Toiling with Potential: Educating Asia’s Migrant Women

By Sarah Mavrinac

They are from India and Burma, Sri Lanka and Indonesia, Thailand and the Philippines. They are Asia’s migrant women, and potentially a great dawning force in the world’s war on poverty.

I see daily the promise of Asia’s 30 million migrant women. I am witness to their investment and learning and know firsthand the positive change they can create. I am the president of aidha, a small but growing Singapore-based non-profit organiza-
The economic potential of Asia’s millions of migrant women represents one of the great untapped resources for tackling poverty, according to educator Sarah Mavrinac. Citing the work of a non-profit educational organization in Singapore, she argues that providing the right kind of financial education to migrant women can unleash that potential.

**RECOGNIZING THE CONTRIBUTION**

How substantial is their contribution? Might they indeed be this “dawning force”? Collectively, could they end the pain of poverty in our region? Yes. With continuing education, with peer support and with more directed and dedicated savings, they can. I am witness and I hope.

Of course, I am not the only one with such hope. Prior to 2000, most studies saw the swell of migration from developing nations almost exclusively as a failure of development or as a “scourge” leading to “brain-drain” and the breakdown of family structures. In the past decade, however, there has been a notable shift in tone. There is optimism and increasing vigor in assertions that international migration can yield real economic benefit not only for the migrants themselves but also for family members back home, if not yet for their extended communities.

Every year, international migrants send some $300 billion in remittances back home to fuel the budgets and bank accounts of families in developing nations. Second in scale only to foreign direct
The data are still sketchy and many of the larger, structured research studies recently initiated by the UN International Research and Training Institute for the Advancement of Women, or INSTRAW, for example, are still ramping up. Nonetheless, the world community now appears committed to a more systematic evaluation of migration as a solution to poverty. And, slowly, the evidence of migration’s potential is emerging.

But that potential is not simply remittances. Fascinatingly, as UN and World Bank researchers sieve the data like archaeologists, a more specific power is being revealed. It is women.

Despite earning significantly less than their male counterparts, on average, the women migrants of Sri Lanka are responsible for more than 60 percent of the nation’s annual remittances. Bangladeshi women working in the Middle East appear to send home, on average, a full 72 percent of their earnings. For women in the Philippines, Thailand and Indonesia, the figures are similar. In general, female migrants appear to send a higher proportion of their earnings home than men. Regularly. Faithfully. And they do so with significantly more investment of their money in education, health care and social welfare than men.

But most international bodies still speak of their “potential,” noting that the power of women migrants and, ultimately, their impact on home communities is inevitably diminished by the restrictive and frequently gender-biased conditions surrounding their employment.

More serious still, in these individualized work environments women are perilously vulnerable to physical and emotional abuse. Too little food, too little rest. Eighteen hour work days. No days off. Every year, international migrants send some $300 billion in remittances back home to fuel the budgets and bank accounts of families in developing nations.

Second in scale only to foreign direct investment and outstripping by far overseas development aid, how can such a sum not have an impact?
Ridicule. No proper bed, just a spot under the dining room table or on the floor of a child’s bedroom. Or worse still — slapping, burning, beating. Enough.

The international community now recognizes the potential of women migrant workers. This is a great advance. Now, the task is to harness that potential and nurture it to fruition.

GRASPING THE POTENTIAL
What can be done, then, to realize this potential? In July, the UN Development Program, INSTRAW, the International Labor Organization and the International Organization for Migration jointly convened the Global Consultation on Migration, Remittances, and Development to offer a first set of actions. Collectively, the fourteen steps outlined by the consultation address a myriad of issues ranging from the “de-skilling” of migrant workers (i.e., the elimination of jobs through such things as the introduction of technology) to the emotional difficulty of re-integration back home. Before implementation of these steps, many will necessarily require significant coordination between host and home country governments. As such, they may not have near-term, practical consequences. And, interestingly, despite significant attention given in many research studies to the vulnerability and limited legal protections afforded women migrants, no specific recommendations were made on labor law reform or for securing enhanced physical protection for migrant women experiencing abusive conditions. Perhaps this is an oversight. Nonetheless, as a coherent, articulated set of recommendations, they are purposeful.

GETTING ON WITH IT
For those on the front lines of the migration movement, what is most promising and provocative about the recommendations is not the laundry list of action steps but rather their prioritization. The first four of the fourteen steps specifically address concerns regarding the productive investment of remittances, business development in home countries, financial literacy and migrants’ access to financial services, especially to the bank accounts essential for secure savings.

A 14-Step Action Plan
An excerpt from http://www.un-instraw.org

1. Maximize the development potential of remittances for investment, including building an enabling environment for business development and entrepreneurship.
2. Promote financial literacy and access to financial services for migrants.
3. Take measures to reduce the transfer costs of remittances, increase the geographical presence of financial institutions that provide low cost services and increase access to financial services, particularly in rural areas.
4. Consider giving migrants in an irregular or temporary situation the opportunity to open bank accounts.
5. Enhance the role of diaspora organizations in the development of their countries of origin.
6. Enhance partnerships for co-development commitments to effectively ensure that these commitments are equitably negotiated and coordinated with national development plans.
7. Support transnational transfer of skills and knowledge, and the promotion of transfers that have a positive impact on gender equality by facilitating migrant mobility.
8. Involve migrants and local communities in consultative processes for implementing projects focusing on gender equality.
9. Consider how the status of migrant workers affects their conditions, and take measures to remedy this through labour agreements that provide equal legal channels of migration.
10. Recognize that employment and training policies influence migrant flows, and take the necessary measures to ensure these policies promote gender equality.
11. Develop policies to reduce the de-skilling of migrant workers, such as the signing of agreements on recognition of diplomas.
12. Promote recognition of the contribution of care work to development, and ensure the formulation of public policies that address the migration of women along global care chains.
13. Consider family reunification policies to reduce the social cost of migration.
14. Monitor and evaluate ongoing activities to identify lessons learned and good practices.
These recommended steps are pragmatic because they are aimed at developing the ability of migrant women to “get on with” the practicalities of life as a migrant worker. They recognize the existing contributions of migrant women and work to ease transaction costs and empower them with increased financial sophistication. They are, simply put, good recommendations.

This “getting on with it” type of support must be the short-term priority. After all, that is what migration is all about. While international organizations have been discussing, debating and researching the potential of migrants, migrant women workers have been getting on with life. I do not mean to sneer. I am an academic committed to research. I admire in particular the work of INSTRAW and its efforts to make more visible the size, frequency and impact of women’s remittances. There is value in the collection, codification and sharing of this data. Because of such work, the world can recognize and appreciate the phenomenon. But within the developing world, there is no debate about the potential of labor migration. It simply exists. There is no choice. If you love, you will leave. If you have hopes for your children, if you want them to grow into strong, healthy, educated adults, you will leave. And you will send money home.

Yes, the women of the Philippines who are now employed as domestic workers in Asia’s cosmopolitan hubs would benefit from higher wages and stronger “recognition of the contribution of care work to development,” something that the Consultative Group hopes ardently to promote. But at least in the short term migrant women will continue to work and remit without such recognition. Filipino female migrant workers send home each year an amount bordering on $4 billion. Of course, there is potential in these women — $4 billion worth. Through them, there is already enormous value created and, quite possibly, there is the potential to end poverty.

So, as the Consultative Group might also recommend, we must get on with helping Asia’s migrant women. Without forgetting the longer-term investments necessary for policy and social change, let us implement at least the Group’s first four action steps now.

This involves, most obviously, education. Improved business development capability, enhanced financial literacy, more sophisticated use of remittance vehicles and improved access to financial services — all of these will come only with practical education in entrepreneurship, money management and critical service and product analysis, for example.

PRACTICAL ADVICE

Providing such educational services is aidha’s mission. Given our expertise, let me offer a few tips from our work for any other organizations or individuals who may participate in the implementation of the Consultative Group’s recommendations.

First, recognize the trauma of migration. Rarely is labor migration from developing nations simply a neutral response to wage disparities across international boundaries. Indeed, for most migrant workers from developing countries, migration is traumatic — the tearful farewells, the last hug given to one’s child, the pain of impending separation blending with the terror of the unknown. And too often the trauma continues in the workplace. In Singapore, fully 50 percent of foreign domestic workers have no day off. Ever. Their life is imprisonment. Their “sentence” can last for years and is often served with hard labor. Most of us cannot conceive of such experiences
but there is no question that trauma of this type leaves lasting wounds. There can be no moving on or significant personal development until somehow these wounds are aired, the soul is cleared and self-esteem rebuilt.

Second, leverage the power of peers among migrant workers. For most people living far from home, there exists at least some feeling of separation between “us” and “them.” It is perhaps a natural human response to living outside one’s own culture or country, but it is a feeling that is especially acute among migrant women who take on employment as subordinates. They are frequently viewed by more powerful “others” in the host society as inferior. Not as smart. Dirty. For them, the distinction between “me” and “others” is more often than not brutally imposed.

This has a direct impact on the ability to offer educational opportunities to migrant women. They often view the education that comes from organizations outside their country — especially when it stretches their capabilities or demands innovation in thought or technique — as somehow not “fitting” with their culture and background. This is where it can help to use peers. They can often better overcome this defensive resistance by validating the relevance of the education.

The active use and development of peers in learning environments also creates role models, builds support structures and develops a community of friends who can truly share and empathize.

Third, adopt techniques in financial education that ensure the knowledge is used. Financial education delivered through traditional classroom methods won’t work if it doesn’t lead to new financial management behavior. To be sure, it can offer tremendous learning and insight into such things as best-practice budgeting, compound interest or how to assess the personal value of various bank account features, but will it ensure that budgets are actually used? Or that after learning how to assess differences among various types of bank accounts, the student will actually open one? Rarely.

Given the limitations of traditional classroom learning, we have developed new techniques for delivering financial education. They involve peer support, sustained “intervention” to encourage applied learning, the power of rewards and healthy competition. These techniques are about action-learning and behavioral change. They work well. On average, students participating in our programs save 75 percent of their after-remittance income. They develop bank balances and then periodically invest those balances in income-generating assets back home like land, farm equipment or small businesses.

Women who had worked in Singapore for 10 years and had nothing to show for their time abroad other than mounds of remittance receipts now are the proud owners of small cafés back home. They have herds of cows and tracts of land. They have clean water and vehicles. They have new homes and irrigation systems. Their children are in school. And they have pride and a sense of accomplishment.

Imagine the impact if all 30 million Asian migrant women saved and invested in this way. There would no longer be any question about the real potential of migration.

But all 30 million Asia migrant women do not yet save in this way. They strive. They work. Already, they achieve so much. But so much more is possible.

Perhaps the Consultative Group’s recommendations will direct more resources and energy into making this happen. That would be heartening.

And to Asia’s migrant women, I would say this: My beautiful friends, can you not make this true? Already in leaving your children and homes behind you have shown more fortitude than most of us could ever muster. You are an inspiration. You are the breadwinners. You carry the lives and futures of your families on your shoulders. You are 30 million strong. With further education, skills and direction, how much more might you achieve?

Sarah Mavrinac is president of aidha, a Singapore-based not-for-profit organization that provides financial education to migrant women.