level. This may not have an immediate impact on the level and composition of gross national output, but in the longer run a deterioration in health, nutrition and education will have adverse impacts on output levels. (Elson 1995, 179).

That breaking point would be reached. Especially in countries with a simultaneous decline in non-tradeables (eg. Construction, often considered to be ‘men’s work’) and an increase in tradeable manufacture (e.g. Garment trade, often considered to be ‘women’s work’) the result was underemployment for many men, and overwork for many women: a crisis, when added to gender-unequal divisions of the care labor invisible to most economists (Moser 1992; Elson 1995). Contemporary to this,

remittances were attracting increasing attention at the World Bank as a source of household survival financing and foreign currency for 'productive investment'. Patterns of thought about gender in migration, development and remittances followed closely the patterns of thought about gender and development more generally, in that gender was not often carefully studied. When the gender/remittances/development nexus did attract attention, beliefs about women's care labor, assumed to be motivated by that 'infinitely elastic' capacity for care, was also assumed to inform women's stronger commitment to sending remittances and their likelihood to use remittances to finance household consumption.

SCALES OF BELONGING

To the extent that families (or households) are a part of mainstream analyses of remittances, they are discussed as opaque, undifferentiated units of consumption and production, which migrants relate to as either units to be supported, either for reasons of altruism, investment for old age, or insurance against the need to migrate 'home'. Households are sometimes given agency within the process of migration, by naming migration and remittances as a rational household survival strategy (Itzigsohn 1995; Kosnseiga 2007; Velasco Ortiz 2007; Fan and Wang 2008). By attributing rationality to the household as the starting point for discussions of remittances, without interrogating the social relations of power that shape decision-making and the distribution of agency within the household, scholars create a picture of remittances in which there are only two types of actors – the remittance sender, who – usually male in fact and masculine in theory – who is abstracted from the household and the receiving household, "undivided

by gender and generational hierarchies of power, authority and resources”(Hondagneu-Sotelo 2003, 7). The idea that households can be analyzed as collectives is challenged most clearly by contrasting data gathered by household surveys against the kind of information that emerges through interview with individual migrants and the members of their households.

The classic example of this is Pierrette Hondagneu-Sotelo’s work with Mexican migrant households: she describes a Mexican wife who prays for her husband to be apprehended by the US Border Patrol and returned, because she fears that she and her children will be abandoned by him if he successfully migrates. Hondagneu-Sotelo goes on to state, “Once we actually listen to the voices of Mexican immigrants...the notion that immigration is driven by collective calculations or household-wide strategies becomes increasingly difficult to sustain” (Pessar 2003, 25).

THE ROLE OF THE STATE, COLLECTIVE REMITTANCES, AND TRANSNATIONAL MEMBERSHIP

In part because of the atomized and individualistic conceptualization of remittance senders, collective remittances have held a very small place in economic discussions of the development impact of remittances, just as financial flows have played only a supporting role in transnational accounts of migrant organizations. The possibilities of using ‘collective remittances’ from hometown associations to further development in a way not possible with individual remittances is promising, and may work to reduce the inequalities that can result from individual remittance sending, because they are spent on infrastructure improvements which can benefit entire communities (Ghosh 2006).

Though the collective sending of remittances may very well reduce their tendency to increase inequalities within communities, between remittance receivers and non-receivers, it may work to create or increase inequalities between those who send remittances and those who receive them.

Migrant collective remittances - and the role of the state in facilitating them - while initially viewed as promising for translating migration into development, have received little attention from the World Bank and are now the subject of skepticism from the migration and development scholars at the World Bank. What is more, despite ongoing interest into the motivations of migrants (and the ways in which those motivations vary by gender, as was discussed above), the role of nationalism, state actions and government structures in encouraging remittances and ongoing relations with Diasporas are virtually unacknowledged. It is these lacunae, between the remittances of individuals and the roles of state, family, membership, community and nation, that shape the gap between feminist and critical studies of remittances and mainstream World Bank inquiries.

When describing the role of collective remittances and the state in shaping understandings of migration and development, the World Bank was initially enthusiastic. In 2002 and 2005 reports which discussed collective remittances to Mexico and Mexican government programs which tripled collective migrant remittances spent on small-scale development projects, the promise of these funds was optimistically reported (Hernandez-Coss 2005; Torres 2002). Fascinatingly, the 2005

report on Mexico was one of the only official World Bank documents to note the role of community agency in these programs: “Investment decisions are made by a joint committee of local government and HTA [Home Town Association] representatives. Observers have attributed the success of this small-scale program to the strong leadership of the HTA and the demonstrated commitment on the part of migrant clubs” (Hernandez-Coss 2005, 31).

In 2006, some reports remained optimistic about the role of Home Town Associations (HTAs) and matching fund programs in channeling remittances (World Bank 2006b) while others began to express doubt about the strength of evidence for these programs. For instance, in 2006, Plaza and Page (both World Bank staff) would write, referring to Mexico: “Little evaluation of the impact of these programs has been done. Resources have gone primarily to rural areas, where they have increased the supply of essential services (health, education, roads, and electricity). It is difficult to assess whether these investment - and the matching grants - have gone to the highest priority projects, although proponents argue that HTA involvement ensures that programs are focused on community needs, and that the associations promote increased accountability and transparency of local and national authorities” (Page and Plaza 2006, 308).

Despite this skepticism, the organization of HTAs and their incorporation into state-based projects for development, remained a recommended approach, as in the “Republic of Yemen Joint Social and Economic Assessment”, which advocated ‘leveraging cross-border remittances as a poverty-alleviation tool’ by ‘transferring best

practices from the Latin American experience', including home town associations (World Bank 2012, 165). That same year, a report written by two World Bank staffers, two of whom were members of the Migration and Remittances Unit at the Development Prospects Group, expressed the concern that "when matching funds come from fiscally constrained governments, there is also the problem that they may be diverted from other - perhaps even higher priority - development projects, or from other regions with a greater need for assistance" (Mohapatra, Moreno-Dodson, and Ratha 2012, 4). Similar concerns were noted in 2014, along with the urgency of producing clearer data on the effect of home town association matching schemes as other countries (Haiti, Somalia, the Philippines, Peru, and Columbia) are actively considering implementing co-financing HTA programs (McKenzie and Yang 2014, 26).

Most recently, HTA co-financing was critiqued on grounds familiar to feminist critics of HTA-based programs: "they [the HTAs] may not have the best information on the needs of the local community, or they may have different priorities" (Ratha et al. 2015, 15). When added to other concerns about the scaling capacity of HTA-based funding for development and the danger of HTAs becoming overstretched and divided, weakening their ability to act as advocates, this has led to the authors calling for a shift from focusing on the potential of collective remittances to an attempt to leverage individual altruism and philanthropy. The avenue suggested is "modifying the remittance form to allow small donations for specific purposes (for example, fighting malaria in the community of the remittance recipient)....If the diasporas' propensity to give is even a

half of 1 percent of diaspora incomes...it would exceed \$12 billion annually" (Ratha et al. 2015, 15-16).

Interestingly, though a part of the distrust of collective remittances is motivated by concern that they may not adequately respond to or represent the needs and desires of those located in the home community, this proposed solution does not directly address that issue. It does represent a turn back to the individual, and a trust in the role that altruism can play to knit these individuals into a funding source.

This alternating skepticism and endorsement of HTA collective remittance programs, and the under-discussed faith in the altruism and generosity of individual migrants, reflects a central tension in the World Bank's approach to the study of remittances. This analysis is grounded in economics' methodological individualism and the state system. The units of analysis for the World Bank are its clients (states) and individuals; nations, communities, belief and philanthropy are beyond its remit and the theoretical tools available are not able to capture the richness and complication of the politics of sending and receiving remittances. While the methodological scope of World Bank inquiries has been a frequent target of feminist and critical scholars, it may be particularly problematic when it comes to remittances.

Remittances are, ultimately, a financial flow that is rendered visible by the rupture of opaque units of economic analysis. Remittances are only noticeable as a financial flow within a household or community because they take place across an international border; what would be a private pooling of resources within a country becomes a

subject of scrutiny due to migration. As is further discussed in chapter 4, the distribution of interest in remittance-receiving countries is not evenly distributed, and, at least in part, is tied to the degree to which the remittance-receiving state is active in reaching out to Diasporas. Altogether, this creates a situation in which gender - no matter how mainstreamed - cannot find the purchase desired by feminists because the theoretical ground it requires lies both in the linkages between units of analysis (the relationships of states, individuals and communities) and in contesting the definitions of those units.

UNITS OF ANALYSIS

Remittances is an issue where family, community, national and transnational politics collide. Because remittances are simultaneously an aspect of family organization and an expression of ties of personal affection, and an international financial flow totaling in the billions of dollars, the widespread neglect of the meaning of the former to state policies concerned with harnessing the latter, and vice versa, contain important blind spots. These ellipses are troubling not only because they stand in the way of a better understanding of the dynamics and meanings of remittances, but also because they also reinforce gender-blind, disembodied and atomistic understandings of economic and political participation. Remittances, as one of the most important on-going links between migrants and the places and people that they leave behind, are in many ways, a renegotiation of what it means to be a member of a family, of a community, and of a nation; as ways of belonging are renegotiated, some inequalities of membership are undermined while others are reinforced.

Remittances, like other kinds of household economics, are difficult to explain from within a liberal economic paradigm. The three main types¹⁰ of explanations for remittance sending vary in how they mix altruism and self-interest in explaining the motivation for remittances but are unified in the importance they place on a migrant's continued understanding of themselves as a member of the place to which they are sending money. In order for migrants to want to send money home, they must continue to see their place of origin and the communities that they have left as at least one of several homes. The efforts of states and migrant activists to form hometown associations or diaspora clubs can be seen as ways to reinforce and reinvent these ties, recreating communities and families and reconfiguring what it means to be a member within them. Focused though they are on individual utility, the third type of explanations for remittance-sending still point to some continued membership in a distant community: target saving and debt repayment focus look towards a triumphal return to an improved home, while even insurance remittances suggest a reluctance to make departure irrevocable.

What all of these reasons have in common is their suggestion that community and family are central to the dynamics of remittance sending, and so, all of the policies and politics that follow from them. Ester Hernandez takes this one step further, arguing,

¹⁰ These are pure altruism, consumption smoothing and savings/insurance. Consumption smoothing understands migration as a stretching of households across borders, and thus the sending back of remittances is a household survival strategy not much different from choosing to work at a particular factory. The household becomes the place of rationality, deploying the labor of its members to greatest effect. The third stream has the individual remitting money either as a way to save money for eventual return home, or maintaining a welcoming spot in their originating community in case they decide/are forced to return at a later date.

that at least in the case of Salvadorans, “the rhetoric about remittances helps to create a sense of imagined community that connects the moral economy of the family to a moral debt to the nation...” (Hernandez 2002, 1; see also Mahler and Pessar 2010; Fouron and Glick Schiller 2010; Smith and Bakker 2008). The link between family, community and nation is present in transnational politics; it would be a mistake, however, to use the family as a metaphor for transnational politics of remittances, or to reduce the politics of remittances – and their gender dynamics – to an analogy of extended family. While understandings – and creative revisions – of the family have in some ways and some places reified gender inequalities and traditional roles, these revisions have also provided a space and means for challenge to inequalities which have had positive outcomes for women’s citizenship.

Failure to understand the interconnectedness of political, economic, and social life in the sending and receiving of remittances leads not only to mischaracterizations of the phenomena in academic literature, but to policy blunders as well. One of the major aims of many governments and International Organizations (IOs) is an increase in the formal transmission of remittances, both because formal transmission usually involves lower transmission costs, allowing remittances to have a greater impact at their destination, and because this allows governments to keep better accounts of the total amount of remittances received. However, the push to regularize remittance sending through banks and non-bank money transfers (MTFs) may well be doomed to failure because it does not take into account the social elements of remittance in some contexts through *viajeros* or *viajeras*. These couriers do more than carry goods and

money; as Burton and Gammage record, these couriers also report back to news of the recipients (Burton and Gammage 2009; see also Gammage 2005 and Hernandez and Bibler Coutin 2006). As one interviewed migrant reported, “I do it because I want to be sure that the money gets right to my other and that it is given to her directly, placed into her hands. But I also do it this way because I want to know how my mom is. How does she look? Is she well? Is she happy? The viajeras keep the ties between us” (Burton and Gammage 2009, 215).

CONCLUSION

Ultimately, the simplification and sloganization of messages about gender to fit within the scope, methods, and priorities of the World Bank’s scholars - the vast majority of whom are trained as economists - has impoverished the understandings of remittance economies, as well as the role that gender plays in migration and development. As I explore in more detail in the following chapters, the changing patterns of interest in gender and the sloganized shape of conclusions drawn are closely shaped by contexts that are not well contained by gender myths. In chapter 3 I track this through the unaddressed role that understandings of migrant agency, nation, and gender play in shaping discussions of remittances over time. In chapter 4, the contested role of the state underlies the geography of interest in gender and remittances, and in chapter 5, I explore the ways in which women (as well as concepts of belonging, race, and equality) have been envisioned in the World Bank’s *People Move* blog.

CHAPTER 3: THE HISTORY OF REMITTANCES IN INTERNATIONAL ORGANIZATIONS

While the current intensity of focus on migrant remittances by international organizations is new, neither the phenomena of migrant remittances, nor its notice by international organizations, is entirely novel. Migrants have likely been sending money home as long as there have been migrants with the means to do so. That records of these transactions are scant will be a surprise to nobody familiar with the notorious complexity of tracking migrant remittances today. The robust historical literature describing patterns of migrant remittances from British emigrants throughout the colonial empire (Magee, Bhatti, and Shuaishuai Li 2015; Lambrecht 2016; Magee and Thompson 2006), European countries during the Mass Migration Period (1870-1913) (Esteves and Khoudour-Casteras 2011; Esteves and Khoudour-Casteras 2009), and to China by Chinese emigrants in the Americas from 1850 through the Great Depression (Ward 2013; Sinn 2014); (Cheok, Hing, and Ping 2013) leave no doubt that remittances in this era were of significance not only to the individuals and families receiving them, but to the political and economic landscapes of emigrants' home countries. With the notable exception of the British Empire's regulation of remittances sent by indentured laborers in British Guiana to India¹¹ (Roopnarine 2012), these financial flows did not engender the creation of significant government concern or action.

¹¹ This regulation was remarkable in that the Colonial Treasurer accepted a printed form from the indentured labourers (of whom, a majority were illiterate) to remit between \$10 and \$100, which would then be made available at the Treasury of the Zila in India (after being exchanged at a predetermined, fixed rate into rupees) for up to a year (Roopnarine 2012)

INVISIBLE IMPORTS: REMITTANCES AND THE LEAGUE OF NATIONS

With the First World War, the combination of geopolitical upheaval, displacement, and the needs of rebuilding shattered infrastructure did lead the League of Nations to note the importance of remittances in several of their documents. When discussing the vulnerability of Greece to economic depression, “For some years Greece has depended, to an appreciable extent, for the maintenance of its standard of living on a far; important articles of export, and on the remittances of her emigrants and foreign borrowings. Those considerations rendered Greece particularly vulnerable to the world depression. The yield from her exports decreased heavily in consequence of a very serious fall in their prices, the sources of foreign borrowing dried up, and the flow of emigrants’ remittances was considerably reduced.” (Nations 1933), 7). Even in 1933, migrant remittances were configured as an additional national financial flow, comparable to borrowing and exports.

By 1935, remittances from emigrants abroad were understood as a part of ‘invisible exports’: money from tourism, funds spent by occupying governments, re-exports, and investments from expatriates: “The trade balance was still unfavourable¹² ... Was the deficit offset by the expenditure of the officials of the mandatory Power and tourists together with remittances from Syrian emigres ? In other words, was the equilibrium restored by invisible imports ? M. de Caix replied that such imports played a very important part, although remittances from emigrants and also the expenditure for the

¹² Please note that in this and all following League of Nations quotes, I have maintained the original British spellings of words. American spellings become the norm post WWII.

troops of occupation and the agents of the mandatory Power had decreased of late. On the other hand, tourist traffic, and especially summer traffic in the mountains of Lebanon and Syria, was improving. Furthermore, it should be noted that the disparity between imports and exports had also decreased in proportion to the decrease in the yield from "invisible imports" (Commission 1935), 91).

A 1935 discussion of emigration from New Guinea also contains familiar themes of concern about gender, sexuality and family. When discussing the migration of 'native labour' within the country but away from villages of origin:

Mr. TOWNSEND replied that, as a general rule, when the number of child-bearing women exceeded the number of males by five% recruiting was closed. This rule could be modified in either direction according to the varying circumstances of each village. The District Officer visited every village at least once a year and submitted recommendations regarding the closing of recruiting operations if he considered such action was necessary.

Lord LUGARD pointed out that men who were thus allowed to marry and settle down probably left wives and children behind them. He asked whether the Government encouraged the formation of these detribalised groups, since they could only remain if given land, and whether their desertion of the tribe was resented by the tribesmen.

Mr. TOWNSEND replied that the Government certainly desired to preserve tribal institutions. It had to endeavor to discover some medium course between respect for the wishes of the individual and tribal interests. Employers allotted ground to labourers accompanied by their wives, on which they could build houses ; in fact, the employer was required by law to provide separate housing accommodation for such couples as were employed by him. There was no limit as to the number of married couples employed by any employer. Occasionally tribes resented the failure of members of their tribe to return to the tribe on completion of indenture.

[...]

Lord LUGARD asked whether it would not be better to fix a definite percentage and hold the tultul responsible for seeing that this percentage was not exceeded.

Mr. TOWNSEND replied that he would refer the question to the Government expert on native affairs with a view to an answer being included in the next annual report .

Mlle. DANNEVIG asked for information as to the conditions under which women, accompanying their husbands, lived in the neighbourhood of the compounds.

Mr. TOWNSEND said that the Native Labour Ordinance laid down that proper huts must be provided for married couples, and that such huts should be separated from the general labour quarters. Married couples in domestic service had to be provided with a separate room to themselves.

Mlle. DANNEVIG¹³ asked the accredited representative whether the fact that the number of women among such large numbers of men was very small constituted a danger for the women.

Mr. TOWNSEND replied that doubtless sometimes they were subjected to temptation, but that often the tribesmen of the husband provided a form of guardianship.

M. MANCERON asked how the women who remained in the villages earned their living. He did not suppose that the labourers sent many remittances.

Mr. TOWNSEND replied that the absence of the husband made little difference, because, in many cases, it was the woman's duty to attend to the garden.(Commission 1935), 27).

¹³ Valentine Dannevig was a fascinating figure in the League of Nations. The only woman member of the Mandates Commission, she was a Norwegian school teacher and principal, and had been active in teacher's associations and the Norwegian Women's National Council. She was a progressive and afeminist, and while she advocated for education and services in 'Mandated Powers', she also questioned whether colonial administrations were of benefit to those they ruled, and expressed hope that the people of the New Guinea Highlands would be 'left alone for as long as possible.' (quoted in (Pedersen 2015), 316).

Though they are discussing internal labor migration, this exchange is interesting in that it highlights the tensions between the labor needs of the empire in tension with concern for the effect which that migration would have on communities of origin. Though couched in the paternalist terms of colonial empires, this envisioning of women as passive in household decision making and concern for sexual morality echoes much later discussions of gendered patterns in migration.

For instance, discussing Syria and Lebanon's trade balance and ability to import goods, "M. De Caix¹⁴ replied that he had given last year a rough estimate of the invisible exports from Syria and Lebanon. If those exports did not cover the deficit in the trade balance, how could Syria and Lebanon continue importing as they did. The services of occupation certainly spent a considerable amount; and there were also remittances from emigrants, profits made on articles finished in the country and re-exported, investments abroad by Syrians, who were heavy speculators, etc. It was probable that, when the deficit in the trade balance was reduced to from 200 to 300 million francs, it would be covered by these invisible exports." (League of Nations Permanent Mandates Commission 1937), 36).

After World War Two, remittances began to emerge as a more pressing policy concern. Less than a year before the League of Nations would be disbanded and make way for the United Nations, the League's High Commissioner for Refugees in attempting to

¹⁴ Robert De Caix de Saint-Aymour was a French Vicomte who had served as the Secretary General of the High Commissariat of the French Republic in Syria and Lebanon and was the representative of that 'mandatory power' to the League.

ensure the transmission of remittances to Jewish refugees who were detained in a camp on Mauritius, then a British Colony. The refugees had fled Europe in 1940, and been denied entry into Palestine for lack of correct entry permits, and 1,584 people were re-routed to Mauritius. As with the indentured laborers mentioned above, the British again played a key role in remittance transmission to these detainees, working with the High Commissioner for Refugees to ensure the transmission of funds.

For example, the High Commissioner for Refugees wrote on June 25th, 1945, that “The case of refugees detained in Mauritius, now happily settled, was pursued with the British Government and many enquiries [sic] in this connection were received from interested organisations. Individual cases have continued to give the Deputy High Commissioner a great deal of work, and he has been concerned with the British Treasury regarding the complicated question of remittances by persons in the United Kingdom to relatives elsewhere. The question of travel documents was taken up formally by the Intergovernmental Committee, but in this, as in many other cases, the work which Dr. Kullmann and I have done in connection with it is of very close concern to the High Commission.” (Emerson 1945), 4).

REMITTANCES IN THE POST-WORLD WAR II WORLD

Out of the dust of the Second World War emerged a new set of institutions. Like the League of Nations, they were conceptualized prevent war through international connectedness. Unlike those earlier institutions, however, the Bretton Woods agreement that created the post-war multilateral institutions was an exercise in political realism; unlike the United Nations (which was created a year later), these institutions

did not hold to the idea that all states should have an equal say in the conduct and priorities of these institutions. Predominant ownership and control of the World Bank and the International Monetary fund rested with the most economically powerful countries, and the bank “was owned and governed by national governments, and its clients were governments, but it was not formally or legally the creature of any one of them....They [national governments] were the principals and it was their agent” (Kapur, Lewis, and Webb 2011), 2).

With the establishment of the modern post-war international organization architecture came a new wave of interest in remittances. In 1948, the World Bank’s ‘Conclusions from the Discussions with the Philippine Economic Mission’ included both remittances by Filipinos living in the United States and remittances by foreign nationals living in the Philippines in their international balance sheets (Bank 1948), 13) and discussed the economic importance of remittances to Nigeria, (Collier 1948);

Most notably, the 1948 document ‘Practical Problems of Immigration’ documented challenges faced by immigrants in their countries of settlement, and noted that ‘Another implication of unfavorable economic status for immigrants is that it precludes the possibility of savings and remittances back home’(Ross 1948). The report goes on to lay out challenges of social reproduction and provisioning family in the originating country in terms which predict many of our current debates, even though the predictions have not come true:

If the conditions of work and living are very low, the chances of making substantial remittances are negligible. Under these circumstances the emigration country may exhibit a justifiable reluctance to encourage emigration. Since immigration countries prefer to take able bodied men, dependents who are left at home become a welfare problem unless adequate remittances are forthcoming. More-over, an emigration country in raising the workers has invested some social capital in them and to lose them at a point when they are ready to make a productive contribution to the economy without some recompense in the form of remittances may turn out to be too great a burden on any relatively poor economy to sustain for long.”

The report then goes on to call for immigration and emigration countries to address problems of set exchange rates and difficulty in converting assets between countries, in order to improve both the welfare of immigrants and to increase their ability to send remittances home. (Ross 1948). Most remarkable is that these are the recommendations, which, though couched in modern language, are at the heart of current World Bank thinking on remittances following the years of focus on encouraging and channeling remittances, discussed below. While no country is currently displaying the predicted reluctance to encourage emigration, this early acknowledgment of the cost of social reproduction is remarkable, as is its portrayal as immigration as a benefit to the receiving country which should be recompensed through the sending of remittances.

Throughout all of these early discussions of emigration and remittances, emigrants are configured almost as a type of export from the sending country. The inclusion of remittances as 'invisible imports' and the discussion of the deliberate strategies of importing and exporting labor lay bare the nature role that the movement of individuals across international borders could play in a country's economic plans. This is in keeping with the outlook of the World Bank before 'development' took hold its key mission in the 1950s, with development defined as increasing gross domestic product(GDP)(Finnemore 1997). The modern treatment as migrants as assets thus has grown out of a tradition of state control of labour migration which has its earliest roots in British Imperial control of indentured labour in Guiana and over the movement of refugees in WWII, and in the roles emigrants and displaced people played in the reconstruction after WWII. As we will now see, that pattern of state interest would intertwine with emerging dialogs of citizenship and rights to create today's discourses of migrant remittances.

In contrast to discussions of the League of Nations, the World Bank and the United Nations, emmigration and remittances in discussions at the International Labour Organization focused explicitly on the rights and protection of immigrant laborers, introducing a second strand to this international conversation. In 1939, the ILO adopted the Migration and Employment Convention (No. 66) which, while never ratified and eventually withdrawn, stands as an early outline of migrant rights. While not explicitly mentioning remittances, the convention did call for employment contracts of immigrant

workers¹⁵ to detail “any arrangements to ensure the maintenance of the migrant's family in the country of origin, more particularly with a view to preventing desertion of his family by the migrant” and stated that the personal effects of a migrant returning to their country of origin should be exempt from customs duties (providing they had maintained their nationality in the country of origin). It also, notably, required that immigrants have the same levels of pay, ability to join unions, taxation and dues levels, and legal avenues for redress as non-immigrants. (International Labour Organization 1939)

Ten years later, a revised version of the Convention on Migration for Employment was passed, and within a further 10 years, had been ratified by 12 countries (Belgium (1953), Cuba (1952), France (1954), Germany (1959), Guatemala (1952), Israel (1953), Italy (1952), Netherlands (1952), New Zealand (1950), Norway (1955), United Kingdom (1951) and Uruguay (1954). Note that the United States has not ratified the agreement). The convention went into force in 1952 (International Labour Organization 2016). This revised version of the 1939 agreement paid special attention to migrant remittances; Article 9 states “Each Member for which this Convention is in force undertakes to permit, taking into account the limits allowed by national laws and regulations concerning export and import of currency, the transfer of such part of the earnings and savings of the migrant for employment as the migrant may desire”

¹⁵ The convention excluded internal migrants, frontier workers, seamen, and indigenous workers. While indigenous workers received some protections under the Recruiting of Indigenous Workers Convention, 1936, that agreement was not framed in terms of workers rights, and was largely compatible with existing colonial labour practices (Organization 1936)

(Organization 1949). This marks the first such international statement of the right of migrants to send home remittances¹⁶, and even though this convention was binding only on those countries that ratified it, it remains a landmark in the investiture of rights in migrants and a marked departure from the state-focused language of contemporary World Bank and United Nations documents.

FROM INVISIBLE IMPORTS TO ENGINE OF DEVELOPMENT

Throughout the 1950s, 1960s and 1970s, the World Bank continued to include ‘invisible imports’ in the form of remittances in the economic reporting of some countries, but did not yet perform any systematic analysis of remittances or make policy recommendations regarding them. They remained simply a phenomena; difficult to predict, awkward to account for, and beneficial to the balance of trade for receiving countries. While some scholars trace the emergence of the current intense focus on the relationship of migration and development to the 1994 Cairo Programme of Action (see especially), World Bank documents dating back to 1980 begin to show the emerging focus on migrant remittances as indispensable and valuable sources of foreign exchange and income for labor exporting countries.

In the 1980s, the world was recovering from the Oil Crisis of 1973 and heading into the Debt crisis of the 1980s. Under these economic and political conditions, interest in remittances and migration by international institutions and academics began to increase, and a key shift in thinking occurred: rather than understanding migration

¹⁶ This convention did not exempt indigenous workers.

purely as the outcome of failed development policies, or as a problem to be overcome by both sending and receiving states, migration began to be seen as a tool of development (Kunz 2011), 35). This coincided with the World Bank's shift to Structural Adjustment Lending (SAL), a paradigm (controversial within the World Bank) where loans for development projects were tied to promises of adherence to policy changes in the receiving country (Mosley, Harrigan, and Toye 1995). The 1980 World Bank World Development Report¹⁷ marks the first major reference to the value of remittances in an accessible, public-facing document, and signaled a gearing-up of World Bank interest in this financial flow. In many ways this is a transitional document; it speaks of remittances in terms of broad trends, and is not yet able to make recommendations or conclusions about remittances (as the first staff working paper would not be written for another year, and there were few academic studies of migrant remittances to draw on at the time). Just as this document stands at a moment of transition in how remittances are discussed, it's main focus in describing remittances is to focus on the disjuncture between post-war migration and remittance patterns, and those that had since emerged:

"Emigration once played a crucial role in reducing poverty in Western Europe: about 50 million people are estimated to have left for the 'new world' in the second half of the 19th century. Whole families moved then, for good. Today many of the migrants are

¹⁷ It's useful to note here that this was only the third World Development Report. Begun in 1978, the goal of the report was to facilitate "adjustments in the global patterns of trade to reflect shifts in comparative advantage" by giving governments and other actors clear and accessible information to inform decision making.

male workers who go abroad for a period and send much of their earnings home. Many of them are illegal; some of their remittances go unrecorded or enter official balance-of-payments accounts in ways that make it hard to disentangle them from other flows.

While estimates are imprecise, the broad picture is clear....Remittances to developing countries have grown rapidly, from about \$3 billion in 1970 to an estimated \$17.5 billion in 1980..." (World Bank 1980, 44)

This report explicitly linked the opportunities and constraints of international migration to the problems of development in sending countries, balancing the costs of brain-drain and the potential use of remittances to concentrate land ownership against improved wages in the local economy due to a tightening labor market. Despite weighing these pros and cons, the report makes the clear claim that "by enabling labor to be used where it is most productive, migration aids both growth and poverty reduction - and would do so even more if the poor were better equipped to migrate" (World Bank 1980, 44). The first piece of World Bank policy advice to emerge - that the "children of the landless in stagnant rural areas" be given a primary education that would enable them to be more prosperous migrants, is contained in this documents. Thus, the explicit link between migration and development, and between sending country training investments and eventual remittance incomes, was made.

Also of note here is the clear configuration of modern migration as no longer being a family affair. By situating this migration in contrast to earlier, 'family migration', migrants from developing countries were configured as atomistic men making decisions

about maximizing the return on their labour. Though the early history of migration from China and India to the Americas is in contrast to this picture of European family migration to the new world, this idea of a remarkable new age in migration persists. It will be years until feminist critiques of this vision of male migrants would be complicated by a more nuanced perception of household decision-making and women's migration.

Prepared as a background study for the World Development Report of 1981, "International Migrant Workers' Remittances: Issues and Prospects" states that "these flows [remittances] are substantial: A sample of developing countries in Europe, the Middle East, Asia, South and Western Africa, and Central and South America recorded about US\$23billion ... in remittances in 1978: this is about 10% of the value of their exports of goods and services. In many countries, these remittances equal 50% to 80% of their merchandise exports" (Swamy 1981), 2).

Though speaking forcefully about the value of remittances to receiving economies, Swamy is skeptical of the long-term growth possibilities of remittances, stating that "demand for migrant workers is unlikely to increase substantially at the existing poles of immigration. Therefore, unless new centers of immigration develop, it appears likely that remittances will stabilize; that is, grow at the same rate as wages in the host country. Per capita remittances may decline as (and if) workers are increasingly integrated into the host society" (Swamy 1981, 3). This paper is also remarkable for centering the discussion of migrant remittances in part in the decision making of

individual migrants, developing a model of the remitting subject who is “a “target-saver,” that is, the primary motive for him, emigration is assumed to be the accumulation of some target amount of savings as quickly as possible, after which the migrant returns home in order to eliminate the “psychic” costs of being away” (Swamy 1981, 21).) The paper concludes that incentive schemes by sending governments do not work to attract remittances or to encourage remittances to flow through official channels, which is an interesting start to what will be nearly a 20 year period that will be focused on finding the right set of incentives to do just that.

Figure 5.2 Oil-importing developing countries’ sources and uses of financial flows

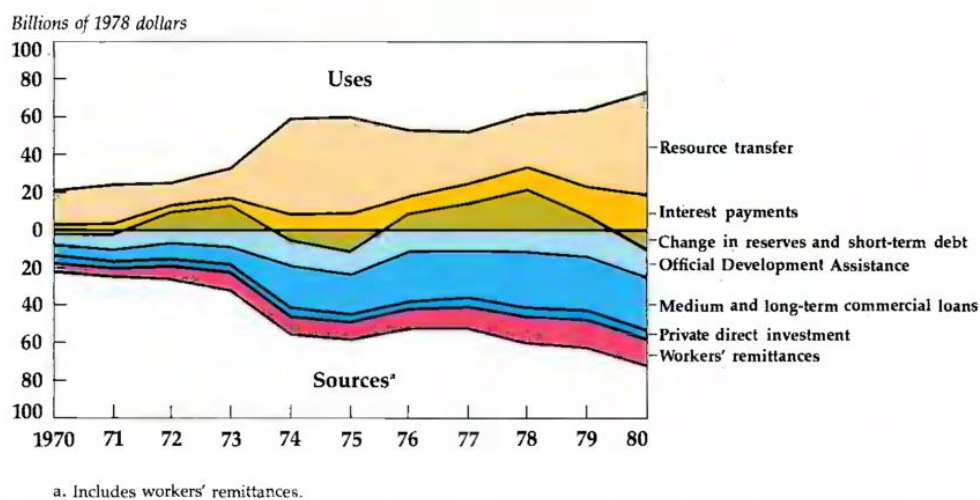


Figure 1: Featured chart from the 1981 World Bank World Development Report, representing Remittances for the first time.

The discussion of migrant remittances became a major component of the 1981 World Bank World Development Report, which adopted the conclusions and recommendations

of the staff working paper. The discussion of remittances in the report began with a now standard rhetorical tactic of stating the large dollar value of remittances and comparing remittances to other financial flows to emphasize the importance of money sent home by immigrants (World Bank 1981), 51). There was no mention of the costs of immigration to sending countries, and (the male migrant's) family was only discussed in terms of how their existence could motivate remittances: "Even though the propensity of unskilled workers to remit usually remains high because they do not often take their families to the country of employment, it tends to fall over time as the basic needs of their families are met and their own local expenses increase" (World Bank 1981), 51). With this report, the discussion of remittances crystallized into a discursive formation in which individual male migrants sought out greater compensation for their labor, and remitted money to their home country in order to provision for family left behind (with the consequence of buoying the receiving country's balance of payments sheets).

While World Bank thinking about remittances remained set in the pattern crystallized in the 1980s, the United Nations was adopting a markedly different approach to advocating against poverty. In 1990, the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families was signed, though it only entered into force in 2003 when the threshold of 20 ratifying states was met.¹⁸

¹⁸ It has now been ratified by 48 states: Albania, Argentina, Algeria, Azerbaijan, Bangladesh, Belize, Bolivia, Bosnia and Herzegovina, Burkina Faso, Cape Verde, Chile, Colombia, East Timor, Ecuador, Egypt, El Salvador, Ghana, Guatemala, Guyana, Guinea, Honduras, Indonesia, Jamaica, Kyrgyzstan, Lesotho, Libya, Madagascar, Mali, Mauritania, Mexico, Morocco, Mozambique, Nicaragua, Niger, Nigeria, Paraguay, Peru, Philippines, Rwanda, Senegal, Seychelles, Sri Lanka, Saint Vincent and the Grenadines, Syria, Tajikistan, Turkey, Uganda and Uruguay.

Explicitly building on the 1949 Migration for Employment Convention by the ILO, the focus of the document was largely on guaranteeing equal treatment for immigrant workers under national labor laws. The agreement also resulted in the creation of the Committee on Migrant Workers as a new Human Rights Treaty body under the United Nations, though the powers of the committee are limited to commenting on reports submitted by states; they do not have the power to even receive complaints from migrants or migrant-sending countries.

While the International Convention on the Protection of the Rights of All migrant Workers and Members of their Families has had virtually no direct effect on the experiences of immigrants, it is remarkable that it clarified the earlier right to the transfer of property set out in the 1949 ILO convention, stating that “Migrant workers shall have the right to transfer their earnings and savings, in particular those funds necessary for the support of their families, from the State of employment to their State of origin or any other State...States concerned shall take appropriate measures to facilitate such transfers.” (United Nations Office of the High Commissioner for Human Rights 1990). The Convention created a right to remit funds - an unenforceable, widely unacknowledged right, but the first of its kind.

The agreement is also remarkable for the attention paid to family, as opposed to single (male) migrants. The preamble acknowledges that “migration is often the cause of

Note the absence of major migrant-receiving states in the list of ratifying countries: the United States, Canada, India, South Africa, Australia, the Arab states in the Persian Gulf, Russia and all of Western Europe are conspicuously absent.

serious problems for the members of the families of migrant workers as well as for the workers themselves, in particular because of the scattering of the family” situating the social costs of migration not in terms of brain drain or labor force depletion, but in terms of emotional and practical hardship for family (explicitly described as spouse, children or other dependents). While this is in remarkable contrast to the liberal economic model of atomistic individuals, it is closer to the orthodoxy of thought about remittances than one might think; while family is configured here as containing other rights-bearing individuals who may or may not travel with the primary migrant, as opposed to being remittance motivators located in the country of origin, both configure ‘family’ as existing in contrast to a primary migrating wage-earner, and understand the role of that family as needing attention primarily when the wage-earning migrant is no longer transmitting those wages.

Simultaneously, the United Nations was gearing up for the International Conference on Population and Development. Amongst gender scholars, the International Conference on Population and Development is mostly noted for its calls for universal education, including greater access for women to higher education and vocational training, a focus on maternal, infant and child mortality, and the endorsement of reproductive and sexual health services, including not only pre-natal care and safe delivery, but also for calling for access to family planning counseling, sex education, HIV/AIDS prevention and the discouragement of ‘female genital mutilation’. While significant attention was paid to women’s health and education in the document, gender was largely absent from the discussion of migration. Though the Programme of Action does suggest that women

and children who migrate as family members should be protected from abuse by their sponsors and be allowed to stay in the country should the relationship with the sponsor cease, and note that women and children are particularly vulnerable as refugees, the gendered economics of remittances and development are not linked in this document. That said, this document is an important landmark in presenting a vision of international migration as instrumental for beneficial for both sending and receiving countries, because of the labor-remittances nexus: Orderly international migration can have positive impacts on both the communities of origin and the communities of destination, providing the former with remittances and the latter with needed human resources”(United Nations 1994).

GENDER MAINSTREAMING AND REMITTANCES

Finally, the 1995 Fourth World Conference on Women in Beijing saw James Wolfensohn, then President of the World Bank, commit to developing a framework for gender and development with the aid of NGOs and other international organizations with expertise and practice in this area. While the World Bank had previously studied the economic implications of women’s rates of fertility and education, this marked the broadening of the World Bank’s gender mandate to include a more interdisciplinary and holistic focus on issues of identity and culture (see Barker and Kuiper 2006). This initial commitment would eventually result in the 2001 report *Engendering Development: Through Gender Equality in Rights, Resources and Voice*, which made the case for including measures of women’s economic status in the evaluation of all World Bank projects. Beginning with the assertion that ‘Gender inequalities undermine the effectiveness of development

policies in fundamental ways', and laying out an instrumentalist case for gender equality only occasionally leavened by calls to ideals of equality, this document is the foundation of the approach to gender mainstreaming which would guide the World Bank for the next 15 years.

It is this vision of the promise of remittances which would compound with the World Bank's focus on the role of remittances as development finance to create the current regime of remittance knowledge production. The dueling understandings of migrants - as engines of development, as individual rational actors, as members of communities and families, and as rights-bearers will continue to coexist in tension as this body of knowledge develops in the 2000s.

Increased attention fell to migrant remittances as the increasing flows of remittance funds contrasted sharply with shortfalls in official development aid. In 2002, the United Nations Conference on Financing for Development adopted the Monterrey Consensus, which "noted with concern current estimates of dramatic shortfalls in resources required to achieve the internationally agreed development goals" (United Nations 2002), 3) while "global remittance flows were are estimated at US\$88 billion for 2002 and continue to grow at a rapid pace in tandem with increasing migration"(Department for International Development (DfID) and World Bank 2003), 3). This is the conference that sparked the proliferation of policies and research projects by governments, intergovernmental organizations and nongovernmental organizations based on the

premise that remittance flows were an answer to the shortfall of development funding (Marchand 2016), 190).

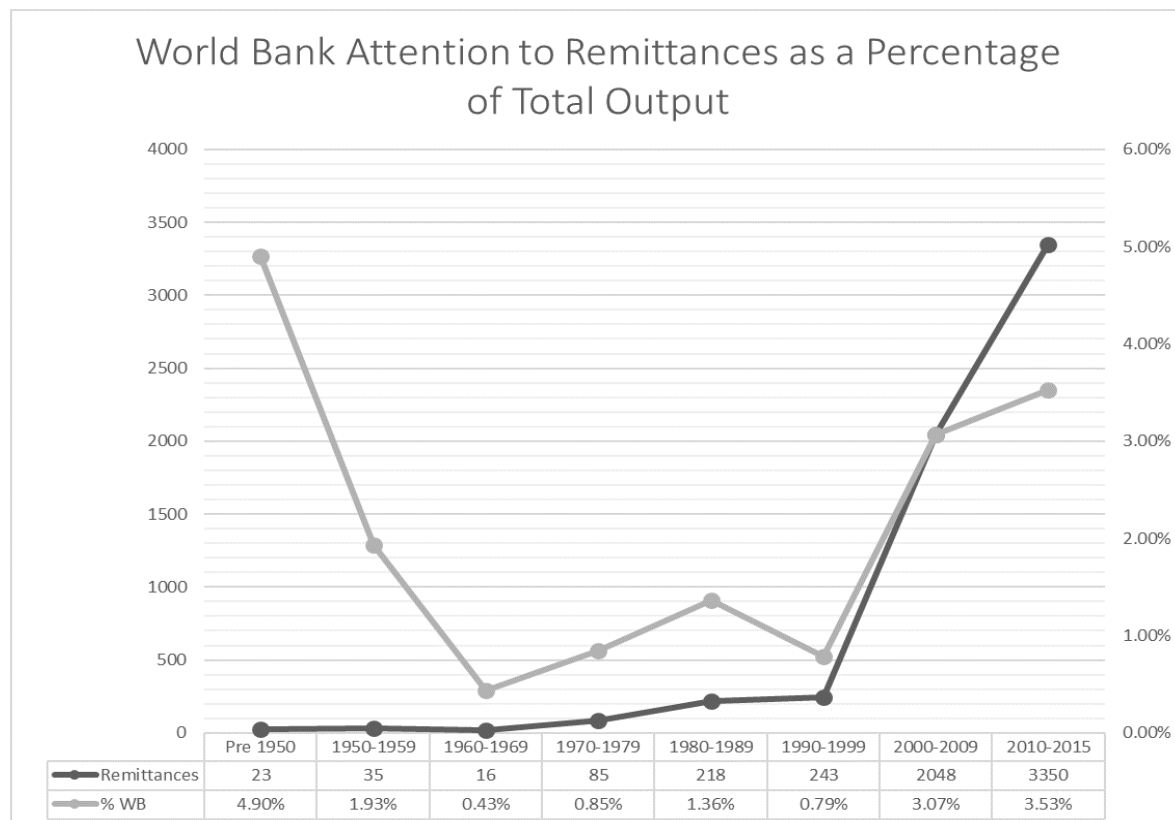


Figure 2: World Bank Attention to Remittances as a Percentage of Total Output

As the above figure illustrates, there was massive growth in World Bank writing about remittances in the 2000s, both absolutely and as a percentage of total document output at the World Bank. Note that the initial high percentage of documents discussing remittances is due in large part to the lower output of the World Bank at the time, not any early intense interest in remittances. Documents pre-1980 noted the existence of remittances on balance sheets, but unless otherwise noted above, did not engage in substantive discussion of the phenomena. The peak of interest in remittances in the

1980s, in the context of the debt crisis, is visible here, and though that interest holds steady, it declines as a share of total World Bank attention. In the 2000s, however, interest in remittances began to rise to unprecedented levels. Thus, in a global environment with an ever-deepening crisis in both foreign direct investment and official development aid, remittances emerged fully on the scene as a potential engine of development and poverty alleviation and became a major preoccupation for the World Bank as they tried to square the circle of neoliberal development with debt repayment.

In 2003, the World Bank renewed the discussions of remittances begun in the 1980s, and set the stage for nearly a decade of massively increased knowledge creation about remittances. There were two major milestones in this year: the first international conference to focus solely on remittances, and the publication of the Global Development Finance Report 2003, a chapter of which was titled ‘Worker’s Remittances: An Important and Stable Source of External Development Finance’.

The International Conference on Migrant Remittances: Development Impact, Opportunities for the Financial Sector and Future Prospects’ took place in London, and attendees included government officials, representatives of financial institutions, academics, and staff members of international financial institutions, international organizations and non-governmental organizations. Organized by the UK Department for International Development and the World Bank, it opened with a statement by vice president of the Financial Sector of the World Bank, Cesare Calari, speaking optimistically about the ‘shared belief’ that “there is a huge potential for scaling up the

impact of remittances on poverty reduction efforts in developing countries”

(Department for International Development (DfID) and World Bank 2003), 39; (Kunz 2011), 1).

The Global Development Finance Annual Report was similarly optimistic about the potential impact of remittances on development, referring to them as an “increasingly prominent source of external funding for many developing countries” and highlighting their status as the “second-largest source, behind foreign direct investment (FDI), of external funding for developing countries” (Bank 2003), 157). The report highlighted several states’ measures to increase and channel remittances in the report:

1) Mexico, El Salvador, Panama and Turkey’s use of remittance-backed securities to raise external financing for development projects and to channel remittances into formal banking (Bank 2003), 161).

2) Mexico’s issuing of the *matriculas consulares*, an identity card which Mexican citizens in the living United States (whether documented or undocumented) can obtain through Mexican consulates. This program has been in existence since 1871, and in 1968 the Vienna Convention on Consular Affairs provided a legal right of foreign consulates to register and provide such documentation to foreign-resident citizens without interference from the host country. Those who obtain a *matricula consular* have a photo ID which verifies both identity as a Mexican citizen and records their local address, and which is widely accepted as ID by American authorities (especially post 9/11) (Massey, Rugh, and Pren 2010), 220; (Varsanyi 2007; Goldring 2002). In return for

this service, the Mexican government receives information about membership in Hometown Associations (migrant groups who often send collective remittances), is able to maintain ties to the Diaspora, and benefits from the regularization of financial flows by migrants, who now have access to banking and formal money transfers (see (Goldring 2002), 72).

3) In Kansas City and Chicago in August 2002, 'Financial Fairs' were a collaboration between the Federal Deposit Insurance Company, the Mexican Consulate, and the United States Internal Revenue Service, and private banks. These fairs were the result of "recognizing the multifaceted potential of migrant workers as a source of remittances, tax revenues and savings"; the Mexican consulate issued matriculas consulares, the IRS processed individual taxpayer identification numbers (ITIN) and accepted back tax payments, and the banks accepted the matriculas and ITINs as appropriate ID to open bank accounts (Bank 2003), 167).

These fairly minimal state actions - reaching out through consulates to provide financial services and identification - provide a base from which subsequent reports and conferences would massively build. It should also be noted that gender, women, and family are completely absent from this report. Following this report, the World Bank initiated the Research Program on International Migration and Development in 2004, which has resulted in three books, numerous articles, and new global databases (Morrison, Schiff, and Sjoblom 2007).

The nexus of gender, remittances and development would not emerge until two years later when the first International Forum on Remittances, organized by the Multilateral Investment Fund, included a session by the United Nations International Research and Training Institute for the Advancement of Women (UN-INSTRAW). UN-INSTRAW had only recently identified migration and remittances as one of four topics in development which needed urgently to be assessed from a gender perspective (Robert 2016). Their session framed the gendered discourse on remittances through the following questions: “Do women remit the same amount as men do? Are women better remitters than men? How are patterns of sending and receiving remittances gendered? And significantly, does the sending of remittances have any substantial influence on the relations between men and women, and will they eventually contribute to the empowerment of women?” (quoted in (Van Naerssen et al. 2016), 6). Van Naerssen et al go on to critique this work for setting the stage for “efforts to answer these questions in a generic way and...to the production of general statements about the gender-migration-remittances nexus, while contextual dimensions have tended to be neglected” (Van Naerssen et al. 2016), 6). That trenchant critique, often echoed in other feminist writing on remittances and the World Bank,¹⁹ is less acutely true of UN-INSTRAW’s research on gender and remittances, which included in-depth case studies highlighting contextually grounded experiences of gender (see also (Robert 2016).

¹⁹ See (Sorensen 2005; Kunz 2011; Kunz 2008; Eberhardt and Schwenken 2010); (Boyd and Grieco 2003); (Kunz 2016)

While their analytic framework for understanding gender, remittances and development embraced a grounded and multi-scalar model of gender's effects and explicitly referenced the role of patriarchy both in shaping migration and research regarding it (see figure below), this nuanced approach has not been taken up by the more prolific and influential World Bank. Their call for a holistic, gendered study of remittances is a persuasive one:

“Studying remittances from a gender perspective allows us to approach all these aspects simultaneously and comprehend their mutual relationship of dependency and transformation. It also allows us to understand how the gender dynamics established in a particular social, political and economic context shape the behavioural patterns behind remittances –both of the people who send them and of those who receive them. In addition, it allows us to understand how the economic and social roles that women acquire through the sending and/or management of remittances can catalyze transformations in gender relations, and in turn, stimulate social, cultural, economic and political change.” (Ramirez, Dominguez, and Morais 2005) 23).

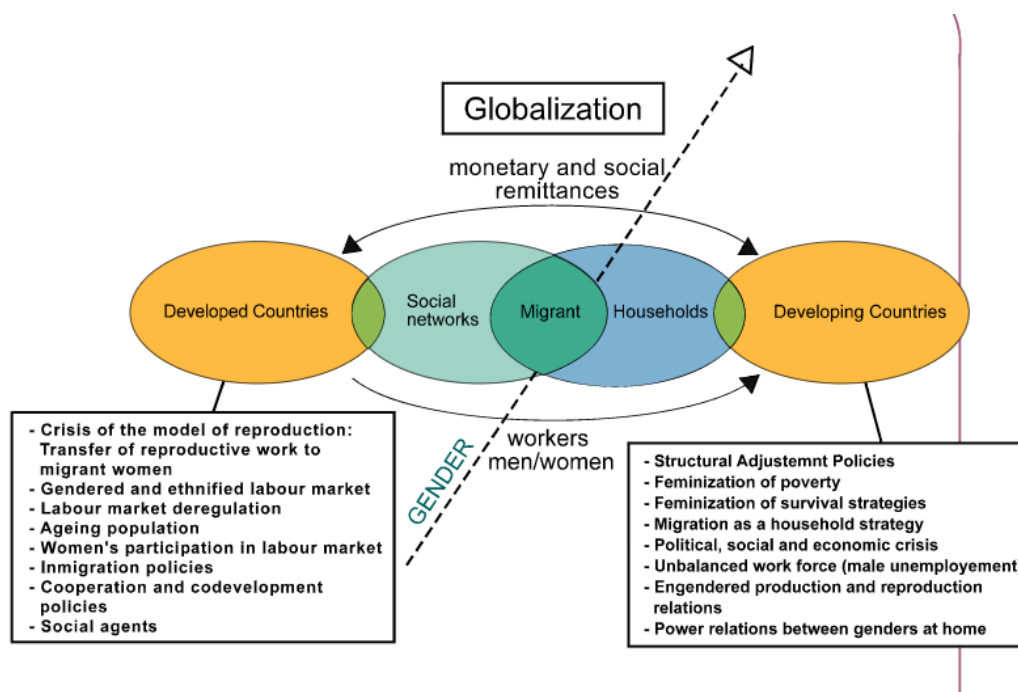


Figure 3: INSTRAW's Vision of Globalization From Ramirez, Dominguez, and Morais, 2005

Despite the strength of this argument, and the earlier commitment of the World Bank to gender mainstreaming, neither this document nor its suggestions has gained significant traction at the World Bank. World Bank papers on remittances have cited the INSTRAW report only 3 times in the last decade,²⁰ and their approach to the study of gender has remained firmly in the 'counting women' mode for which it has been so often critiqued.

The 2005 International Forum on Remittances was followed closely by the 2006

Conference on Migration and Development in Brussels, organized by the government of

²⁰ (Olivier 2009; 2008), and (2005).

Belgium, the International Organization for Migration (IOM²¹), the World Bank, and the European Commission to discuss both how migration might contribute to development, and how development might stem the pressures for migration (Kunz 2011; The Government of the Kingdom of Belgium et al. 2006). This led in turn to a United Nations High Level Dialog Meeting on International Migration and Development in 2006, which established the Global Forum on Migration and Development in 2007 (which has held yearly meetings since). A second International Forum on Remittances also occurred in 2007 and featured a main session on Gender; it enacted the now familiar ritual of noting the existence of women migrants and the importance of gender to understanding remittances, lamenting the dearth of research on gender and remittances, and making an instrumentalist case for improving the development impact of remittances by paying attention to gender (International Fund for Agricultural Development (IFAD), Multilateral Investment Fund, and Inter-American Development Bank 2007).

This case was echoed in *The International Migration of Women*, an edited volume produced by the World Bank (and co-published by Palgrave Macmillan). As described in the forward, “This research on women and international migration illustrates the type of analytical work that can shape policies to economically empower women migrants as well as women left behind by male migration. It is our hope that such analysis will lead

²¹ The International Organization for Migration is an intergovernmental body which includes 165 member states (Including major migrant-receiving states). It was founded in 1951 with the mission of “promoting humane and orderly migration for the benefit of all. It does so by providing services and advice to governments and migrants.” Though the has been a pioneer in linking development and migration, it’s efforts to do so have been largely isolated from the rest of the international system, and it’s attention to remittances is fairly recent.

to policies that boost productivity, raise incomes, and improve welfare in both sending and receiving countries” (Leipziger 2007), x). With this new proliferation of conferences, research papers and published volumes, the moment for migrant remittances had arrived on the international stage, and gender was a limited but key component of the developing narrative.

CONCLUSION

Taking a closer look at the last 15 years, we can see an ebb and flow in World Bank interest in remittances, both in absolute and relative terms. Growth took off 2001, as documents concerning remittances began to make up more than 1% of all World Bank documents. It was the following year, 2003, when interest in remittances shifted into high gear at the World Bank, with conferences, internal reports and publications hailing remittances as a vital financial flow for development. That focus would build steadily through the rest of the decade, peaking in 2011, before the intensity of the remittance fad would begin to fade as the limitations of remittances as a flow for development became clearer and skepticism about the effectiveness of government interventions around remittances grew. Post-2011 interest remains very strong, this is increasingly concentrated in the work of the World Bank’s Migration and Remittances unit and the associated Global Knowledge Partnership on Migration and Development(KNOMAD) partnership.

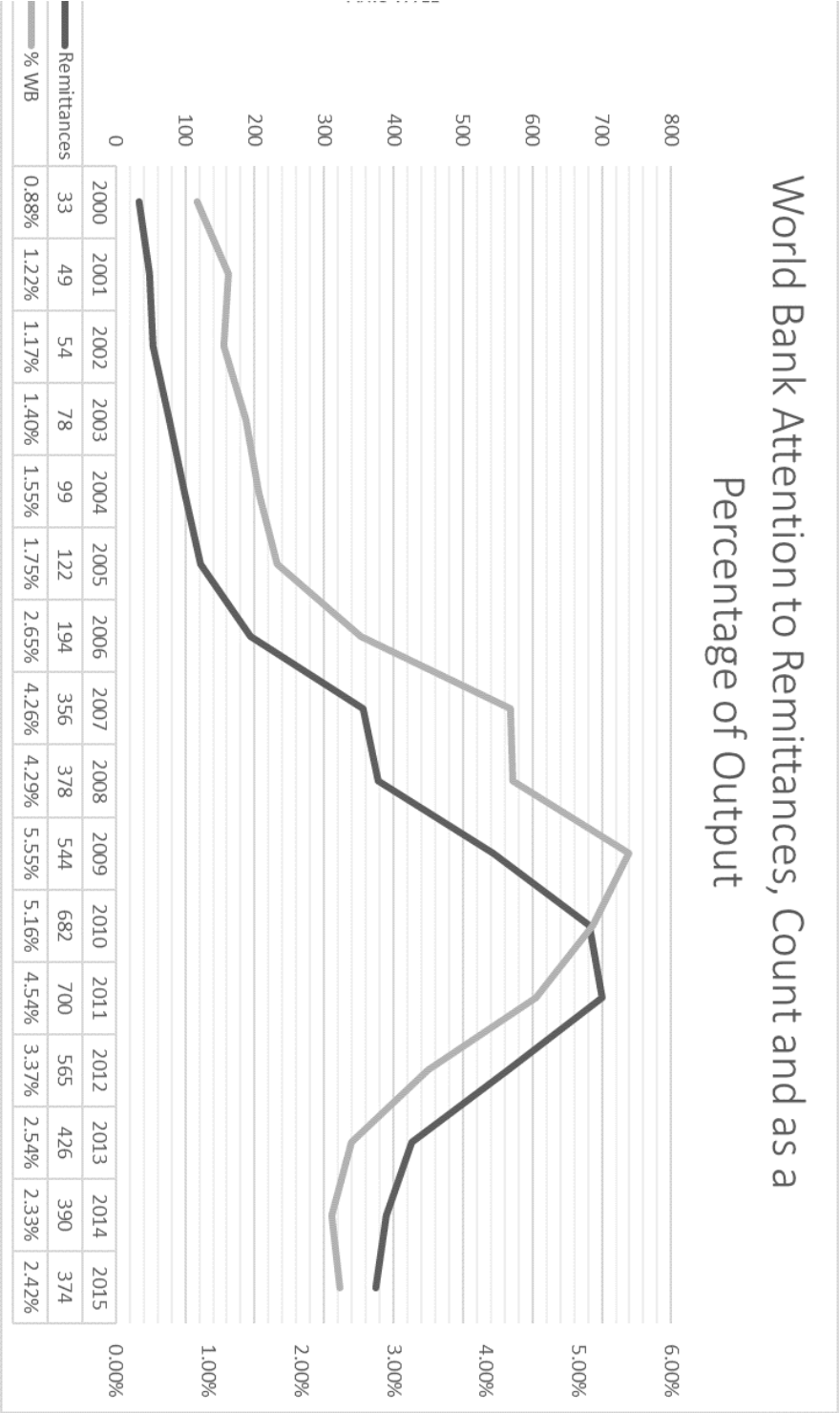


Figure 4: World Bank Attention to Remittances, Count and as a Percentage of Output

KNOMAD was formed in 2011. Led by the lead economist of the Migration and Development unit at the World Bank and housed within the Development Prospects Group of the Development Economics Vice Presidency, KNOMAD is notable for both its tortured pun of an acronym and the stability of the multi-lateral partnership it has built. The result of a multi-donor trust fund to which the Swiss Agency for Development and Cooperation and the German Federal Ministry for Economic Cooperation and Development are the biggest donors. Also included in the partnership are the Global Forum on Migration and Development and the Global Migration Group.

There are two truly remarkable facets of KNOMAD for the story of remittances. One is that its research is animated by four cross-cutting themes, the first of which is gender.²² The questions animating the gender theme cover issues of core interest to feminist scholars: "What are the gender-based push factors that affect migration flows? How does gender - notions of masculinity and femininity and norms shaped by these notions - interact with economic opportunity, human rights (and including labor rights) and social norms to affect the profile of who migrates, the reasons for doing so, and how that decision gets made?" (KNOMAD: Global Knowledge Partnership on Migration and Development 2013). Other questions include the impact of migration on households and the dynamics of intra-household decision making, the role of women as care-givers in the context of migration, and the role of women in social remittances (KNOMAD: Global Knowledge Partnership on Migration and Development 2013). Gender scholars

of migration and the World Bank have long lamented the absence of these questions in both mainstream academic scholarship and in the work of International Institutions. KNOMAD also embraces the indeterminate role of gender in shaping the experience of migration, stating that “Migration can be empowering for women, providing new opportunities to improve their lives and strengthen ‘agency,’ or it can reinforce discriminatory gender norms, exposing them to new vulnerabilities and exacerbating their exclusion and isolation” (KNOMAD: Global Knowledge Partnership on Migration and Development 2013).

What remains an open question, however, is the effect that this interest will have on either the research and recommendations of the World Bank. While gender is meant to be a cross-cutting theme, present across the publications of the organization, those discussions have remained largely limited to identifying legal barriers specific to women and tracking statistics on remittances by gender. There is one gender-specific publication, ‘Understanding Women and Migration: A Literature Review’, prepared by consultant to the World Bank, Anjali Fleury. Some feminist scholars and theorists of migration are represented in the report (Sarah Gammage, Luin Goldring, Pierette Hondagneu-sotelo and Silvia Pedraza stand out amongst the citations). The paper includes a statement that “Future papers by the Global Knowledge Partnership on migration and Development (KNOMAD) will analyze gender as it pertains to both migrant men and women” (Fleury 2016), 9). As the paper was only released in February of this year, we will have to wait and see if there is a shift in how gender relations are analyzed and reported in KNOMAD - and World Bank - materials.

One of the most fascinating things about the 2016 KNOMAD ‘Understanding Women and Migration’ report, is its inclusion of what is now an almost ritualized call for more research on women and migration: “Conducting more research and collecting sex-disaggregated data will be essential to addressing knowledge gaps and providing a more complete analysis of gender and migration. Ultimately, better research and understanding will support improved programs and policies, help the benefits of migration to be realized, and enhance the agency of migrants while reducing the risks and vulnerabilities they face.” (Fleury 2016), vii). What makes this call unique in a field of very similar statements²³ is the goal of enhancing the agency of migrants (and its subsequent attention to feminist research to provide nuanced discussion of what agency might constitute in migration).

This call for greater attention to women follows a decade where the number of case studies of women, migration, and remittances have proliferated. My research has shown that since 2000, there have been 101 research papers, reports, and staff working papers which use the words ‘gender’, ‘women’, or ‘female’ in the title, and which discuss remittances. Additionally, since 2000, more than 55% of World Bank remittances-related publications have discussed gender or women at some point in the

²³ See, for instance: “However, recent research—with a few notable exceptions—has not paid sufficient attention to gender differences in migration patterns, motivations, and impacts. This is a major omission. Women now account for nearly half of all international migration. Theoretical and empirical models that omit gendered determinants and impacts of migration are missing key elements of the story. Women’s roles in destination labor markets and in remittance flows—to cite just two examples—are crucial to understanding the development impacts of international migration.” (Leipziger 2008), ix-x) Also, from UNFPA Deputy Executive Director Purnima Mane at the UNCTAD Expert Meeting on Maximising the Development Impact of Remittances: “To maximize the development benefits of remittances from women migrants, we need sex disaggregated data and gender-sensitive research on the sending, use and impact of remittances. “ (Mane 2011), 83)

document; though most of those mentions are brief and concern the presentation of gender-disaggregated statistics.

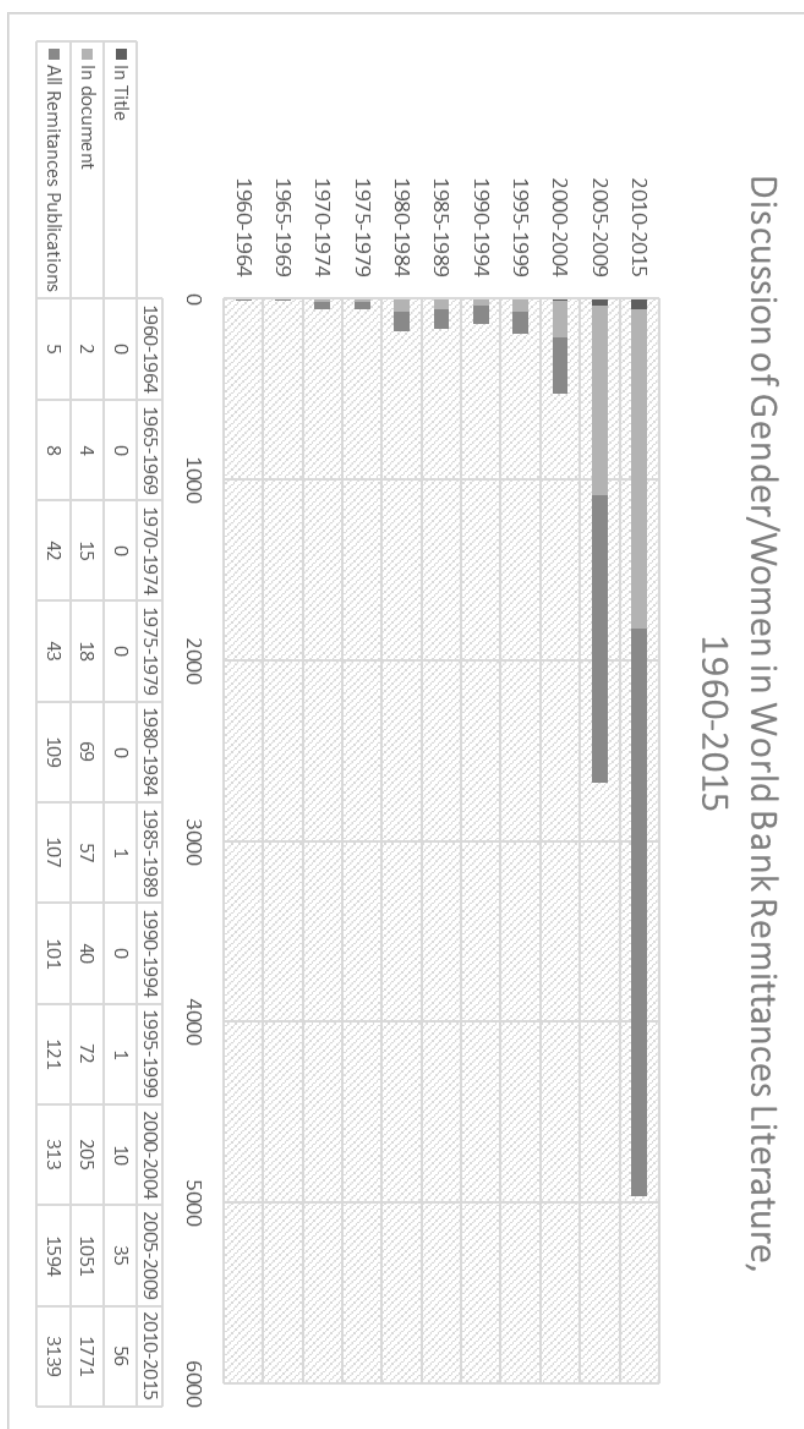


Figure 5: Discussion of Gender/Women in World Bank Remittances Literature, 1960-2015

IFAD, UN-INSTRAW, UNFPA, and the UNCDF have also published case reports and regional overviews, and work by academics studying remittances has increasingly

discussed gender as well. The chart below shows results in the Proquest Social Sciences database for peer-reviewed publications on remittances. The dataset was produced by searching abstracts for the word 'remittances' to determine the total set, and remittances and gender or women for the set of gender-conscious documents.

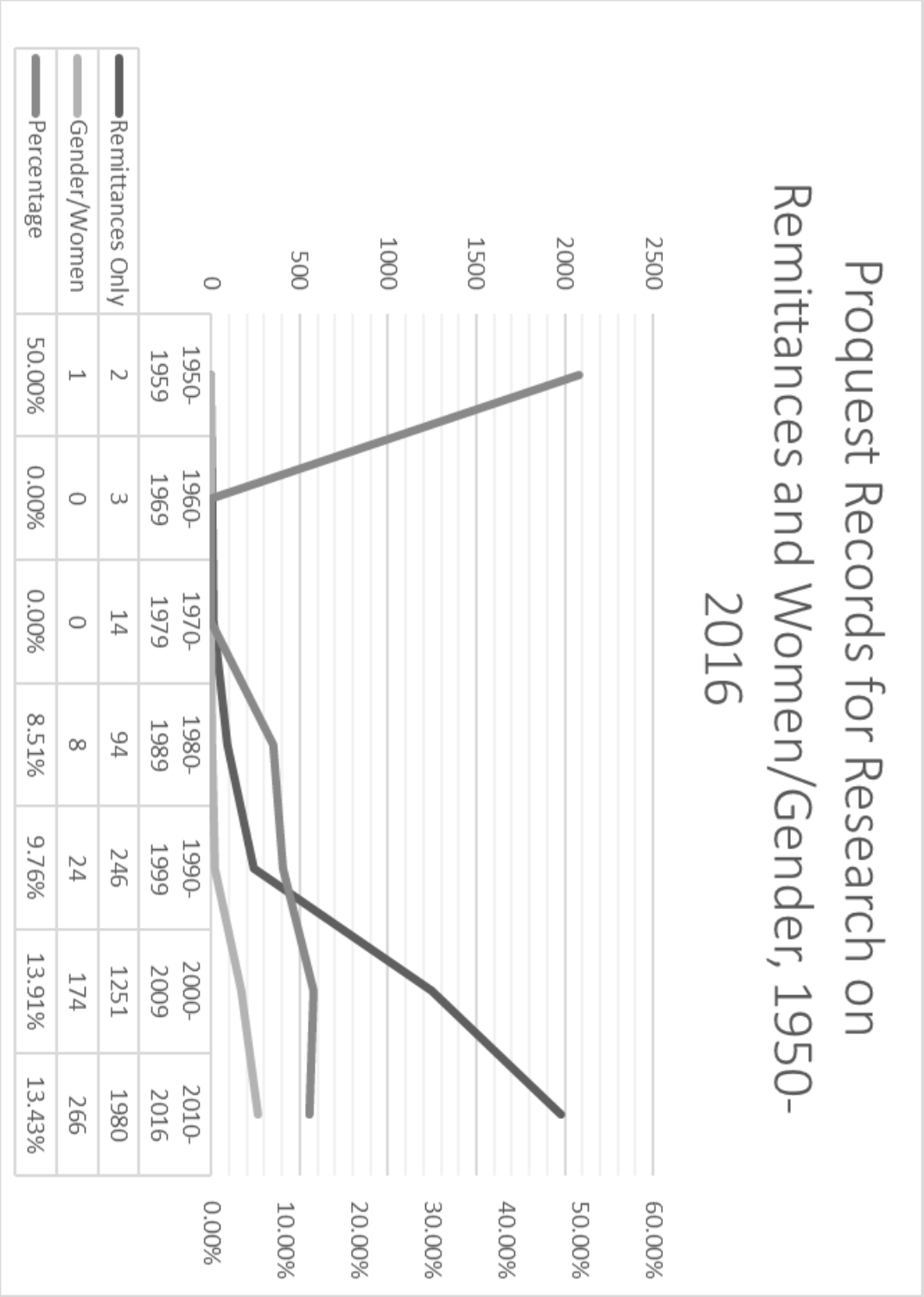


Figure 6: Proquest Records for Research on Remittances and Women/Gender, 1950-2016

The problem, in other words, is not necessarily a lack of gender-related case studies (although, certainly, most research about migration and remittances remains stubbornly resistant to discussions of gender or mentions of women). Though gender disaggregated statistics about remittances face considerable issues, so to non-gender disaggregated statistics about remittances. What, then, is the nature and goals of this call for 'more gender'?

The second remarkable component of the KNOMAD story is that it was founded just as attention to remittances in the writing of the World Bank began to diminish, both in absolute terms and as a percentage of total publications. This echoes assessments by gender mainstreaming scholars about the effectiveness of creating offices devoted to the study of gender, as opposed to locating gender experts in multiple governmental offices.

Finally, the decline in relative rates of discussion of remittances does not at all indicate that remittances are no longer a central preoccupation of the World Bank. Remittances remain an object of active study, multilateral dialog, and debate. They are simply no longer a novelty, and the easing of the most recent recession has removed some of the urgency of turning to this grassroots development fund. Remittances are a part of the mainstream, now; from relative obscurity 20 years ago, they are now included in the cover images of the World Development Report with little further discussion; their definition as a financial flow has crystallized into a form entirely reminiscent of the

League of Nations' Invisible Imports. In the last 50 years, they have been rendered visible, but occupy the same position.

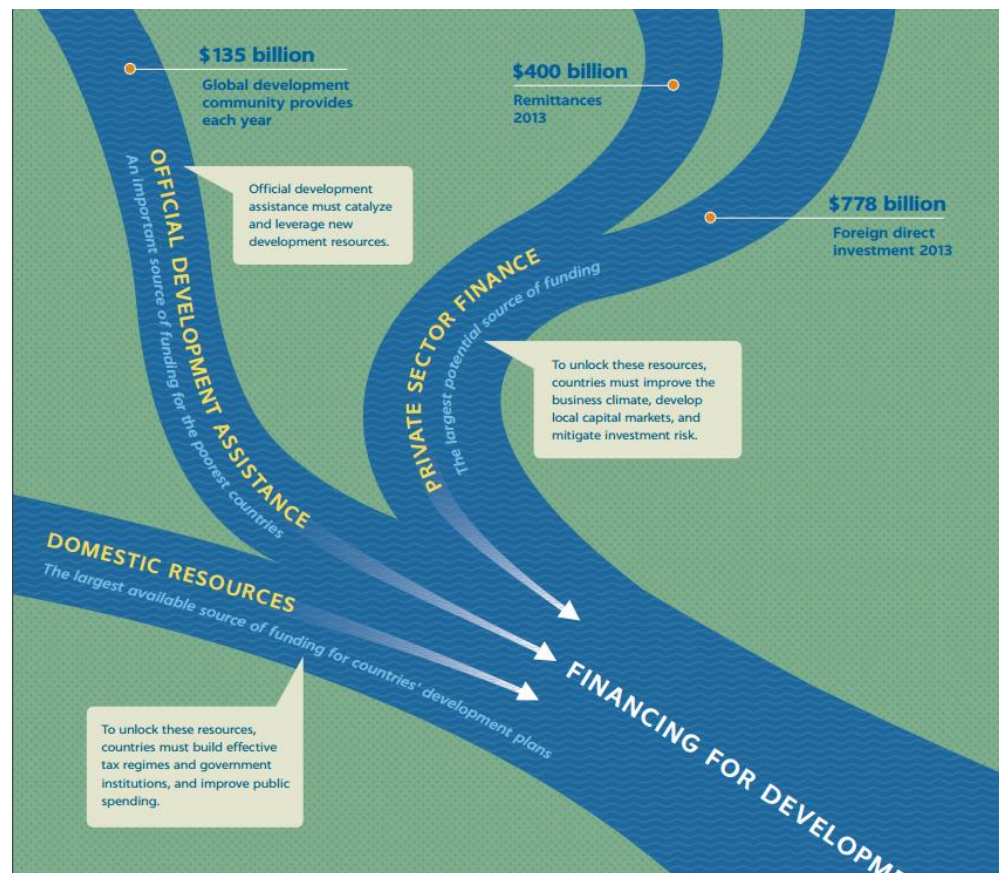


Figure 7: Diagram from the World Bank Annual Report 2015

This sweep through the history of remittances reveals three main themes:

1) Remittances are a fund of last resort, which becomes increasingly attractive in times of economic downturn. Interest at the World Bank in remittances has risen and fallen in rhythm with the global economy. While current levels of interest in remittances remain considerable, and the global multilateral architecture focused on remittances remains in place, the intensity of interest has waned post 2011 with the recovery from the 2007-08

Great Recession financial crisis (though smaller echo recessions did occur in some countries through 2014).

2) Debates about ideal policy towards migrants and remittance receivers are as much about how the migrant subject is configured as anything else. There are two main strands in discussions of remittances and the relationship between development and migration: one, rooted in the early 'invisible imports' discourses of the League of Nations views remittances primarily as a means to enhance the balance of trade and drive a vision of 'development' tied closely to GDP. In this view, migrants are entrepreneurs pursuing the best possible economic return on their labor; family and nation are relevant primarily as those ties present opportunities or constraints to the individual. Remittances are a source of development financing, and like other types of financing, governments should turn to fiscal incentives, banking architecture, and a favorable investment climate in order to attract remittances.

The second strand concentrates primarily on the migrant as a rights-bearing subject, and is focused more closely on the social, political and economic factors which drive migration, and their prescriptions tend to focus on improving the welfare of migrants and their families. This strand, as represented by INSTRAW and often by the ILO, is marginalized in the work of international institutions and especially the World Bank.

3) Discussions of gender and remittances have not made significant progress despite acknowledgment that women both make up a large proportion of migrants and a majority of remittance receivers. While gender has been consistently mentioned since

2005 as key to understanding migration and maximizing the impact of migration on development, and case studies of gender and migration have proliferated, few documents have gone beyond this acknowledgment to produce contextual, grounded knowledge in response to these calls.

CHAPTER 4: GENDERED GEOGRAPHY OF WORLD BANK ATTENTION TO REMITTANCES

Statements describing the scale of remittance flows typically focus on their size, emphasizing both the large scale of aggregate global remittances (\$580 billion in 2014) and the small size of individual payments. This contrast rests on the nature of remittances as private payments from migrants to their country of origin. Sharing wages earned with family members, or even donating personal funds to community projects, is a small, unremarkable, private act - unless that sharing occurs over an international border. It is the physical space separating members of the household that opens up this private transaction to the interest of scholars, governments, and international organizations. Remittances are unique in that they are a fundamentally private fiscal flow that has been the subject of intense scrutiny by international organizations.

Despite both the intra-household (if inter-national) nature of remittances, and the fact that nearly 50% of migrants are women, gender is not routinely visible to the World Bank. This chapter addresses the gendered geography of World Bank attention, linking the geographic distribution of interest to gendered patterns of migration, and then investigating the role that state characteristics and outreach to the Diaspora shapes how gender is envisioned.

My sample for this analysis was all World Bank reports, working papers and research documents which mention remittances. These 3296 documents were culled from a larger set of 5747 World Bank documents mentioning remittances; I excluded 77 research reports authored by governments, as my focus here is on the creation of

knowledge at the World Bank. Also excluded are project reports, trust fund agreement documents, Country Assistance Strategy Documents, and Procurement plans which reference remittances, as these 2373 documents are more representative of bureaucratic work flows than of shifting patterns of interest and knowledge production. They are also rarely consulted; they are not included in the World Bank's Open Knowledge Repository (OKR) (only through the official archives) and can't be considered to have an active role in shaping broader scholarship and haven't had the same active role in shaping scholarly conversations about remittances.

GEOGRAPHIC PATTERNS OF KNOWLEDGE PRODUCTION

These documents together allow us to discern the geographic patterns of knowledge production among World Bank Staff. If the degree of interest in a country is related to the amount of remittances received, we can expect to see a correlation between the attention paid to that country and the dollar value of remittances. If the importance of remittances to the economy is a driver of interest, we should expect to see a correlation between the percentage of a country's GDP from remittances and the appearance of that country in World Bank documents about remittances. Finally, examining the linkages between interest in gender in different country-focused studies of remittances will provide us a window into the perceptions and priorities guiding the creation of knowledge about gender and remittances at the World Bank.

In order to understand the relationship between the degree to which a country's remittances have been studied by the World Bank, and the relationship of that focus to understandings of gender, I am focusing on this chapter on publications from January 2010 - February 2016. This will facilitate comparison of the economic and social patterns of migration and remittances with the degree of attention a country has received, removing potential noise from shifting exchange rates, changing data collection standards and historical shifts. I excluded countries without available data on remittances or GDP. This means that from an initial list of 231 'economies',²⁴ 174 can be meaningfully included in a statistical analysis of the relationship between remittances and attention.

I have chosen not to exclude 'highly developed' countries from the analysis, or to initially differentiate between remittance sending and receiving countries. This is because some 'highly developed' countries receive large sums of remittances, like Germany, France, Spain and Belgium, Italy which are all among the top-twenty remittance-receiving countries (by total US\$ value of remittances). These countries are also all among the top twenty remittance-sending countries, highlighting the complicated geography of remittances (Ratha, Plaza, and Dervisevic 2016; World Bank 2015).

²⁴ The World Bank refers to 'economies' rather than 'countries' so that entities which produce independent economic data, but which have politically complicated sovereignty statuses, can be included in their analyses. Examples include colonial remnants like, Saint Pierre and Miquelon, self-governing overseas collectivity of France, and the West Bank and Gaza, which is not acknowledged as an independent country by the United Nations.

In order to clarify the relative importance of factors in this analysis, I have standardized my variables by rescaling them to standard deviations (ie, variables with a value at the mean are recoded to zero, and one positive standard deviation would be 1).

I want to discover whether the degree of intellectual interest from the World Bank in a country's remittances is related to the relative importance of remittances to the country economy, measured as the percentage of the GDP which comes from remittances. The World Bank literature consistently lauds remittances as an engine of development and remedy to poverty:

"The impacts of rapidly expanding flows of remittances as a result of labor market integration have been consistently positive on growth, inequality (i.e., reducing income inequality), and poverty reduction. Additionally, the direction of impacts has been rather robust, and the impact tends to be positive, regardless of the time period or countries sampled. However, given the current small size of remittances relative to GDP (or Gross National Income) of the developing countries, statistical significance has not yet been found; expansion would suggest auspicious results. International cooperation that facilitates labor-market integration (i.e. that supports migrant workers from developing countries) could have a large impact on the poverty picture in developing countries." (Hirano and Otsubo 2014, 21)

"As the development community continues the search for additional resources to finance the Millennium Development Goals, remittances—pro-poor and cyclically stable, compared to other capital flows—appear to be a promising source." (Maimbo and Ratha 2005),24).

"Remittances generally reduce the level and severity of poverty and lead to: higher human capital accumulation; greater health and education expenditures; better access to information and communication technologies; improved access to formal financial sector services; enhanced small business investment; more entrepreneurship; better preparedness for adverse shocks such as droughts, earthquakes, and cyclones; and reduced child labor.

Diasporas can be an important source of trade, capital, technology, and knowledge for countries of origin and destination.” (The World Bank 2016)

While the statistics from the World Bank and the United Nations are absolutely the best available, they are not perfect. First, statistics on remittances are difficult to collect, and are not collected in standard ways by different countries. A new definition of remittances was introduced by the International Monetary Fund in 2009, and while most countries have adopted this standard, not all have. Not all components of remittances are easily tracked (for instance, almost no states record data on ‘capital transfers between households’ which is a part of the definition for remittances (Ratha, Plaza, and Dervisevic 2016);(International Monetary Fund 2009).

Personal remittances are to be calculated as the sum of ‘personal transfers’ by emigrants who have been in their ‘host’ country for more than a year and of *all* ‘compensation of employees less taxes, social contributions, transport and travel’ of emigrants who have been in the ‘host’ country for less than a year. Not only are the logistics of obtaining this data difficult, but the guidelines for the calculation of remittances are often not followed. For reasons of politics or logistics, some countries choose to collect data based on citizenship rather than residency status, or do not report statistics on remittance inflows²⁵ or outflows²⁶. Other countries may mis-classify

²⁵ Cuba, Turkmenistan, Uzbekistan, and Zimbabwe, for example, have high rates of emigration but do not report having any inflows of remittances to the IMF (International Monetary Fund 2009), xii)

²⁶ Singapore and the United Arab Emirates, for instance, do not report remittance outflows, even though they are key destinations for migrants (especially for domestic service and construction industries).

a significant portion of remittances as ‘foreign direct investment’ (notably China) or ‘non-resident deposits’ (notably India). Finally, the methods used by countries’ central banks to estimate remittances vary widely in which financial flows they monitor, and whether they attempt to calculate (and whether they include the calculation) of informal remittance transfers in their reported totals.

While remittance statistics are notoriously unreliable, they are also widely reported. While clear and careful caveats are found about remittance data in works relating specifically to remittance statistics, these statistics are widely cited. Used without the caveats about reliability and standardization, they are used to draw attention to the magnitude of this financial flow and to capture its promise as a driver of development. For that reason, it is reasonable to use these flawed (though best available) statistics to assess the relationship between the economic importance of remittances and the intellectual attention paid to a country in the remittance literature.

The regression of references to a country in the World Bank’s remittances literatures since 2010 does not correlate to the share of the country’s GDP that is derived from remittances. The linear regression yielded a small coefficient (0.0454) and R-Squared (0.0049) and a p of 0.3638, indicating that this relationship is not statistically significant. The relative importance of remittances to an economy is not the driver of World Bank interest in remittances. A scatter plot (of unstandardized variables, for the sake of legible scales) allows us to identify those countries which diverge the most from

expected levels of attention if there were a correlation with the percentage of GDP made up by remittances:

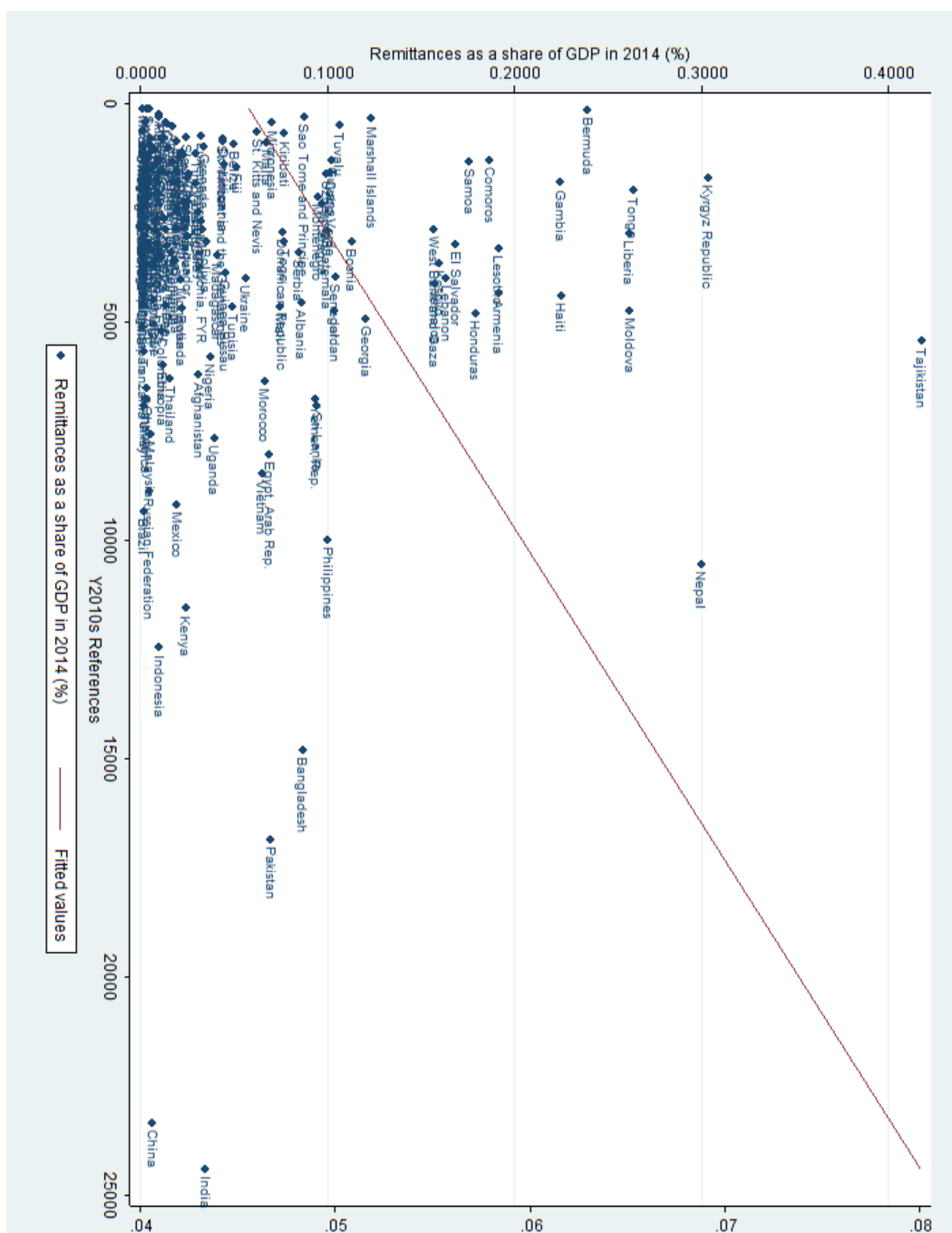


Figure 8: Remittances as a % of GDP in 2014

Examining the residuals from this regression allows us to better understand the distance between each data point and the expected value, as the larger the residual, the further from the regression line (the red line on the chart above) a data point is. I've calculated the deviance residuals for each country, and the following table lists the countries which are most over- and under-represented in the World Bank literature on remittances:

Table 1: Table of Countries over- and under-represented in Remittance Literature, based on Remittances as a % of GDP, 2014

Over-Represented Countries		Under-Represented Countries	
Country	Residual	Country	Residual
India (m)	3.874518	Bermuda	-0.7207667
China (h)	3.695205	Marshall Islands	-0.6097397
Pakistan (l)	2.460449	Sao Tome and Principe	-0.596824
Bangladesh (m)	2.074804	Switzerland	—0.5797668
Indonesia (m)	1.690664	Aruba	-0.5797668
Kenya (l)	1.51775	Macao	-0.5763816
Philippines (m)	1.178172	Tuvalu	-0.5752467
Nepal (l)	1.154485	Micronesia	-0.5591279
Brazil (h)	1.119485	Algeria	-0.5565392
Mexico (h)	1.080317	Palau	-0.5444396
Russian Federation (h)	1.035656	Iceland	-0.5247707
Vietnam (m)	0.9219792	Guinea	-0.5235651

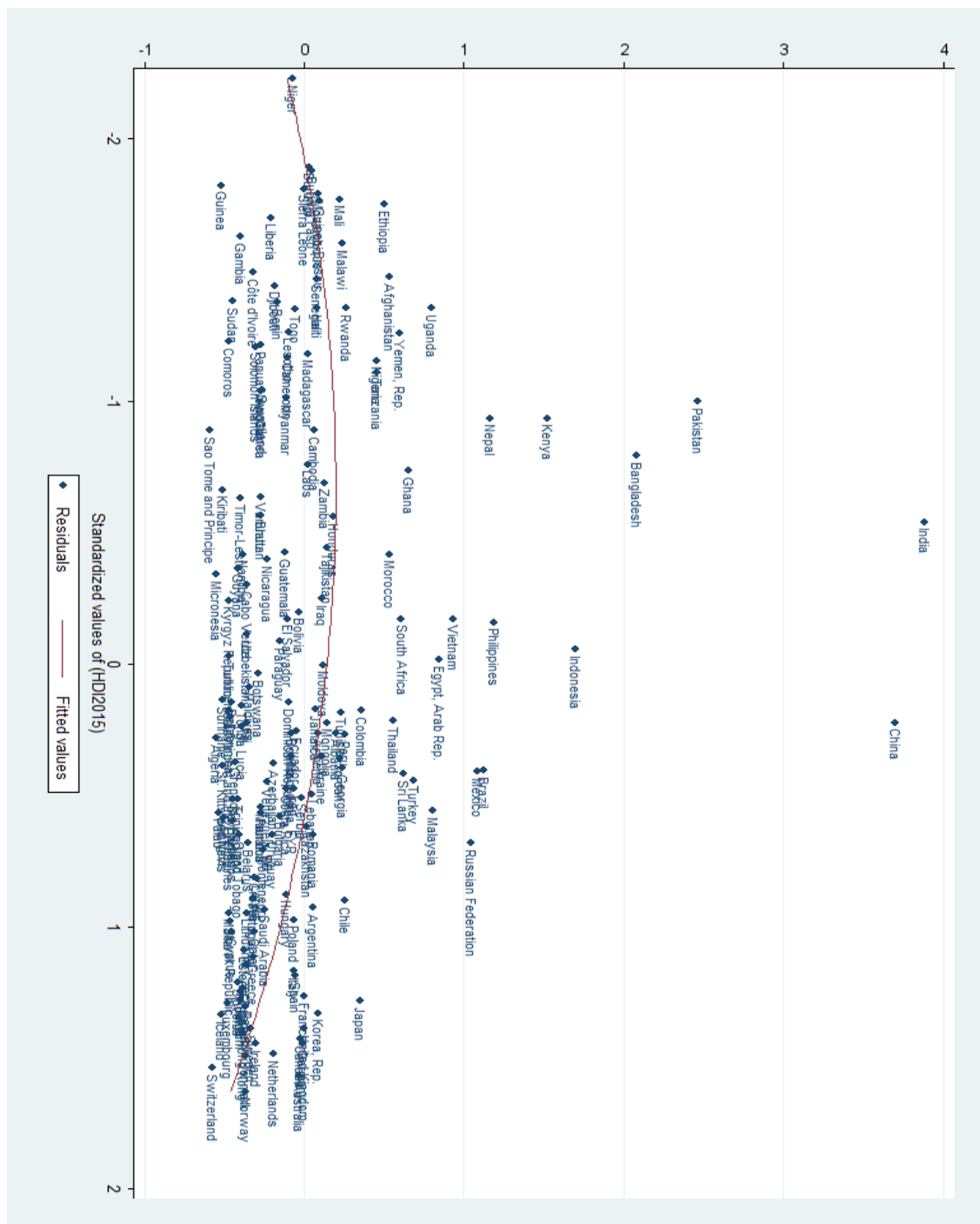
Egypt, Arab Repub.(m)	0.8370889	St. Kitts and Nevis	-0.518092
Malaysia (h)	0.7952946	Kiribati	-0.5180108
Uganda (l)	0.7891813	Suriname	-0.5166073
Turkey (h)	0.6774481	Antigua	-0.5109317
Ghana (m)	0.6467562	Luxembourg	-0.4819753
Sri Lanka (h)	0.6162122	Turkmenistan	-0.4811316
South Africa (m)	0.6028906	St. Vincent and the Grenadines	-0.4785468
Yemen (l)	0.5910384	Kyrgyz Republic	-0.4768091

A comparison of the countries that are over-represented and under-represented in the literature suggests a few clear trends:

1) The residuals for the 'over-represented' countries have a much higher absolute value than those which are 'under-represented'. The highest fifteen residuals for over-represented countries are all greater in absolute value than the residuals for the largest under-represented country (Bermuda). This points to a not-unexpected pattern where a few countries dominate the discussion of remittances, while a larger number are addressed slightly less than one would expect were all things equal. All countries receive a baseline of attention in this literature; the literature is being driven by attention to the over-represented countries with the largest residuals.

2) The countries on the 'over-represented' list are large or medium-sized economies with significant regional importance. The attention paid to them is in keeping with this. As the following regression will shortly explain, not all of their over-representation in the literature is attributable to either the size of their economies or the total dollar value of remittances which enter the economy (though it is a much stronger correlation than is observed here). Many of the under-represented countries are smaller in terms of both population and economy, and several (Aruba, Macao, Bermuda) are not sovereign states, but economies with various degrees of independence from, respectively, the Dutch, Chinese, and British governments. While the lack of attention paid to smaller countries is understandable, it does have the potential to affect the creation of generalizable knowledge and policy prescription, as the economic challenges faced by smaller states are not necessarily those of larger regional powers. By focusing the remittance literature on the choices, constraints, and programs of these countries, the challenges smaller and poorer countries with greater challenges in terms of financial infrastructure may be neglected. Given the programmatic emphasis of the World Bank on the reduction of remittance transmission costs (how much of any remittance payment is spent on delivery fees, rather than reaching the intended recipient), this is particularly startling.

3) While there is a slight correlation between a country's United Nations Human Development Index (2015 scores) (The World Bank 2015), it is weak: $p = 0.0156$, r -squared = 0.0358, coef -0.127 (standardized). This means that while countries with lower human development index scores are more likely to be studied, there is a lot of



You can see here that the line is pulled upwards in the middle by over-represented middle income countries; if they are excluded from the set, the line shows a modest decrease in attention paid to countries as their HDI increases. On this graph a 0 on the vertical scale means the country is discussed as much in the literature on remittances as we would expect if the degree of attention was entirely attributable the percentage of that country's GDP derived from remittances. A positive score means that the country is over-represented in the literature vs what the regression model would predict, while a negative score means that the country is under-represented. Since I've used standardized values for the horizontal scale, a score of 0 means that the country had an HDI score at the mean (0.6925815, between Botswana and Samoa, and the breaking point in the UN scale between 'Medium Human Development' and 'High Human Development' countries (the middle of the four categories for HDI-scaled countries). A score of 1 means that the country score is one standard deviation (0.1545059, for a score of 0.8470874 on the HDI) above the mean, while countries at -1 on this scale are one standard deviation below the mean (a score of 0.5380756 on the HDI).

The outliers listed above as being over-represented in the literature are all within one standard deviation of the mean HDI score; they are all large economies, with regional importance, and are neither very wealthy nor very poor. This regional importance raises the possibility that they are discussed disproportionately often because they are both remittance sending- and remittance-receiving countries (The World Bank 2015). An examination of coding context through Nvivo suggests that immigration destination countries are increasingly being addressed in discussions of 'remittance corridors',

destination countries are the strong focus of those documents, with the coding density for 'remittance-receiving countries' far higher than that of 'remittance-sending countries'.

A regression model relating the *number of sources* which mention a country to the share of a country's GDP which is derived from remittances is similarly not significant. With a coefficient of -0.1110, an r-squared of 0.0149 and a p value of 0.1103, there is no relationship between the number of sources mentioning a country and the percentage of GDP from remittances in that country.

There is a correlation between the *total/ US Dollar value of remittances in 2014* and *references to a country in the World Bank literature on remittances*. With a r-square of 0.5665 and a p of 0.0000, there is a clear relationship between attention and the size of remittance flows which is not dependent on the importance of remittances to an economy. In this case, size of remittances is not a proxy for size of the economy, as a linear regression between 2014 GDP is not correlated with the attention paid to a country in the World Bank literature on remittances. The total size of a country's emigrant population is, however, significant; in a multiple regression model (using standardized variables), remittances had a coefficient of 0.3041 and total emigrant stocks (2015, estimated)(United Nations 2015) had a coefficient of 0.2187. Both terms had individual p values of 0.000, as did the entire regression model. This combined model had an r-squared of 0.6221. Indicating that about 62% of the variance in how

much a country is discussed is related to the size of remittance flows and emigrant populations.

While a model regressing the *number of sources* (as opposed to total references) which reference a country is also significant, its overall explanatory power is weaker. Total 2014 remittances have a coefficient of 0.2733 and a p of 0.001, while total migrants have a coefficient of 0.3446 and a p of 0.000. This shows that the total number of emigrants is a more powerful indicator of how many sources will mention a country, the number of references is more slightly powerfully related to the size of remittance flows. The overall p value for the model is 0.000, and the R-squared is 0.4279.

Figure 10: Dollar Value of Remittances v. References to Country

The greater strength of this regression model (compared to a regression of % of GDP from remittances and references to a country) results in less extreme residuals, though a broadly similar pattern emerges in which countries are over-represented:

Table 2: Under- and Over- Represented Countries, based on USD Remittances, 2014

Over-Represented Countries		Under-Represented Countries	
Country	Residual	Country	Residual
Pakistan	1.675583	France	-1.299906
Kenya	1.625401	Belgium	-0.8912343
Bangladesh	1.424656	Germany	-0.8722873
Indonesia	1.371214	Nigeria	-0.5874414
Nepal	1.17677	Switzerland	-0.5552041
Brazil	1.143665	Spain	-0.5145518
Uganda	0.93229686	Algeria	-0.4883952
Malaysia	0.8856223	Uzbekistan	-0.4883952
Ghana	0.8214373	Bermuda	-0.466901
Turkey	0.7914587	French Polynesia	-0.4434157
Russian Federation	0.7585396	New Caledonia	-0.4350702
South Africa	0.7303436	Curacao	-0.4189049
Afghanistan	0.6902268	Slovak Republic	-0.4159343
Ethiopia	0.6462067	Sint Maarten	-0.4155598
Yemen	0.6322562	Austria	-0.4147326
Tanzania	0.6225423	Faeroe Islands	-0.4118547

Sri Lanka	0.439721	Sweden	-0.4044638
Rwanda	0.4358384	Macao	-0.398928
Vietnam	0.4335092	Luxembourg	-0.3962408
Chile	0.4188747	Aruba	-0.3955723

In addition to large, middle-income developing countries that proliferated in the over-represented scores for the %GDP regression, the over-represented set here includes several countries (Sri Lanka, Rwanda, Afghanistan) which have significant refugee populations outside of the country. A plot between the country's Human Development Index score and the residual (which indicates degree of over- or under- representation using the model comparing dollar value of remittances to references to the country) is similar to that referenced above.

Figure 11: Under- and Over- Representation of Country v. HDI

GEOGRAPHIC DISTRIBUTION OF INTEREST IN GENDER

Now that we have been able to map attention to countries/economies and to gender and women in the World Bank literature on remittances, we can proceed to a closer examination of *where* and *how* the world bank is talking about gender and women, and try to understand the linkages between where and how women are seen and the broader trends in knowledge production in a gender-mainstreamed World Bank.

To begin with, I wanted to investigate the relationship between the degree of under- or over-representation that a country has in the remittance literature with the extent to which the gendered aspects of remittances are discussed. In order to do that I've created variables for the residuals (a measure of how far a value departs from what would be expected if a correlation was perfect) from the linear regressions of both percentage of GDP from remittances and number of references, and for total income from remittances and number of references (calculated from standardized variables).

I have taken a similar approach to identifying the outliers of attention to women and gender for each country in the Remittance literature of the World Bank. In order to create a measure of the presence of 'gender' in these sources, I used broad-brush coding techniques in Nvivo to set up five gender-related nodes: gender, sex, women, men, male, and female. In order to find the associations between those nodes and countries, I performed a matrix coding query, which tallied the number of times each gender-related node appeared in the same paragraph as a country's node. The table below tallies mentions for each country into world regions.

Table 3: Presence of Gender Terms by Geographic Region

Major Area	'Gender'	'Women'	'Men'	'Sex'	'Female'	'Male'	Total References
Africa	2159	4458	196	207	1274	871	164702
Asia	2787	7602	503	446	2703	1342	244574
Europe	1505	3092	181	97	734	487	88177
Latin America & Caribbean	1724	3124	353	63	1282	746	90152
North America ²⁷	36	76	10	0	31	13	3324
Oceania	491	951	24	56	152	117	15946
Total	8702	19303	1267	869	6176	3576	606875

Note the preponderance of mentions of 'women' as opposed to 'gender' or 'men' lending support to Kate Bedford's arguments about the focus of the World Bank on women to the expense of both gender and men (Bedford 2009).

As a baseline, I have performed a linear regression between each country's gender node scores and the number of references to that country in the sample: the more robust that correlation, the more evenly attention to gender is distributed among the writings of the World Bank on Remittances. The results are presented in the following table:

²⁷ Excluding the United States.

Table 4: Results of Regression of Gender Terms v. Presence in Literature

Gender Node	R-Square	P Value
Gender	0.4851	0.00000
Women	0.6555	0.00000
Men	0.2649	0.00000
Sex	0.4181	0.00000
Female	0.6626	0.00000
Male	0.4728	0.00000

These strong correlations speak to a fairly even distribution of gender-related terms when writing about countries, as the closer the correlation between the number of references to a country and the number of references to gender within a paragraph of that country name would mean a more even distribution of discussion of gender. This correlation is especially strong for the concepts ‘women’ and ‘female’, though the r-square values indicate that some variance remains to be explained.

In order to identify the countries for which discussion of gender is furthest from the expected values generated in the regression model, I’ve generated residual scores for each country from the above regression models. The residuals show that while the

correlations described above are significant, the range of outliers provides rich territory for exploration.

The figures below compare the residuals which determined how over- or under-represented a country was in the remittance literature (using first mentions of remittances regressed against the portion of a country's GDP which comes from remittances, and second to mentions or remittances regressed against the total in USD of remittances received by the country) to the residuals generated in the models above which set mentions of gender-related terms proximate (within one paragraph) to a country's name to the number of references to that country in the remittance literature. As with all of the above figures and calculations, financial references are to 2015 and references in literatures are from January 1, 2010 through to February 1, 2016.

Figure 12: Compared Residuals of 'Female' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against % GDP from Remittances, 2015

Figure 13: Compared Residuals of 'Female' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against Value of Remittances Received, 2015 USD

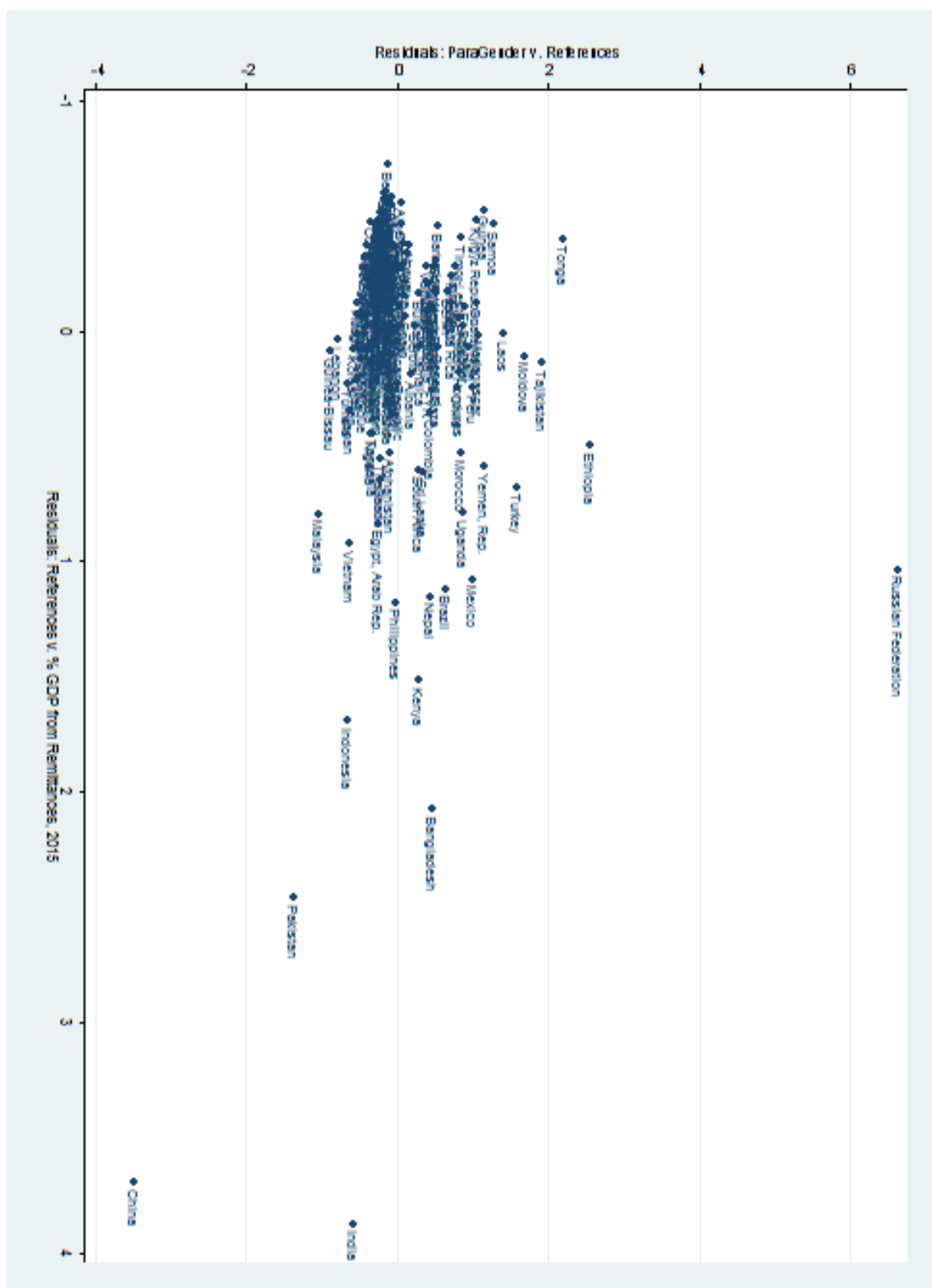


Figure 14: Compared Residuals of 'Gender' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against % GDP from Remittances, 2015

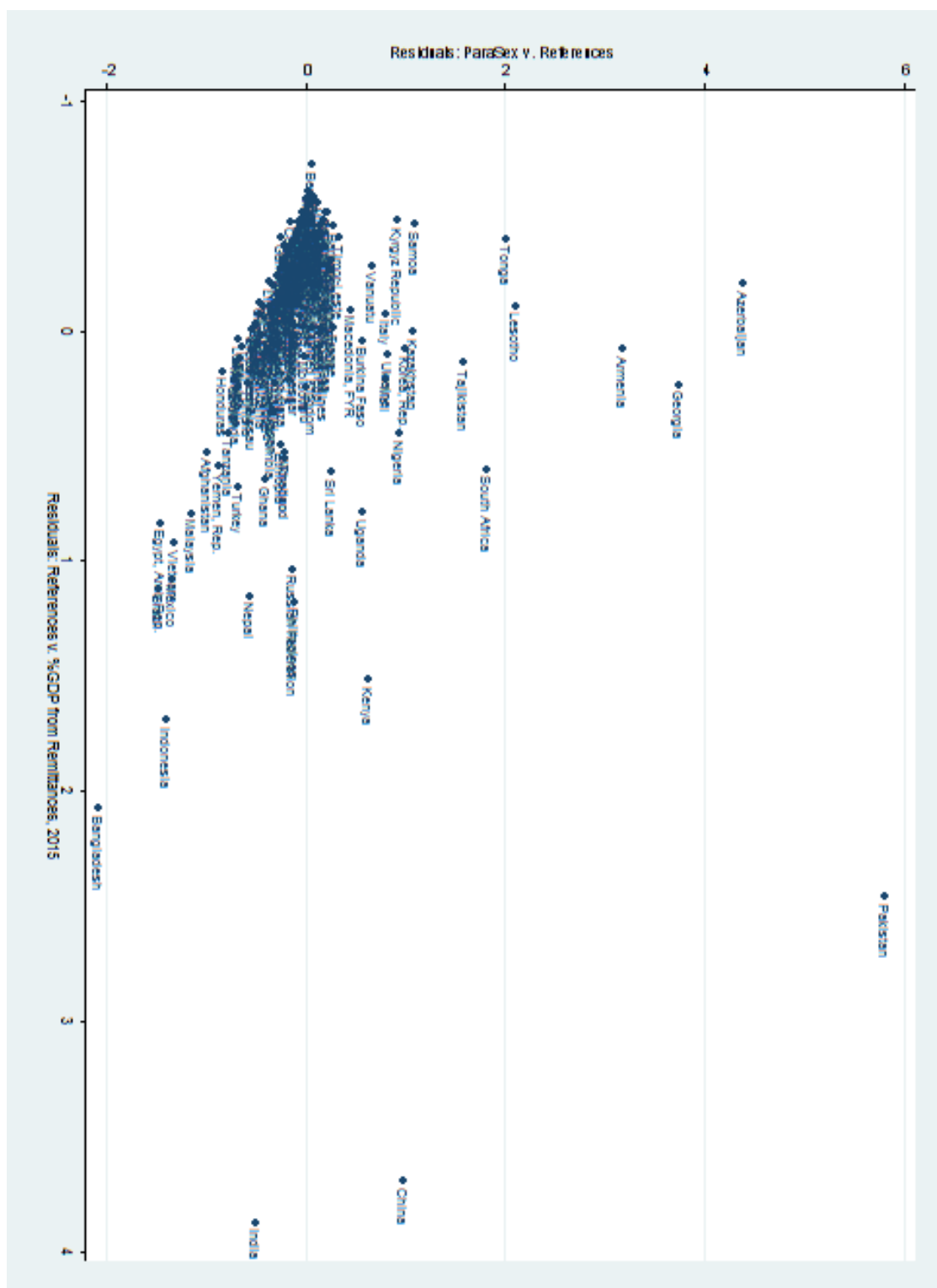


Figure 16: Compared Residuals of 'Sex' to Under/Over representation of country in the Literature, as Determined by Regression of Mentions in Literature to %GDP from Remittances, 2015

Figure 17: Compared Residuals of 'Sex' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against Value of Remittances Received, 2015 USD

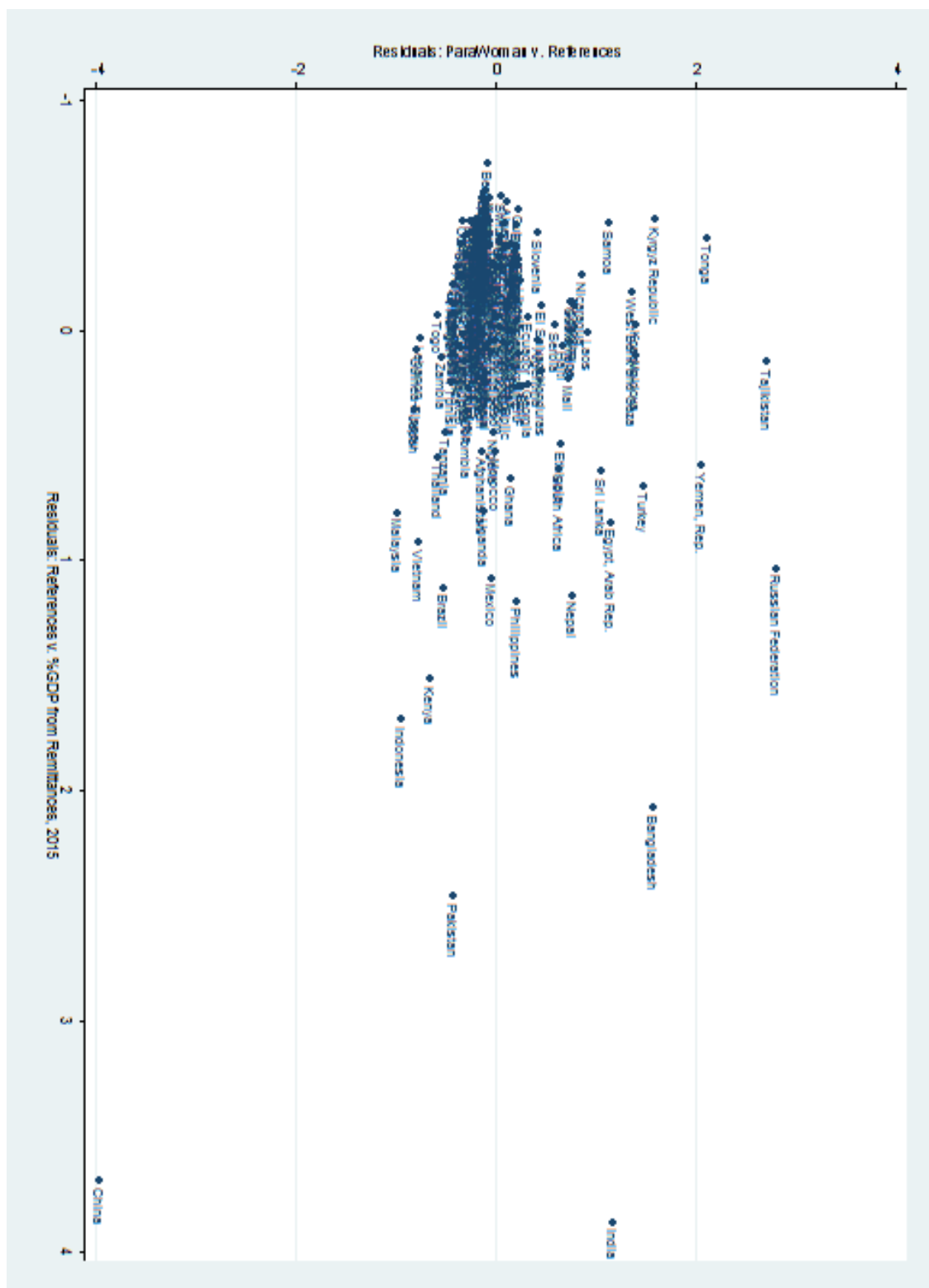


Figure 18: Compared Residuals of 'Woman' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against % GDP from Remittances, 2015

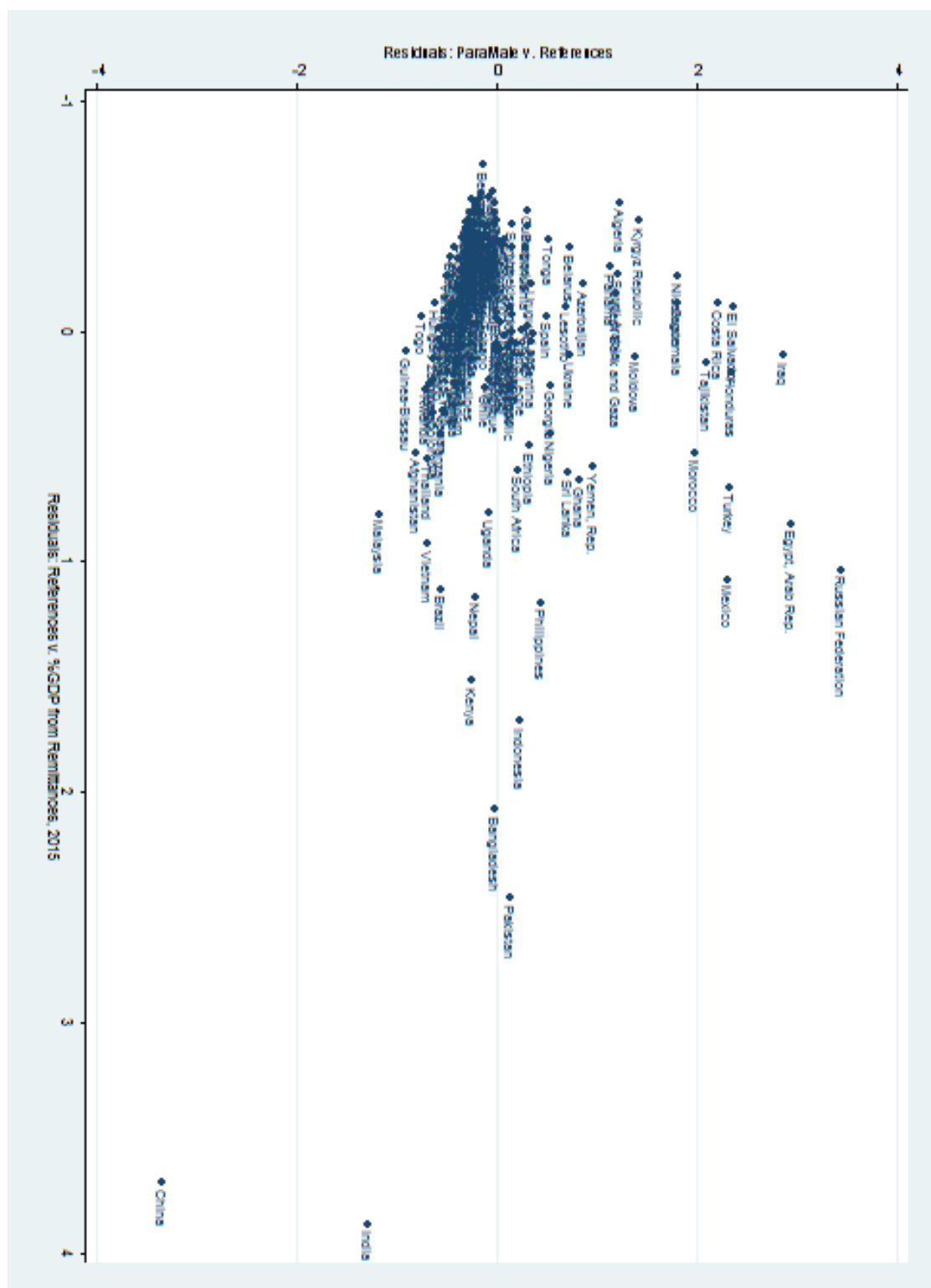


Figure 20: Compared Residuals of 'Male' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against % GDP from Remittances, 2015

Figure 21: Compared Residuals of 'Male' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against Value of Remittances Received, 2015 USD

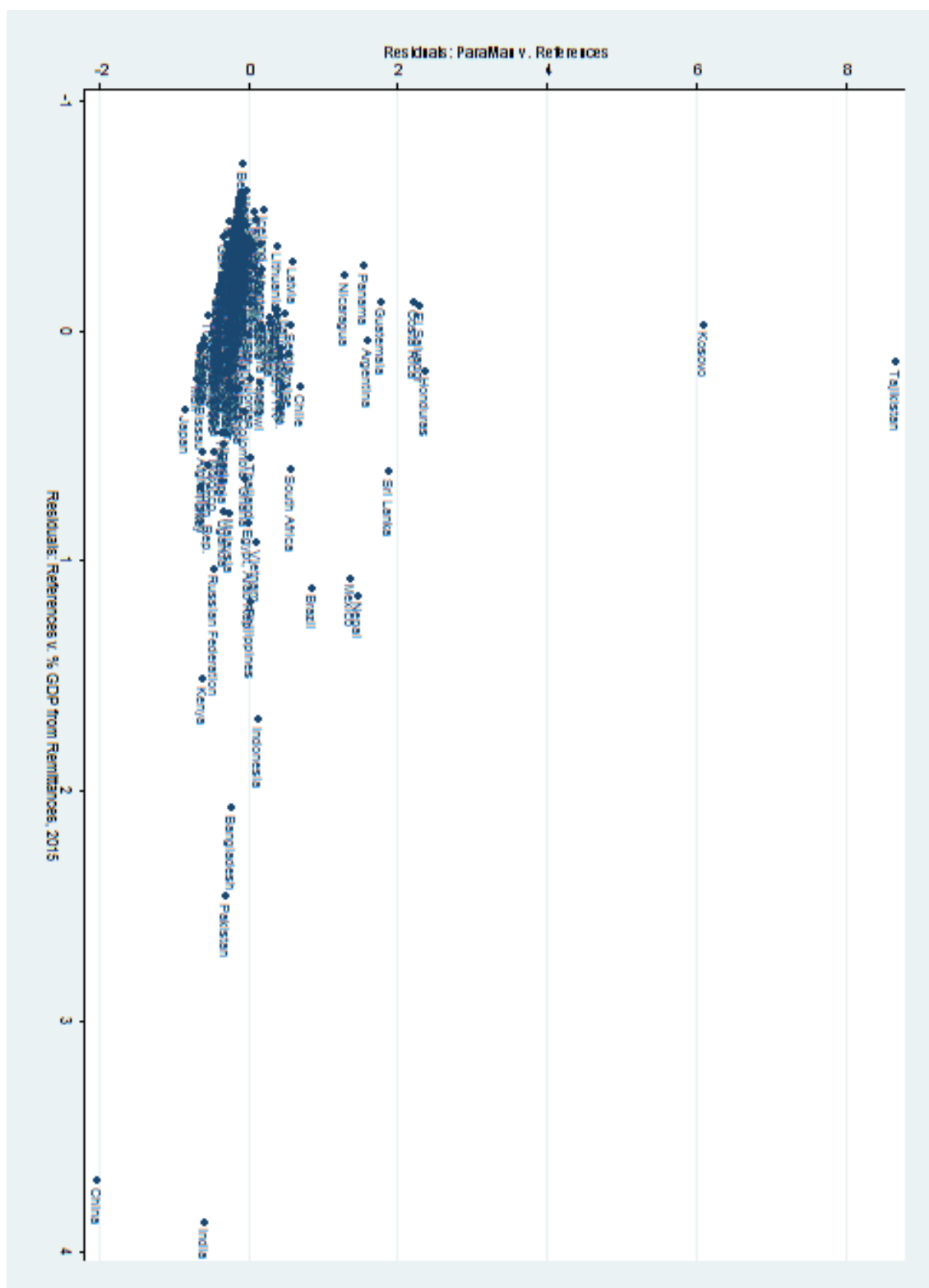


Figure 22: Compared Residuals of 'Man' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against % GDP from Remittances, 2015

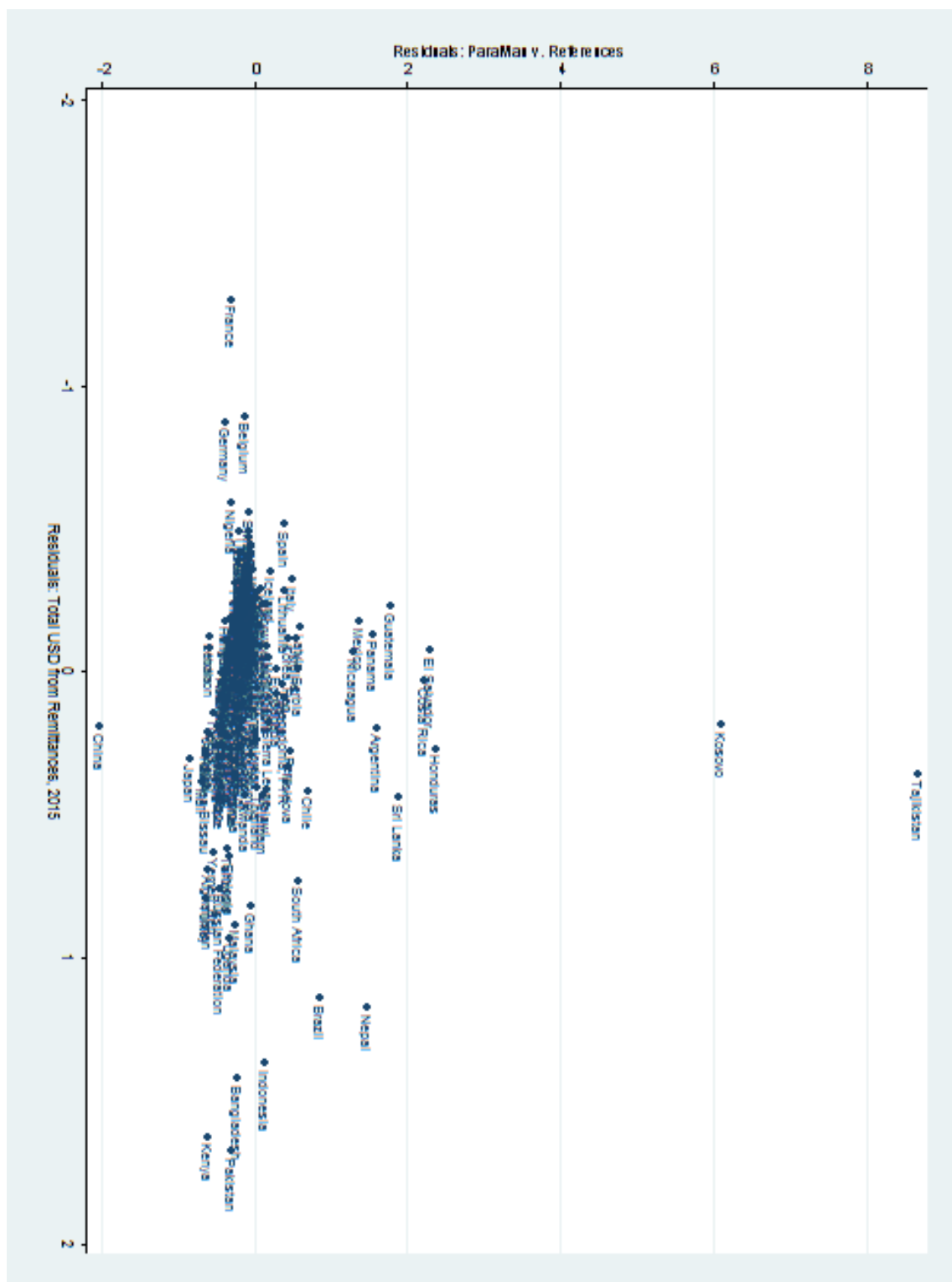


Figure 23: Compared Residuals of 'Man' to Under- and Over- Representation of Country in Literature, by Regression of Mentions against Value of Remittances Received, 2015 USD

The distribution of interest in countries in the remittance literature interacts with the degree to which discussions of that country include gender to shape the contours of our understanding of the gendered landscape of remittances.

Those countries which are most over-represented in the remittance literature relative to the percentage of GDP derived from remittances or to the total dollar value of remittances received are less likely to be discussed proximate to gender-related words, for all categories of words except 'women' and 'gender'. This means that those cases which are most actively driving the development of the remittances literature are less likely to be discussed in gendered terms.

The tables below present those countries with the most and least gender-related discussion in the post-2010s World Bank literature on remittances. The highlighted country names are those which are in the top twenty of 'over-represented' countries in one or both of the regressions described above. The footnotes next to each country denote the existence and type of diaspora-focused state institutions found in that country.

Table 5: Countries for which Mentions of Gender-Related Terms Appear Most Frequently within a Paragraph of the Country's Name²⁸

'Woman'	'Man'	'Gender'	'Female'	'Male'	'Sex'
Russian Fed.	Tajikistan 2 ²⁹	Russian Fed.	Bangladesh 1	Russian Fed.	Pakistan
Tajikistan	Kosovo 1	Ethiopia 2	Costa Rica	Egypt	Azerbaijan 2
Tonga	Honduras	Tonga	Honduras	Iraq	Georgia 1
Yemen 1 ³⁰	El Salvador 2	Tajikistan 2	El Salvador 2	El Salvador 2	Armenia 1
Kyrgyz Republic	Costa Rica	Moldova	Kyrgyz Republic	Honduras	Lesotho
Bangladesh 1	Sri Lanka 1	Turkey 1	Mexico 2, 3	Turkey 1	Tonga
Turkey 1 ³¹	Guatemala	Laos	Tajikistan	Mexico 2, 3	South Africa
Moldova	Argentina	Samoa	Sri Lanka 1	Costa Rica	Tajikistan 2
Kosovo 1	Panama	Guinea	Nicaragua	Tajikistan 2	Samoa
West Bank/Gaza	Nepal	Yemen 1	Turkey	Morocco 3	Kazakhstan 2

For instance, while Bangladesh scores relatively high in mentions of 'woman' and 'female, the residual was actually negative for 'man', 'male', and 'sex'. The shifting shapes of the scatter-plots and the variability within each country case for which terms

²⁸ (Mukomel 2014; Heleniak 2011)

²⁹ Departments for interacting with the diaspora exist in the Presidential Administration, Ministry of Foreign Affairs, and the Ministry of Internal Affairs.

³⁰ Ministry-level diasporic institution (Bilgili and Siegel 2011; Rannveig Agunias 2009; Heleniak 2011)

³¹ Unusually, ministerial agency towards migration is fragmented in Turkey, with the ministries of Labour and Social Security, Ministry of State, and the ministry of Foreign Affairs playing roles in the emigration process, emigrant settlement and integration. The ministry of Foreign Affairs also houses the Foreign Relations and Abroad Worker Services General Directorate, while the Ministry of State (motto: "wherever there is a citizen or decendent of orus, we are there") houses the Turks Abroad and Relative Communities Department and the Consultancy Board for Citizens Living Abroad (Bilgili and Siegel 2011).

are occur more and less often in conjunction with the name of the country point to the uneven adoption of gender mainstreaming as a practice.

Table 6: Countries for which Mentions of Gender-Related Terms Appear Least Frequently within a Paragraph of the Country's Name

'Woman'	'Man'	'Gender'	'Female'	'Male'	'Sex'
China 3 ³² ,4	China 3, 4	China 3, 4	China 3, 4	China 3, 4	Bangladesh 1
Malaysia	Japan	Pakistan	Malaysia	India 1, 4 ³³	Brazil 2
Indonesia	Mali 1	Malaysia	Guinea-Bissau	Malaysia	Egypt
Japan	Guinea-Bissau	Guinea-Bissau	Kenya	Guinea-Bissau	Indonesia
Guinea-Bissau	Haiti 1	Lebanon 1	Rwanda	Afghanistan	Mexico 2, 3
Vietnam	Turkey	Singapore	Albania 2 ³⁴	Togo	Vietnam
Lebanon 1	Kenya	Indonesia	Togo	Rwanda	Malaysia
Kenya	Jamaica	Tunisia 1	Zambia	Vietnam	Afghanistan
Togo	Afghanistan	Vietnam	Tanzania	Thailand	Yemen 1
Thailand	Lebanon 1	Japan	Colombia	Malawi	Honduras

Note that some countries appear in both tables: Bangladesh and Mexico appear on both of these lists: Mexico is in the top 6 of countries for proximate mentions of 'female' but

³² 3: National Level councils

³³ 4: Local Level Institutions

³⁴ Subministry-level Diaspora institutions ((Rannveig Agunias 2009)

in the bottom six for 'sex'. Bangladesh is in the top six for mentions of 'woman', and 'female', and in the bottom for 'sex'.

While both sets of countries - those where gender is over- and under- represented - are about equally as likely to be 'over-represented' in the world bank remittance literature, there is one key difference between the sets. Those countries which are noted for the higher levels of discussion of 'women', 'gender', 'female', and 'male' which are also over-represented in the literature on remittances, are those countries with established governmental programs which work with migrants to facilitate remittances and network the diaspora to the originating country. Those countries in the set of those with the least discussion of gender do not, with the exception of China, India, Brazil, Bangladesh and Mexico, have governmental Diaspora offices. As Bangladesh and Mexico are only in the set of countries which are not discussed in proximity to the word 'sex', and are also in the set of countries most often proximate to gender related words ('female' and 'woman' for Bangladesh and 'female' and 'male' for Mexico), they are, at the least, ambiguous cases.

This leads to the question: what is it about transnational state engagement with diaspora groups (which are nearly always male dominated) which invites greater scrutiny of the operation of gender? How does the dominance of states with Diaspora offices in the World Bank's remittance literature shape the generalizations and perceptions of gender in that literature?

My examination of the content and context of mentions of gender in these countries reveals a variety of approaches to talking about gender, primarily dependent on the degree of economic development and extent to which public expenditures are suggested as means to remedy inequality. For Russia, discussion of gender and women frequently revolves around the gender pay gap and access and use of financial services. It should also be noted that Russia has one of the highest percentages of women emigrants: at 42%, it is ranked 30th in the world for proportion of women emigrants (The World Bank 2015). I did not observe any pattern among the groups of countries where gender is or is not frequently discussed by the proportion of emigrants who are women.

For instance, when speaking about gender in Bangladesh: “It is important to take into account gender differences in assessing the sources of economic growth and in designing interventions to increase female access to labor, credit, and product market changes. The policy response to women’s employment has been largely through anti-poverty programs such as safety-nets, social protection initiatives, small livelihoods programs, micro-credit, and so on. Much more attention is needed to macro policy linkages. The leverage needed to stimulate women’s participation and employment is mostly on the public expenditure side--primary, tertiary education, technical training, provisioning of early childhood education and day care programs, improving feeder roads, storage and distribution facilities and gender sensitizing extension services and marketing information. Restrictions on women’s rights to inheritance and property and

legal/social impediments to freely pursuing a profession are strongly associated with large gender gaps in labor force participation.”(Hussain 2015)

This is in sharp contrast to the ways in which gender and women are discussed in countries where gender is often mentioned, but which are not over-represented in the World Bank’s literature. In the cases of Tajikistan, Kyrgyz Republic, and Tonga, references to women in world bank documents pertain to issues of entrepreneurship, job training, experience of corruption, and the instability of service jobs for diaspora workers.

These differences are a reflection of the World Bank realization that “economic development brings institutional improvements such as education, which in turn lead to gender equality in some outcome domains. But whether these positive impacts of development on gender outcomes are strong or weak depend on how well-oiled is the engine of economic development, e.g. how well markets and service delivery institutions function, how supportive of change the cultural environment is. Thus, in reality, many gender imbalances do not disappear with economic development” (Munoz Boudet and Posadas 2012).

This core tension in discussion of gender, development and remittances is why it is so telling that countries with state institutions of Diaspora engagement dominate discussions of gender in the remittances literature. While the limitations of the state in producing gender equality are acknowledged, as above, those programs which lead to gender equality require public expenditure. Remittances have, in the past, been seen as a potential engine of that public expenditure, and been targeted by governments for

investment into public works projects. According to one World Bank report³⁵, for instance, the goal of government strategy towards Diasporas should be to make ‘the diaspora a true partner in development in the country of origin’ (Heleniak 2011), 7).

Debates in the world bank remittance literature (and beyond) about the motivations for remittances, their impact on the economy, and what role, if any, states should play in facilitating and encouraging remittances, are ongoing, however. While in April 2015, a World Bank Migration and Development Brief stated “Diaspora bonds could be used to mobilize a fraction – say, one-tenth – of the annual diaspora saving, that is, over \$50 billion, for financing development projects” (Ratha et al. 2015), 12), that same report was guarded about the role which Home Town Associations could play in development:

“HTAs face several limitations in serving as conduits for broader development projects: (i) they may not have the best information on the needs of the local community, or they may have different priorities; (ii) the capacity of HTAs to scale up or form partnerships is limited by the fact that their members are volunteers and their fundraising ability is finite; and (iii) they can become divided and weaken their own advocacy potential”(Ratha et al. 2015, 15), 15).

Ratha was even more strongly skeptical on the role of government in remittances when writing a guest article for the International Monetary Fund in his role as Lead Economist

³⁵ While this report was reviewed by two members of the Migration and Remittances unit at the World Bank (Sonia Plaza and Sanket Mohapatra) and was published by the Poverty Reduction and Economic Management Unit of the World Bank, it was not written by World Bank staff, and contains the disclaimer that the views are those of the authors. It is included here because while it’s views are not officially owned by the World Bank, it is a part of the knowledge created by the organization.

and Manager of the Migration and Remittances Unit in the World Bank. He commented that

“Governments have often offered incentives to increase remittance flows and to channel them to productive uses. But such policies are more problematic than efforts to expand access to financial services or reduce transaction costs. Tax incentives may attract remittances, but they may also encourage tax evasion. Matching-fund programs to attract remittances from migrant associations may divert funds from other local funding priorities, while efforts to channel remittances to investment have met with little success. Fundamentally, remittances are private funds that should be treated like other sources of household income. Efforts to increase savings and improve the allocation of expenditures should be accomplished through improvements in the overall investment climate, rather than by targeting remittances.” (Ratha 2012c).

CONCLUSIONS

Thus, the World Bank's policy advice and positions are evolving in response to new evidence and theorizing about the costs and benefits of remittances. But the evidence being used to create those positions is distributed in ways that can't help but shape the conclusions drawn.

Ultimately, the World Bank's literature on remittances over the past five years can be said to incorporate women, though the distribution of that incorporation is shaped at least in part by the presence of state outreach to Diasporas (a process which is often reported as being male dominated)(see (Goldring 2003; Baldwin and Mortley 2016; Ahmadov and Sasse 2016; Turcu and Urbatsch 2015; Smith and Bakker 2008). Further research is needed to understand the ways in which operational interests, the hiring of staff, the function of intellectual communities and networks and the requests of client states shape the development of knowledge about remittances and gender.

CHAPTER 5: PEOPLE MOVE: AN ANALYSIS OF THE WORLD BANK'S BLOG ABOUT REMITTANCES

A key concern of scholars of gender mainstreaming has been the 'slogonization' of feminist critiques of mainstream policy and analysis in ways that weakens the effectiveness of feminist messages at the same time that it renders them accessible to mainstream audiences. As was discussed in greater depth in chapter 2, this process in turn creates 'gender myths' which inform analysis and policy making. While these myths often concern the virtues of women, their action is not conducive to equality; their function is to support understandings of 'gender equality as smart economics', and not to advance equality for the sake of women's human rights. Moreover, these myths render women the targets of development policies and sound objects of investment, and may be mobilized to rationalize and advance policies which are the subject of critique by feminist scholars and activists.

In this chapter, my goal is to study the ways in which feminist mainstreaming has functioned differently in different genres of World Bank writings, especially in the blog *People Move*. The archive of blog posts by the World Bank provides a rich ground to test the ways in which messages about women are translated into short messages for public consumption in a way that is less formal and polished than less-frequent published reports. In this chapter, I will concentrate on one of the World Bank's blogs, *People Move: A Blog about Migration, Remittances, and Development*, which provides ongoing insight into the day-to-day interests and concerns of the World Bank's Migration and Remittances Team, who make up the core bloggers at work on *People*

Move. *People Move* is one of twenty-one blogs hosted by the World Bank and authored primarily or exclusively by World Bank staff. The blogs cover regional topics ('Africa Can End Poverty', 'East Asia and the Pacific on the rise'), development and finance issues ('Development in a changing Climate', 'Conflict and Development', 'All About Finance'), and the bank itself ('Development Marketplace). There's even a meta-blog on the relationship of the World Bank to the internet called 'Inside the Web'. All of this is part of a project to update the World Banks' web presence, to take advantage of social media to reach a wider audience, to appear open to the feedback that such a web presence makes possible. *People Move* was launched on June 20, 2008, and as of March 17, 2016, had published 456 blog posts.

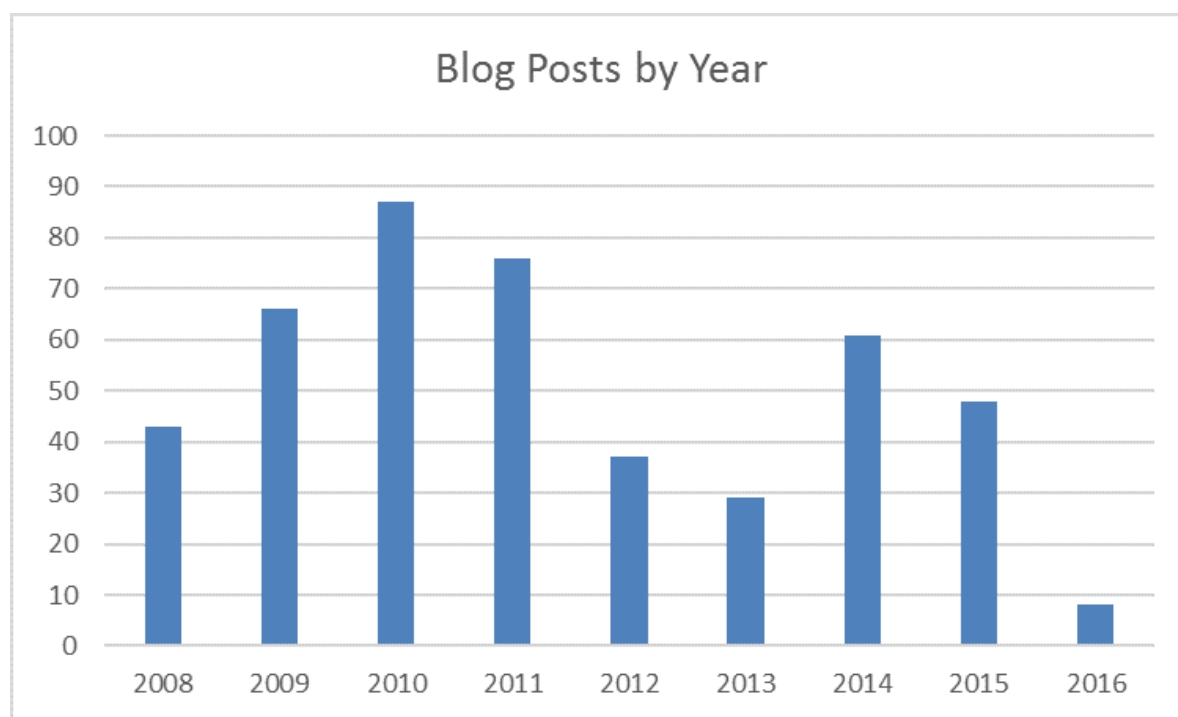


Figure 24: World Bank's *People Move* Blog Posts by Year

The World Bank's blogs - along with their presence on twitter, flickr, and other social media platforms feeds are part of an effort from the venerable bank to make use of the latest social media technologies to reach a wider audience. They also afford an unprecedented look at the day-to-day interests and opinions of the bank functionaries who produce this stream of communication. Written primarily by World Bank staff, often senior economists, these frequent, single-author, brief posts provide windows into the views, passions and daily concerns about both the substance and the perception of the world bank that are not as clearly viewable through the more heavily edited final products of books, briefs and working papers that are the other output of the Bank staff. As such, this blog presents an interesting opportunity to understand the way in which migrants and remittances are conceptualized at the World Bank. More, these posts provide interesting information on the balance of attention paid to different groups of migrants – women, children, migrants from different countries or origin and of different races, different classes of migrants, etc. – and what questions, abstract or concrete – interest the world bank staff on a day-to-day basis (or, to be more precise, what interests and questions they think should be communicated).

I present my analysis of the World Bank's migration blog, People Move, below. I begin by giving some background on the structure, history and intent of the World Bank's venture into social media, paying particular attention to the rhetoric and practice of allowing and responding to comments on blogs. Next, I examine the authorship and audience for this blog, before turning to an analysis of how concepts of belonging and difference, particularly gender, have played out in the short posts featured on the blog,

including the role that images play in creating a sub-text to these posts. The neglect of discussions of gender and other kinds of inequality is obvious, though the subscripts on the meaning of migration that emerge through close attention are interesting. The ambiguous and contradictory ways in which national memberships and family ties are discussed (usually obliquely) as both obstacles and necessary ties provides an interesting mirror on both the diversity of opinion found within the Migration and Remittances Unit which writes the blog (as well as most World Bank literature on migration) and the complicated ways in which these ties and inequalities play out in the world. All of this suggests that not only should concerns of equality and belonging be reaffirmed as important elements of any discussion of migration, but that institutional blogs may well present interesting openings for future scholarship.

WORLD BANK 2.0: AUTHORS, AUDIENCE AND STRUCTURE OF PEOPLE MOVE

Seeking out a wide web presence and adding a comment button to blog pages does not, of course, mean that comments will be read, posted, or responded to. The inaugural post of 'Inside the Web: The intersection of the web and the world bank', in which it is promised that 'we will post any comments that help further the discussion on all issues we discuss here, whether they agree with us or not' has not, apparently, received such a comment in the nearly two years since it was written and the 'add new comment' button was installed. In all fairness, other posts do have comments; comments, however, are few and far between on all blogs within the World Bank system. Other site elements designed to increase user interaction are similarly ambiguous; their polls, for example, are less efforts to learn the opinions of their readers than quizzes designed

to publicize information. For example, readers are invited to vote on the answer to the question of how many of the 79 least developed countries supported by the IDA are in Africa. Upon answering, you're assured that 'your vote was recorded' and shown the results of the poll. The migration-centered blog, *People Move*, is no more commented upon than other corners of the World Bank's blogging efforts. Most days go by without any comments being posted, and most posts lack comments.

While *People Move* is generally accessible in tone and content, and includes both data analysis and personal anecdote from its authors, it is focused primarily on an audience of scholars and other professionals who study remittances. Its authors are almost entirely World Bank staff, and the plurality of posts are written by the manager of the Migration and Remittances Unit, Dilip Ratha. Dr. Ratha is also the head of KNOMAD, and the co-ordinator of the G8 Global Remittances Working Group. He has written 142 of the posts (31.27%) on the blog. Other authors who are listed as bloggers on the site, or have been so listed in the past, have written collectively another 221 posts, or 48.68% of articles on the blog. These authors are primarily members of the World Bank's Migration and Remittances Team, a group of economists drawn from the Global Indicators, Development Prospects, and Development Research Groups of the Development Economics Group at the World Bank. The only non-economist among the regular bloggers is a Communications Strategist housed in Operations and Strategy for Development Economics, who wrote three 'News Roundup' articles in the fall of 2011.

Guest bloggers, who are responsible for the remaining 91 articles on the blog³⁶ (20.04%) are more diverse in their professional affiliations, but represent a community of scholars and practitioners concerned with the study of remittances. The majority of guest bloggers come from within the World Bank, primarily from other teams in the Development Prospects Group and from regional and country offices. University professors made up the next largest group at 20%; many of those bloggers have previously served as professional development researchers with either the World Bank, the ILO or with governmental development offices. Other guest blog authors include the officers of companies specializing in the international transfer of remittances, current members of the development branches of regional and national development agencies, think tank staff, and NGO officers.

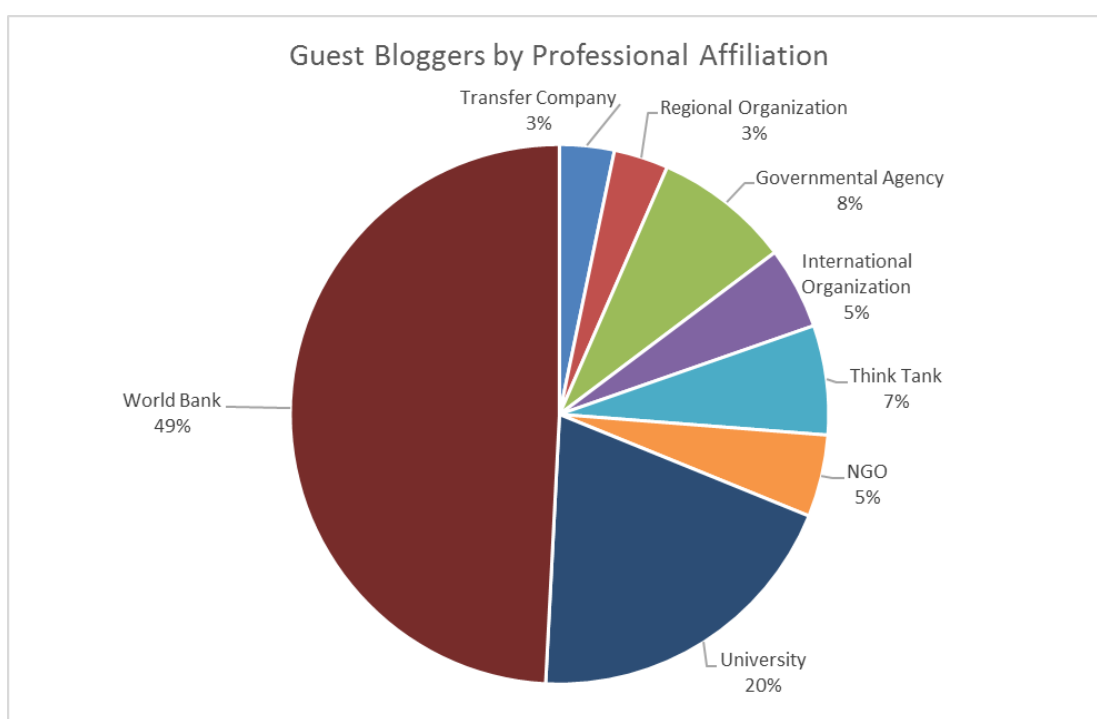


Figure 25: Presence and Affiliation of Guest Bloggers on People Move

³⁶ There are two articles published as 'anonymous'. I have excluded them from the discussion of authorship, but will include them when discussing the content of the posts.

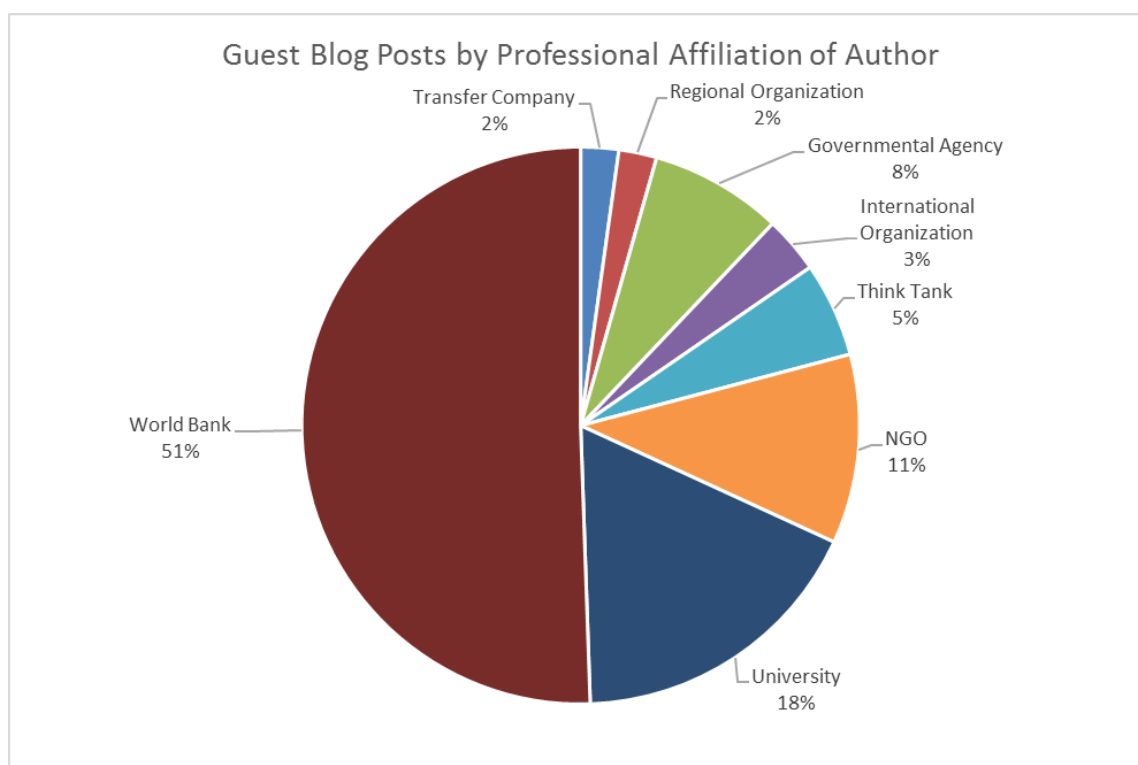


Figure 26: Presence and Affiliation of Author for Guest Posts on People Move

The majority of main and guest bloggers are men, and the majority of blog posts are written by men. Among the 15 main bloggers³⁷, four are women, and only one of those is a particularly prolific author: Sonia Plaza, a Senior Economist in the Global Indicators Group of the World Bank, who also serves as a ‘Focal Point’ at the World Bank for the ‘Data on Migration and Remittance Flows’, ‘Mobilizing Diaspora Resources as Agents of

³⁷ Main bloggers for the purpose of this chapter are those who are now, or who have been in the past, listed on the site as regular blog authors. I have excluded people who are currently listed as main blog authors but who have not authored a blog post in the time period under consideration, and have included authors who have since left the World Bank but who were listed as main authors in the past.

Social and Economic Change’ and ‘Capacity Building’ thematic groups at KNOMAD. The remaining women have all written 6 or fewer posts.

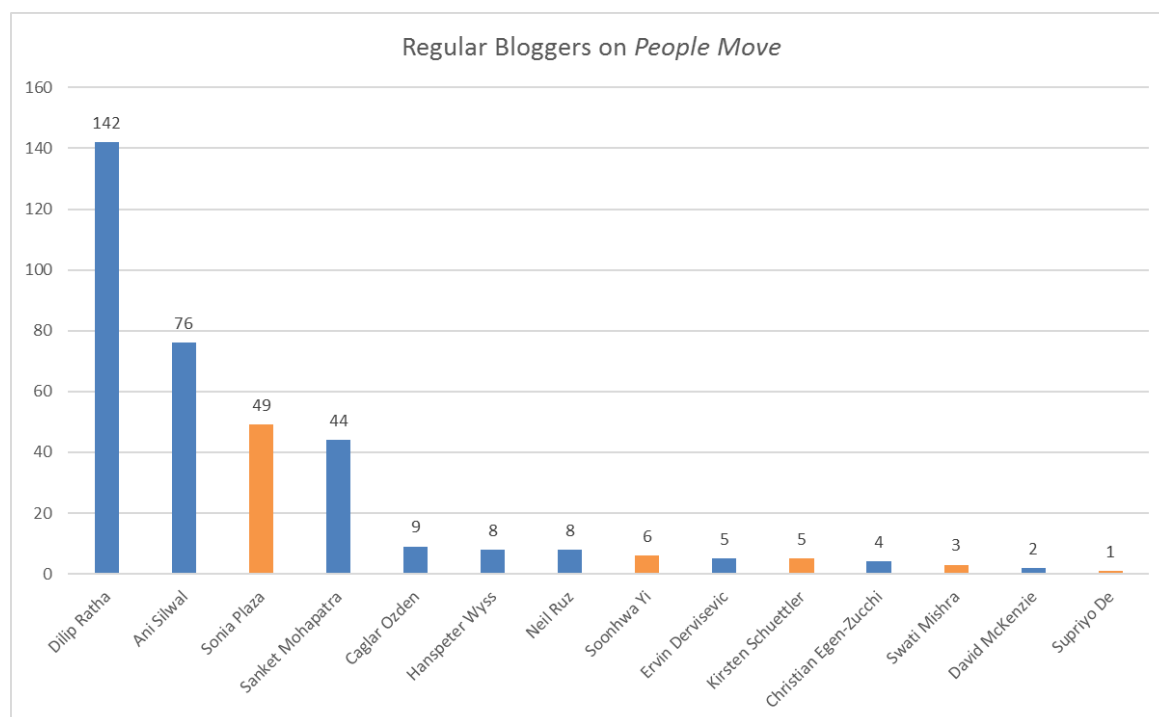


Figure 27: Gender and Output of Regular Bloggers on People Move

Within the intellectual community of the blog, women are well-represented, though far from being numerically equal to men. When all bloggers are considered, including guests, women make up just over a third of authors (26, or 34.21% of 76 authors).

Women make up a higher percentage of guest authors (36.06%) than of main authors (26.67%). Of the 454 posts on people move with non-anonymous authorship, 91 (20.04%) were authored by women, including 30.77% (28 of 91) of guest posts and

17.36% (63 of 363) main posts.

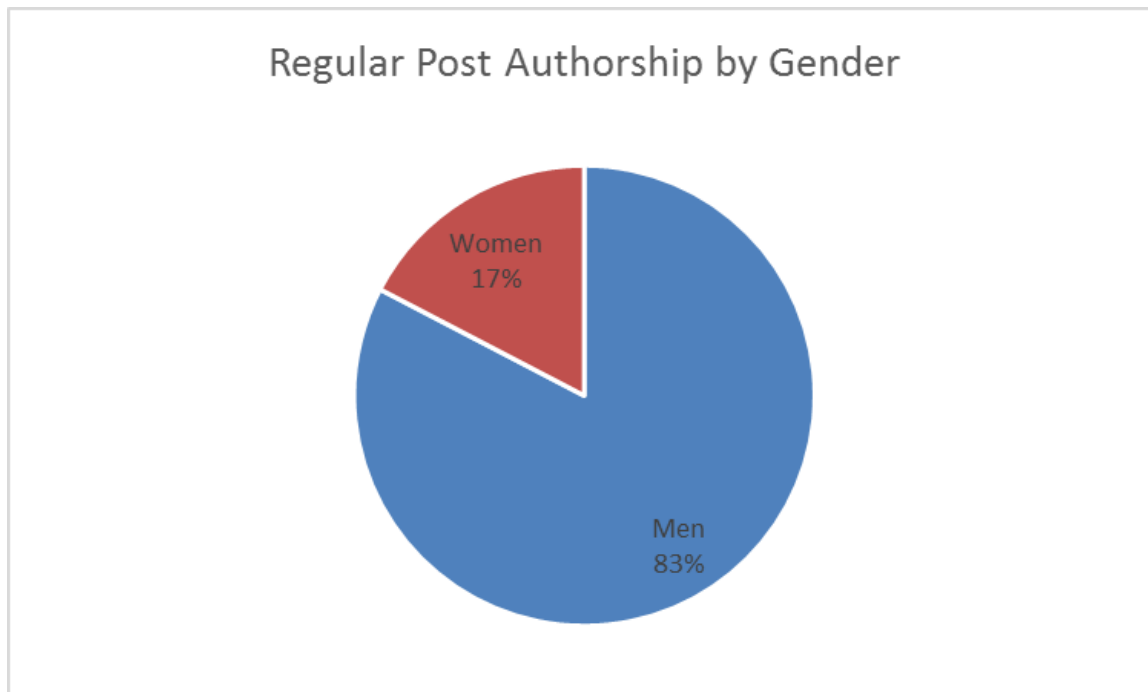


Figure 28: Regular Post Authorship by Gender

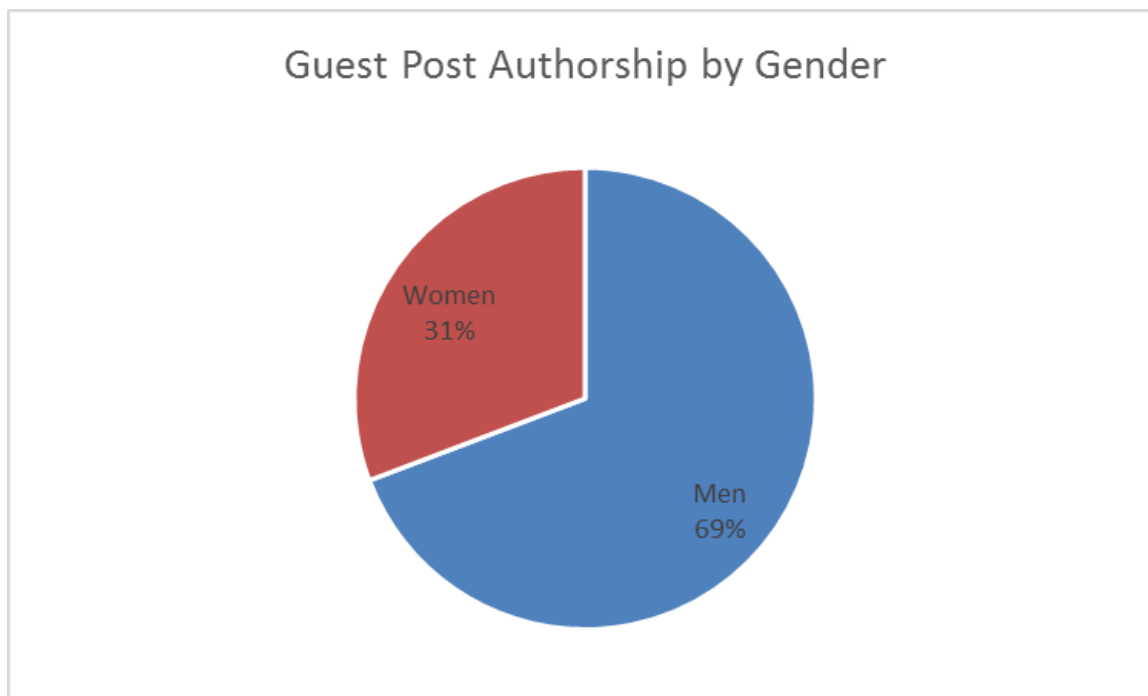


Figure 29: Guest Post Authorship by Gender

It's also possible to know the demography of the blog's visitors at this time; examining the comments left on the blog is informative but not conclusive. It is not always possible to know the gender of on-line commenter's – people may comment anonymously, use fake names, or post with only their initials or their institutional affiliation. More, many names are not obviously indicative of gender. With this in mind, however, I can state that of the 167 comments left on the blog, 98 appear to have been left by people using typically masculine names, and 31 by people using typically feminine names. The remaining 38 comments are either anonymous, or left by people whose names do not indicate gender. For the commenters to be evenly split by gender, however, all of the anonymous/gender non-apparent comments and 9 of the masculine ones would have to have been written by women. It seems safe to conclude that the majority of comments are written by men, just as the majority of posts have been written by men. Approximately half of all comments were written by staff members of the World Bank, usually by bloggers from People Move.

The makeup of the bloggers, the nature of posts, and the content of comments all point to the existence of this blog as an intellectual community of scholars and professionals about remittances; the target of its posts are other writers, researchers, and practitioners. For this reason, and because these posts are frequent and informal, they represent an interesting window into the intellectual life of the Migration and Remittances unit at the World Bank, as well as into the progress of gender mainstreaming and the changing conceptualizations of gender, remittances, migration and development. Studying this blog also represents a novelty in political science; while

scholars of American politics have studied the blogging of politicians, political candidates and parties, that scholarship is not obviously applicable to this blog. While that literature discusses the crafting of messages designed to engage the American voting public and garner their support, this blog does not have the same type of goals, and does not employ similar communication strategies.

WELCOME: INTRODUCING PEOPLE MOVE

The welcome page of the World Bank's blog on migration, 'People Move: A Blog about Migration, Remittances and Development' once presented migration as an inevitable and beneficial fact of life in a globalizing world:

"People move. About 200 million people are believed to be living outside their country of birth. They move to escape poverty and unemployment, or political and social repression. Although migrants constitute just 3 percent of the world's population, they are an important group. By moving, they not only help themselves and their families, but also the countries they move to and the countries they leave behind. While the vast majority of the world's people remain in their home countries, as globalization spreads, demographic and developmental differences between rich and poor countries will cause more migration." (Ratha 2008b)

This bold claim – and the content of the blog that it describes – evidence faith in the benefits of migration, its framing also speaks to critiques of immigration and introduces a frame of both migrants and migration. Note that the migrants are described as escapees of political, social, and economic ills, a frame that obscures family-reunification migration and which relates migration to the inadequacies of sending countries, which, while economic migrants and political refugees are important, is both flattering to receiving countries who are thus configured as 'rescuers' and which

simplifies both the political and economic system within which this migration occurs and the motivations and lives of migrants. The author then goes on to assure the reader that migrants constitute 'just' three percent of the population of the world (most people don't move!), but states that this relatively is producing positive change by 'moving'. The final statement can be read as saying that globalization is either the cause of the demographic and developmental differences between rich and poor countries that cause migration, or that the spread of globalization allows migration which is caused by the independent existence of these differences. This ambiguity is present in the posts which follow the welcome. The reader is welcomed to the blog with a description of escapee migrants leaving their country of origin due to the privation or oppression located there and, by doing so, helping themselves, their families, and both their (rich) destination and (poor) origin countries.

The World Bank is explicitly dedicated to eliminating poverty; such a mission requires the a priori acknowledgment of inequality. The blog does mention equality or inequality in 16 posts,³⁸ though in the majority of those mentions the inequality concerns only gaps in wealth without mention of social or political structures that might interact to deepen, distribute or entrench these inequalities. Ten of those posts are Calls for Papers or notices of international conferences on migration and development, and one more is the announcement of the establishment of the Migrating out of Poverty Consortium at the University of Sussex. In these posts research questions about

³⁸ Issues of inequality are raised on two other posts through comments (Ruiz 2009); (Ratha 2011; Plaza 2008; Ratha 2012b).

inequality are posed, but not further discussed. Remarkably, all of the remaining blog posts which include explicit discussion of inequality have been written by women. One, in a post written by Elina Scheja, addresses the idea of building walls to stem migration between US-Mexico, India-Bangladesh, and Spain-North Africa, stating that “The history is yet to witness a wall that actually solved the problem of inequality of opportunities that is the root cause of migration and stemmed the inflow of immigrants (legal and illegal alike)” (Scheja 2011b). This willingness to stake a political claim in clear and direct terms is echoed in another of her posts, where she reflects on her own experiences living in Finland and Sweden, and how the state’s commitment to equality of outcomes created rules of the game where “making a fortune simply by increasing the work effort is not very likely”. She goes on to make the case that while the ‘The rules of the game are commonly not just tilted against the poor (migrants and the lower end of the domestic income scale alike), but the poor are on a totally different playing field. Providing opportunities for inclusion and playing well as a global team, while providing the opportunity for star players to excel, is likely to be a winning strategy for all” (Scheja 2010). This type of reflection into the meaning of equality and this revelation of personal political outlooks represents a departure from the style of writing found in more formal World Bank writings, which tends much more heavily towards politically neutral language and technical definitions of inequality.

The remaining posts about inequality are less personal: Xubei Luo discusses the relationship of remittances to income inequality in rural china, Martina Schlafbach makes the case that remittances positively impact outcomes for recipients, including on

gender equality, and Maria Soledad Martinez Feria lists the impact of remittances on poverty as some thing ‘we know a lot about’ while making the case to study domestic financial inclusion (Schlapbach 2014; Luo 2011; Peria 2011). Taken together, these posts reveal that the language of equality and inequality is not taken up in the vast majority of posts on this blog (440 posts do not mention inequality or equality at all), and that when it is, it is usually listed either as a concern for further study, as in the calls for papers, or as a known quantity. Excluding posts that were discussions of conferences or new research consortia, all posts which discussed inequality or equality were written by women.

There were only 4 mentions of race or ethnicity. One of those was a blog comment critiquing a guest post by Sarah Dadush, where she discusses her identity as an immigrant and the child of immigrants (Dadush 2010).³⁹ In one more, he compliments the diverse makeup of the audience for his TED talk (Ratha 2014c). The two remaining posts, both by Dilip Ratha, discuss his recent reading habits. He very critically discusses Paul Collier’s *Exodus: How Migration is Changing Our World*, and the use of Putnam’s findings on racial diversity to support arguments about national identity (Ratha 2014a). In a separate post, he discusses the reading that he is doing in response to Collier’s arguments for restricting migration, and particularly, about the dangers posed by ‘unabsorbed diasporas’. Ratha discusses both Amartya Sen’s *Identity and Violence* and Richard Lewontin’s work on the genetic basis of racial classification, expressing

³⁹ The anonymous comment, which is responding to the title of the post ‘Who Am I’ states: “Here is a simple answer: I am human. Remove your colored glasses, see things as a human would and nationality, religion, caste, race, sex become irrelevant. How about What am I in this world for?” (Dadush 2010).

admiration for the power of both Sen's and Lewontin's work to help him understand human identity. He goes on to state "I am venturing into the unknown, and afraid that I might misunderstand or make wrong statements about an extremely sensitive matter such as identity. But I hope we can start talking about this topic a bit more openly" and call for an end to the fragmentation of migration studies (Ratha 2014b). This is fascinating, as it represents a seasoned and influential World Bank lead economist beginning to encounter arguments about identity and belonging, and is an unprecedented call by a World Bank official for a non-economic view point to be incorporated into studies of migration. His response to these texts suggests that the dearth of consideration of subjects and perspectives important to critical and feminist scholars is lodged in the fairly homogeneous training World Bank research staff, who are overwhelmingly economists.

Nationalism, identity and belonging are also seldom addressed, despite the role that nationalism and feelings of loyalty to a location, community or kinship group play in motivating remittances. At one point, Ratha states:

"Migration would rise or fall in tune with the economic cycle if labor markets were allowed to operate, without the complications of politics-induced distortions. But such first-best solutions are not easily acceptable in the context of the movement of people, mainly because of the fear that the national identity of the receiving countries may be undermined. Strangely, no one talks about what effect a large exodus of people would have on the national identity of the sending countries (especially when the latter are small nations)" (Ratha 2009)

This is one of the handful of mentions of national identity to be found on the blog.

There are two others of note; one of occurs in a thoughtful post on International Day of

the Migrant in which Ratha invokes the when Declaration of Human Rights and wonders “how might the developmental model change if we shifted emphasis away from lands to people? I wonder. Should we separate the state from the nation at some point? I wonder” (Ratha 2010). The remaining mentions of nationalism are in personal reminiscences and musings on the identity of the authors and people they encounter.

These musings on the nature of identity exist alongside far more pointed discussions of the challenges and dangers of xenophobia directed at migrants. Focused editorials on violence directed against migrants (Koser 2016), xenophobia in the response to refugee inflows into Europe (Haas, 2015 #13216) and the militarization of borders (Haas 2015) make strongly-worded appeals to policy change in order to enhance migrant rights. Interestingly, these three most focused and extensive pieces touching on xenophobia and intolerance were written by guest bloggers; the remaining blog posts listed xenophobia as a challenge facing migrants or policy makers, but do not directly attempt to address the phenomena. Ultimately, these scattered mentions of race, equality, xenophobia and national identity speak to both the fact that core personnel at the World Bank Migration and Remittances unit are interested and aware of these issues, but are not able to translate that awareness into either regular posts or formal publications at the World Bank.

WOMEN MOVE? EQUALITY, GENDER AND THE WORLD BANK BLOG

Interest in gender generally, or in women/girls experience of migration in particular, is not broadly present in the writing of the blog. Of the 456 posts examined, 20 discussed gender, and 29 discuss women (there is some overlap). Even fewer of those mentions

of gender were substantial discussions of gender dynamics in migration: six of the 20 posts discussing gender were Calls for Papers for various conferences, which pose questions about gender but do not work towards answers. As with the topics discussed above, many of the remaining references to gender are made in passing. For instance, Elina Scheja only mentions in passing the possibility that migration can have an impact on 'larger social phenomenon', including 'gender norms' (Scheja 2011a). Another reference discusses a paper presented at a conference attended by the blogger, who notes Michael Kremer's 'provocative' argument that the presence of immigrant labour for household employment is what allows highly-educated women to enter the labor force, thus significantly benefiting receiving countries, is mentioned briefly (Ozden 2009). These references to gender do not substantially advance conversations about the dynamics of gender in migration and remittances, but do speak to the presence of gender scholars and concern for women in the intellectual networks of the bloggers.

There are a few posts which focus directly on gender, women and migration in sustained ways. One is an empirical overview of the different patterns formed by the intersection of sex, class, and education in influencing propensity to immigrate, destination in a rural or urban area, future earnings and whether or not the person migrated for marriage reasons. The effect of different backgrounds on the likelihood that 'males' or 'females' will migrate and to where is explored (Mohapatra 2010). Kathleen Beegle reflects that while migration might carry economic benefits, they are not equally accessible, as men and women face different social constraints and expectations, and that issues of life stage, household ties and physical safety can enable

or prevent migration (Beegle 2009). Gero Carletto describes a research paper he recently published about male migration from Albania and its effect on women's employment (Carletto 2009), though he mistakenly implies that men are the majority of migrants worldwide, he also assesses the meaning of male-dominated migration for the income opportunities of women.

The final three posts which deal with gender in a sustained way were all posted in honour either of International Women's Day or International Migrants' Day. For International Women's Day in 2011, there were two gender-focused posts, one a reference to a New York Times article on the contributions of female migrants to their families, which is quoted as saying that women migrants are a 'formidable force for development'. The poster then goes on to discuss the 'social costs' of women's migration: "Children left behind may suffer from the loss of attention from absent mothers (the need to provide care for children has not been remarked upon in non-gendered discussions of migration), but other relatives may substitute and remittances sent by female migrants can enable children to attend better quality schools' (Mohapatra 2011). The post then goes on to discuss women migrants' vulnerability to abuse by employers, tendency to send higher amounts of remittances, and the lack of evidence on many issues relevant to women's experiences as migrants. While the oblique reference to problems of sexual, physical and mental abuse against migrant domestic workers is welcome, it should be noted that the only time violence against migrants or the denial of their labor rights has been recognized as an issue is in this post with reference to women's particular vulnerabilities. The second International

Women's Day post is a whirlwind overview of women's migration from and labor market participation in Thailand, Lesotho, Swaziland, Europe, and concludes by noting that there is little evidence that men and women follow different remitting patterns or that their remittances have different impacts at the household level in receiving countries. (Plaza 2011) . There have not been any other posts for International Women's Day before or since (as of 2016).

Finally, in honour of the International Day of the Migrant, Sonia Plaza muses on the roles that women migrants play, the constraints they face and the legacies of exclusions of women from professions like management of remittance services. She concludes by wondering: "Do migration policies affect men and women differently? What is the impact of labor migration policies (points system, the prospect of the blue card) on professional migrant women? What are some ways to analyze the mobility of talent of female workers?" (Plaza 2008). In a post for the 2013 International Day of the Migrant, Jeni Klugman discussed some of these questions, concluding that "Gender discrimination, combined with migrant status, can make access to appropriate employment harder for female migrants". Klugman concludes that "Today, on International Migrants Day, we highlight the achievements and contributions of migrants. However, we must recognize that the unrealized potential is large, not least for female migrants", in a move that echoes the World Bank's 'Gender Equality as Smart Economics' discussed in Chapter 2.

THE LOGIC OF LOGOS: GENDER AND THE IMAGERY OF PEOPLE MOVE

Although women and girls are not often present in the text produced for the blog, they are certainly represented in the images that accompany the text. The image in the website's banner, explained in a post titled 'The little Aztec girl in Vienna' greets every visitor to the blog:



Figure 30: Banner Image, People Move Blog

In the post explaining the image, the author, Dilip Ratha, asks "So what is this sweet little Aztec girl doing in Vienna's city center, right next to St. Stephen's Cathedral (I took this photo using my cellphone while I was there last week)?" Well, it's not actually known that the 'little Aztec girl' is actually a migrant. Ratha witnessed a protest for the return of 'Montezuma's feather crown':

"On this beautiful September evening, this girl had just completed a traditional Aztec ritual dance with her elders, all wearing gorgeous traditional feather crowns, some of them sitting on a puma skin, a man blowing conch shell and a woman lighting a bowl of incense. They are here in Vienna, far away from their ancestral land, apparently to plead for the return of Montzuma's feather crown that was allegedly brought to Austra a few centuriess ago." (Ratha 2008a)

Here, the known fact that this girl is a part of a political protest demanding the return of a valuable artifact taken by the conquering Spanish and displayed in a Viennese museum, is made unimportant by the ways in which her clothes and the activities of the people around her mark her as foreign, and therefore an immigrant. We don't know

that this girl is an immigrant, and neither does the author of this post, unless he engaged in a conversation with her or her parents which he doesn't record. We do know that she is part of a protest that seeks the return the objects pillaged from the New World as symbols of conquest and the subjugation of other peoples. To the extent that any photo of any person can be considered a symbol, she could be one of the ongoing and evolving conflicts over the ownership and meaning of cultural property and political relationships in a post-colonial world. Those conflicts are certainly relevant to immigration, but they're not the same thing. Her status, place of birth, and any plans for her future residence are not known to us.

Her symbolism as a darker-skinned girl, dressed in a non-western fashion, seated on a puma skin and holding a container for donations, being gazed (literally) down upon by a paler-skinned boy in western garb (who is presumed to be a native Austrian?) is more important than the accuracy of her story or the identities of the participants in the photo. She is literally the face of migrants for the World Bank blog representing their Migration and Remittances unit. She is other. She is picturesque, adorable, non-threatening, money-collecting and other. She is migration and remittances.

The rest of the post contains more ambiguity and reflections on the meaning of her presence:

"But perhaps they [the protesters] are here for the same reason as the Hungarian breakdancers who have just performed bone-breaking contortions to what almost sounded like classical music: to earn a living. That would be understandable. If one could climb 343 steps of the Gothic Cathedral for a breathtaking view of Vienna, I suppose one

might travel six thousand miles crossing a desert and an ocean for a better life. As the dancing stops and the drums go silent, the little Aztec girl sits down on a puma skin. A little Austrian boy accompanied by a Filipino nanny approaches and puts a coin in her fishy bank. Nearly one out of 6 [sic] in Austria is a migrant. They send out \$1.5 billion in remittances. But Austria also has a lot of emigrants to neighboring Europe and the Near East. Every country is both a sending and a receiving country. They say: migration is a part of our lives.” (Ratha 2008a)

And there you have it: though Aztec descendants provide the entertainment (along with the un-pictured Hungarians), a Filipino woman provides care, and an Austrian boy provides monetary contributions.

Now, it’s coincidental that this photo was snapped in Austria, in many ways. The narrative of global migration coupled with an understanding that migrants from high-income countries Remittances, of course, flow into high-income economies. The list of the top 30 remittance-receiving countries includes France, Germany, Belgium, Spain, the United Kingdom and the Netherlands, as well as those countries usually thought of and analyzed as remittance receivers. On the one hand, remittances are clearly a more important financial flow to those countries where they make up a larger portion of GDP or foreign currency inflows (Ratha, Plaza, and Dervisevic 2016). As the World Bank is dedicated to poverty alleviation and development economics, inflows to higher-income countries are not their focus; of course it is correct for their research to focus on the countries where remittances are of greater importance and the ways these financial flows affect economic development. This, however, confirms an uncomplicated picture of migration as something that happens when poor or persecuted people from the global south come to the global north and that these kinds of migration that is worthy of

note, the kind that generates people noticeable of and thought about as 'migrants'. It also implies that remittances are a financial flow that only goes out of the global north and into the global south when the reality is far more complex and multi-layered.

Women are also overrepresented in the photographs used to illustrate the blog. Of the 30 people appearing in the foregrounds (I did not count crowds) of 27 photographs with people, 15 were women or girls, 14 were men or boys and the rest could not be easily categorized. Women in these photographs are conspicuously active; they are powering through crowds, walking through fields, using industrial sewing machines, using an ATM, tending vegetables, selling wares, carrying shopping, holding children. And one, of course, is the little Aztec girl. Many of the men were also active: pictured men were driving cars, operating machines, working in flood zones, carrying cotton bales. The men were, however, pictured in different ways than women; they were more likely to stare directly at the camera; they were more likely to be at ease, strolling or standing or sitting; they were younger, with three small children and two likely adolescent boys pictured. The clear majority of those pictured appeared to be non-white; all of those who appear to be white are men. This might suggest that while an effort has been made to ensure that those pictured are racially diverse and that women are represented as often as men, the different ways in which men and women are portrayed evoke second wave feminist theories of male gaze and subjectivity in static portrayals of men and women. It also suggests that photographing women is significantly simpler than incorporating gender analysis into the day-to-day concerns of the research unit.

The visual representation of women in the blog supports feminist theorizing about the 'gender myths' discussed in greater detail in chapter 2. Women appear to be particularly virtuous: they are working hard, handling money, tending children. They are also more submissive in body posture, echoing discourses where it is the supposed feminine characteristics enable these economic virtues and render women into a population worthy of development investments.

The evidence produced by studying People Move certainly fails to upend feminist conclusions about the difficulty of bringing discussions of inequality into that institution. While gendered concerns of feminists have penetrated into the life of the institution in a way that suggests an honest commitment to including gender and a desire to connect to gender experts, gendered answers have not yet been produced. The day-to-day micropublishing of the blogging platform provides an interesting new angle from which to view debates about the successes and failures of gender mainstreaming by providing a (small and admittedly, selective, if less so than traditional publishing) window into the transient interests and concerns of the people occupying the institutions. As more and more organizations, governments and institutions come on line, it will be necessary to think seriously about what blogs mean, what information we can glean from them and how they relate to the public and to the use of social media by businesses and civil society, both of whom they are imitating. The internet is constantly changing; as governments and institutions struggle to make use of these technologies, academics will have to struggle to follow along, drawing on the literatures on institutions and international organizations to guide our thinking.

CONCLUSION

As remittances have captured the interest and imagination of scholars, development agencies, governments and international institutions, it has become vital to scrutinize the ways in which remittances are studied. Remittances are an important strand in modern migration: in addition to being an important financial flow between transnationally separated households, they are a social link between senders and receivers, a form of diasporic membership and a key source of foreign currency and development funding. The expertise and policy prescription created by scholars in academia and outside of it have shaped how remittances have been understood; these understandings have, in turn, shaped economic policy, development interventions, and relationships between states and their diasporas.

In this dissertation, I have attempted to chart the rise of interest in remittances in international institutions, especially the World Bank. By focusing on the ways in which remittances are understood, and rather than on studying remittances themselves, I hope to have been able to create knowledge about the international institutions that have produced this library of information about remittances.

In studying the creation and terrain of knowledge about remittances, I hope to have also produced insights into the ways that ideas about migrants, development and gender have played out in both the institutions and in knowledge about remittances. In this conclusion, I hope to bring those strands together and point to opportunities for future scholarship.

A key contribution of this dissertation has been the application of gender mainstreaming theory to the study of the development of a specific body of expertise

(remittances) at an international institution (the World Bank). I maintain that the study of remittances at the World Bank is an interesting case study for gender mainstreaming because of both the timing of the growth of interest in remittances and the centrality of the World Bank to global development discourses in academia and practitioner circles. This lens allowed me to highlight not only the presence and absence of messages about gender, but the interactions between institutional priorities and beliefs and the form that those messages took. Concentrating on the 'slogанизation' of complex case studies and data sets into simple messages that are deployed to justify policy decisions, underpin interpretations of evidence, and advertise the progressiveness of the World Bank. This process of slogанизation is a key reason why the attention paid to women has done little to fundamentally alter the ways in which gender is understood. Indeed, key 'gender myths' result, which can actually impede the progress of gendered knowledge about remittances specifically, and about development more generally.

I expanded on this point in chapter 3, with my survey of the history of the study of remittances in international institutions. I showed that there are three main patterns in the discussion of remittances: interest in remittances is strongest in times of economic downturn; debates about remittances are strongly reflective of views of migrant subjects, as rational entrepreneurs and sources of development financing or as rights-bearing subjects; and the singular lack of progress in gendering scholarship of remittances. Whether discussing migrants as rational actors and sources of finance, or focusing on the welfare and rights of migrants, discussions of gender were confined to slogанизized justifications for policy that included women, often in stereotypical ways not

justified by case studies or data. While I was unable to obtain any interviews in support of my research, in depth interviews with World Bank economists and participant observation in key research offices would be an invaluable window into how complex realities are packaged, simplified, and deployed in policy prescription, publications (both those for popular consumption and for internal circulation and scholarly use).

The conclusions of my historical study of remittance knowledge were supported by the empirical evaluation in Chapter 4 of patterns in World Bank writing about Remittances from January 2010 to February 2016. Using a mixed methods approach to tracking the presence and context of discussions of remittances, I showed that the depth of interest in remittance flows to a country is not a simple function of the importance of remittances to that country's economy. I was also able to show that patterns of interest in gender are not simply ascribed to the presence of women among documented migrants from that country or in the rosters of recorded remittance senders. Using these analyses to understand which countries were over- and under-represented in the World Bank literature, I compared the degree to which women were discussed in these outlying cases. My analysis revealed that women and gender were more likely to be discussed when a country had established governmental diaspora offices. Ultimately, the presence of transnational state engagement with diaspora groups (and these engagements are nearly always male dominated) is associated with increased interest in women.

Further research is needed here to understand the causal elements of this relationship, as the ways in which operational interests, the hiring of staff, the function

of intellectual communities and networks and the requests of client states shape the development of this knowledge remains an open question. Moreover, future research into the ways in which the concentration of study on certain country contexts - at the expense of others - has shaped both policy and academic practice beyond the World Bank could be a very fertile ground for further exploration.

Finally, in my fifth chapter, I turned my attention to the analytic possibilities of the World Bank's Migration and Remittance Team's Blog, *People Move: A Blog About Migration, Remittances, and Development*. This remarkable set of 456 short and often informal articles presents a fascinating window into the priorities, daily concerns, and intellectual networks of this key team in the creation of remittances knowledge. The informal, shallow, frequent nature of this publication is precisely what makes it a fascinating window into the study of remittances; written with an audience of colleagues in mind, it contains a wide range of highlighted data, remittances news, institutional updates, calls for papers, and personal stories and musings. While a majority of the writers are members of the World Bank's Migration and Remittances Team, guest bloggers from other departments, international institutions, government agencies, and remittance-oriented businesses also appear.

Because it is a much less formal - and much less guarded and careful - outlet for these authors than official reports, it becomes a way to see how and when they communicate about different issues, like gender, difference, rights, and development. By coupling my analysis of the text with a close study of images used in the website, I was also able to tap into an additional channel of evidence regarding views and

assumptions about gender, race, age and migration. While at first blush this chapter utterly fails to upend feminist scholars' expectations about the relative neglect of gender at international institutions, the chapter does confirm the claims I initially laid out in Chapter 2 regarding the use of gender myths. While the content of the blog does seem to indicate a genuine - if only occasional - interest in gender, the ways in which gender is discussed focuses on the listing of questions (a phenomena observed in Chapter 3) and the use of stereotypes. This chapter makes it all the more clear that while there may be some interest and a measure of will among individual economists at the World Bank to study gender, that study is marginalized and sloganized to the point doing little to advance feminist goals for gender mainstreaming.

With the growth of online communication as a social and political reality, institutions and political actors are increasingly using this media to communicate with their constituents. While scholars of American politics have begun to enter into this arena by studying the content of blogs and twitter feeds maintained by political office holders, the different communication strategies, goals, constituencies, and rhetoric of those social media feeds makes it difficult to directly place that literature into conversation with a study of blogs at the World Bank. The situation calls for more in-depth comparative analysis of the content and conduct of organizations' social media feeds. That study should include - as mine was not able to do - interviews with different kinds of social media authors, including both communications professionals and other workers within organizations. The degree to which these feeds diverge from other kinds of outlets (formal publications, news releases, speeches), and why could lead to an

interesting typology of online organizational presence. This, in turn, could help to generate methodological discussions about how to connect these sources to our studies of institutions and the actors within them.

Ultimately, this dissertation has been an attempt to apply a broad range of methodological approaches to a narrow - but fertile - subject: the creation of knowledge about remittances at the World Bank. That broad range of methods has allowed me to generate - I hope - insights into not only how remittances are understood, but how gender mainstreaming has fared at the World Bank. By combining qualitative, quantitative and mixed methods approaches, I have been able to not only track the prevalence of discussions of gender but also understand how context and content operate to shape understandings of gender at the World Bank.

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