
UNIT 73 MIGRATION POLICIES: IMPLICATION FOR WOMEN

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73.2 LEARNING OBJECTIVES

After studying this unit, you should be able to:

- Understand the rationale behind the enactment of policies for women migrants
- Understand the difference between protective legal provisions and general law
- Familiarise yourself with the policies enacted for women international migrants
- Know about the functioning of various stakeholders that work to protect and promote international legal provisions for international migration

73.2 INTRODUCTION

Block 3 of this course will discuss the different policies enacted, particularly for women migrants and the fundamental principles behind the enactment of these policies. It is essential to understand the migration policy implication for women because compared to men women are primarily concentrated in the care and welfare profession. As we have seen in previous Units, the demand for female workers is higher in care and emotional work. They are being largely hired in the areas that largely demand semi-skilled or unskilled work that is primarily invisible in nature. Since unskilled or semi-skilled work often requires little or no education, overseas employment for these workers becomes exploitative and difficult to regulate. To fulfill these demands the international labour markets look toward underdeveloped or developing countries. There are many reasons for it, but the most prominent among them are a large population to supply the labour and the availability of cheap labour. South Asia is one of the major hubs.

The unit will familiarize you with national/international legal provisions and the different legal requirements enacted for international migration, specifically

for women.

73.3 RESTRICTIVE LABOUR LAWS

In place of regulating or creating policies for properly managing and regulating invisible work, many countries have enacted restrictive policies to safeguard their workers. In South Asia, the migration policies are largely gender binding to protect them from exploitation. Though the South Asian countries have restrictive policies for both men and women, the policies for women come under severe restrictions, despite the increasing number of women migrants and the demand for women workers in the labour market. Through policy enactment, the State intervenes to control the exploitation. Two schools of thoughts represent their different views on the enactment of regulating policies for women migrants. One school believes that a large number of migration policies for women are restrictive in nature. These policies regulate the migration flow and reduce the possibilities for regular and legal migration for women. On the other hand, some scholars believe that regulating policies stand as the major tool to protect women's migration from exploitation.

The purpose of introducing national/international legal provisions is to inform you of the different legal requirements enacted for international migration, specifically for women. Women have always been an essential component of international migration. The United Nations Population Division noted that in 2017, women comprised 48.4 per cent of all international migration worldwide. The nature of women's migration has also changed in the course of the time. The dependent women migration is changing into principle wage-earning migrant. Higher demands for domestic and care workers in the international market have opened new avenues of overseas employment for women, mainly from developing or under-developing countries. In addition, the demand for professional employees encouraged women's migration, particularly from developed nations.

Let us look at some prominent national and international legal provisions which we have classified under restrictive and general labour laws.

Under the restrictive labour laws comes the legal provision limiting the inflow or outflow of women's migration. For example, the H1B Visa plays a vital role in the United States of America. The H1B Visa is a legal entry permit for temporary workers in the United States of America. It also permits the spouse and unmarried children of the temporary workers to stay in the United States under the dependent categories. Therefore, changes in any percentage of H1B Visa will directly impact the flow of immigration in the United States of America.

H1B Visa

- It is an employment visa for the temporary workers
- It is a work permit visa that allows the holder to work in the United States of America
- The H1B visa is issued for special occupation.
- The United State Citizenship and Immigration Services sets the

distribution limit of H1B visas.

- The H1B holder can stay for a maximum period of six years.
- The H1B visa holder can work for more than one employer in the United States of America.
- The H1B holder can travel in and out of the United States of America any number of times in his/her valid period
- The H1B holder is eligible to seek permanent residency in United States of America
- Under H4 visa, the dependent of H1B visa holders [spouse and unmarried
- children (under the age of 21)] are allowed to stay in the United States of America.

A country like India has its regulating policy for women migrant workers that comes under the category of restrictive labour law. India has introduced the protective legal net that promotes safe passage for women migrants. In simple words, the government of India has allowed women to out-migrate for work but with certain conditions. It is important to note that the maximum conditions were imposed on ECR passport holders and for ECR countries.

As per policy norms migration for female domestic workers can only take place through States run recruiting agencies. These are – Non-Resident Keralites' Affairs Roots (NORKA, Kerala), Overseas Development and Employment Promotion Consultant (ODEPC, Kerala), Overseas Manpower Corporation Ltd., (OMCL, Tamil Nadu), Uttar Pradesh Financial Corporation (UPFC, Uttar Pradesh), Overseas Manpower Company A.P. Ltd., (OMCAP, Andhra Pradesh), and Telangana Overseas Manpower Company Limited (TOMCOM, Telangana). In response to overseas employment for nurses, the policy framers have made it mandatory that the emigration of nurses for overseas employment in 18 ECR countries requires emigration clearance from the Protector of Emigrants (PoE).

Emigration Check Required (ECR) – If an applicant wants to go abroad for employment, particularly to the listed 18 ECR countries, and has not passed 10th grade officially in an accepted Indian education system, they will require emigration clearance from the protective of emigration (PoE) before traveling.

ECR Countries – As per the Bureau of Immigration, Ministry of Home Affairs, and Government of India, the listed 18 countries are as follows: United Arab Emirates (UAE), The Kingdom of Saudi Arabia (KSA), Qatar, Oman, Kuwait, Bahrain, Malaysia, Libya, Jordan, Yemen, Sudan, Afghanistan, Indonesia, Syria, Lebanon, Thailand, and Iraq.

Check your progress 1

Note a) Answer the following questions and check your answer with possible answers given at the end of the unit

1. What is H1B Visa?

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2. Which workers fall in the category of ECR?

As discussed above, South Asia is one of the major hubs that supply large numbers of labour. The reason is the large population of the countries that provide skilled, semi-skilled and unskilled labour. Importantly, the low level of economic growth also makes an available large number of labour force look into a livelihood and overseas employment opportunities. Women are predominant in internal migration in South Asian countries. There are many reasons for it, but marriage is the most prominent among them. Education and employment are the other reasons. The overseas employment of women has seen a significant increase. The sharp increase in the unskilled and semi-skilled women workers got a major push because of the oil boom in Gulf Countries in the 1970s and the liberalization policies. The increase in the out-flow of women migrant workers raises concerns in the South Asian countries. Like India, other Asian countries have their regulating labour law that promotes safe passage for female migration. Here we are going to briefly discuss the policies adopted by the South Asian countries to protect female workers from exploitation.

73.3.1 Nepal

Nepal has reported steady growth in its out-migrating population. Early, India was the most popular destination country for Nepali migrant workers. The Gulf countries' oil boom and the opening of its economy have provided additional destinations for the Nepali workers. These are UAE, Saudi Arabia, Kuwait, and Malaysia. There were many restrictions for women migrants and upto the 1990s, it was quite difficult for women to get permission to work abroad. However, the economic situation, women's education and increasing demand for women in the labour market have made the government ease the process. As a result, the policymakers enacted the law for women migrant workers, but with certain restrictions.

Nepal's Foreign Employment Act 1985 permitted female workers to migrate but with restrictive clauses. The Act prohibited a recruiting agency "from providing foreign employment to children and women without the consent of her guardian. Importantly, the Second Amendment to the Act in 1998 expanded the permissions required for women and children to take "permission of His Majesty's Government and guardians." As per the Act – the term "guardian" stands for a mother or a father of an unmarried woman. The husband will be considered as a guardian for a married woman. According to the Foreign Employment Act, "No gender discrimination shall be made while sending workers for foreign employment according to this Act. Provided that where an employer institution makes a demand for either male or female workers, nothing shall prevent the sending of workers for foreign employment according to that

demand.” However, in 2021 it was proposed that permission from guardians and local governments is required for first-time travellers. The time-line of mobility clauses clearly indicates that the policymakers have adopted both restrictive clauses as well as non-discriminatory clauses for female out migrants.

73.3.2 Sri Lanka

Sri Lanka is one of the major countries in South Asia that sends a large number of out-migrants. The introduction of the open market economic policy of 1977 gave the major push for migration from the country. The relaxation policy of registration on departure for foreign employment encourages both male and female workers to look the new employment opportunities outside the country. Though the initial period of migration was considered a short term, it is because most of the migrants were migrating for a short-term period. During the early 1980s, women accounted for the majority of migrant workers. During 1993 and 1997, women accounted for 75 percent of migrants. The majority of them were involved in informal work and especially domestic work. The decline in women migrants was reported due to the policy implementation by the country. Policies like encouraging skilled workers over unskilled and casual workers hamper the migration flow of female workers.

The increase in the minimum wages for domestic workers also limits the demand for Sri Lankan women workers in the international labour market. The Family Background Report (FBR) provisions also restricted the flow of migrant women workers from the country. The FBR report initiated many necessities which on the one end look to protect the wellbeing of the children and on the other end it clearly restricts the mothers of children from migrating abroad for work. The main provisions of FBR were formulated in 2007 by the Ministry of Women’s Affairs and Child Protection. In July 2013, it was implemented by the Ministry of Foreign Employment Promotion and Welfare. Under the FBR, women migrating as domestic workers need to document their reproductive and family history for applying to overseas jobs. As per the FBR, mothers of older children (five years and above) were allowed to migrate abroad for domestic work. With the clause that alternate care arrangement is made to ensure the protection of children left behind. Initially, it covered women having children under the age of five.

The FBR capped the minimum age for migrating women. The age bar is different for the different countries. For example, it limits the age for Saudi Arabia to 25 years and other Middle East countries to 23 years and 21 years for all the other countries. The FBR also capped the maximum age of 55 years for all countries. Importantly the maximum age was revised and shifted downward. Like, in 2015 it was made 50 years and in 2017 it reduced upto 45 years. In the latest revision of 2020, the FBR introduced two categories of form – one is female with children and another is female without children.

73.3.3 Pakistan

Pakistan has one of the lowest female labour participation rates in the World. In South Asia also the country reported the lowest female participation rate. There are many reasons for the low participation rate. The prominent among them are low education, low skill, and the invisible informal sector. In terms

of overseas migration – female participation is minimal. As per the ILO report, the involvement of women in overseas migration remained very low. The report noted that only 40, 807 female workers went abroad between 1971 and July 2019. As per the report, females represented only 0.4 percent of all the migration over this period.

For women, culture, education and skill hinder overseas employment. It largely depends on the decision of family members whether they seek overseas employment opportunities. Apart from these issues, the government policies are not encouraging women to look into overseas employment opportunities. Like many other Asian countries, Pakistan's Government has a restrictive age limit policy for migrating women looking for overseas employment. The age limit is 35 years for women workers in the domestic work category. In special cases, there can be age relaxation of five years. Besides the age restriction, the women also have to take the consent from a male guardian to complete the process. The male guardian can be a father, brother, husband, or son. In the absence of a male member, a female member such as a mother can give consent. A large number of the women reported migrating as domestic workers or nurses. Importantly, most Pakistani women migrate to gulf countries because of the cultural similarities and distance.

73.3.4 Bangladesh

Bangladesh is one of the major labour supplier countries in South Asia. However, Bangladesh female migrants form a very low proportion of overseas labour migrants. As per the Migration Forum Asia (MFA) report, until 2004, females represent only 1 percent of the Bangladeshi overseas labour migrants. The situation is largely due to cultural, education, skill and policy influence.

In the initial period, the 1922 Emigration Act regulated overseas migration from the country. The labour flow was temporary and the migrants were regulated by the government agencies directly. However, with the increase in the number of migrants to Gulf countries, the government introduced the Emigration Ordinance of 1982. The ordinance was enacted to regulate labour migration. In the process, the responsibility of recruiting labour shifted from the government to private recruiting agents. Besides the 1982 ordinance, the government also introduced rules 2002 and the Overseas Employment Policy of 2006.

In framing the emigration policies, the stand for women workers was shifted many times. This has become a major hindrance for women migrants looking for overseas employment, particularly for unskilled and semi-skilled women. In the initial period of temporary migration, there were not such harsh restrictive policies from the government. However, in early 1981, the President Order was enacted to restrict specific categories of female workers. These are semi-skilled and unskilled women. The Order stated that the skilled women could migrate as the principal workers but the semi-skilled and unskilled women were not permitted to take overseas employment. In 1997 policy re-imposed the ban on women migrants. The policy only allowed the high-skill migrants like doctors, engineers and teachers and banned all the other categories. They even banned the professions like nurses and factory workers and the semi-skilled and unskilled women workers. In 1997 itself, the policymakers lifted the imposed ban on migrant women except on the domestic workers. In 2003, the policymakers

introduced the system of minimum age for female migrant workers. The minimum age act permits semi-skilled and unskilled female workers to take overseas employment once they reach the age of 35. Later the minimum age gets reduced up to 25 years in 2006. Along with the age criterion, the government-initiated training programs for women looking for overseas jobs. Slowly, the restrictions on un-married have withdrawn and introduced significant changes for the policymakers' semi-skilled and unskilled female migrant workers.

The above section familiarized you with the concept of international female migration and the restrictive laws enacted by the various South Asian countries to regulate female migration. In the following section, we will look at the general laws enacted by the international bodies for the protection of migrant workers and what are the challenges faced by women migrants.

73.4 GENERAL LAWS

In this section, we are going to discuss the labour laws enacted by International Labour Organization (ILO) to protect migrant workers and their human rights. To promote 'decent work', ILO has enacted many instruments to regulate and promotes workers' rights. In this regard, ILO has enacted Convention concerning Decent Work for Domestic Workers, 2011 (No. 189) and Recommendation No. 201.

Recommendation 201 contains the valuable guidelines that promote the measures to be taken to protect domestic workers. It is enacted to safeguard domestic workers. The Recommendation is to provide protective measures for domestic workers without hampering the other international, domestic laws. It also acts as a guiding principle for the Convention of Domestic Workers No. 189.

Convention of Domestic Workers No. 189

The convention defines what constitutes the domestic workers. According to the Convention, "the term domestic work means work performed in or for a household or households". In contrast, "the term domestic worker means any person engaged in domestic work within an employment relationship". The Convention asserts that domestic workers/ migrant domestic workers get protected against abusive practices by employment agencies. The provisions are enacted to protect the fundamental human rights of domestic workers. Importantly the Convention provides the requirements for freedom of association and collective bargaining. To protect the domestic workers, the Conventions have asserted that states should follow specific essential measures –

“Each member shall take measures to ensure that domestic workers enjoy effective protection against all forms of abuse, harassment and violence”;

“Each member shall take measures to ensure that domestic workers, like workers generally, enjoy fair terms of employment as well as decent working conditions and, if they reside in the household, decent living conditions that respect their privacy.”;

“each member take, in accordance with national laws, regulations and practice, effective measures, with due regard for the specific characteristics of domestic

work, to ensure the occupational safety and health of domestic workers.”; and

“Each member shall take measures to ensure, following national laws, regulations and practice, that all domestic workers, either by themselves or through a representative, have effective access to courts, tribunals or other dispute resolution mechanisms under conditions that are not less favourable than those available to workers generally.”

The other important law ILO enacted for the protection of migrant workers is Convention No. 97 and Convention No. 143. Convention No. 97 requires states to provide the basic facilities to international migrant workers. On the other hand, ILO Convention 143 was enacted to benefit the migrant workers in an irregular situation. Importantly, the Convention addresses the issue of clandestine migrants. Therefore, it provides the measures to tackle the issues related to clandestine migration and illegal migration.

73.5 ISSUES AND CHALLENGES

The care sector largely involves women workers. These women are largely semi and unskilled workers. They get hired on low wages and they work for a long period. In domestic work and at home work time they even work for more than ten to twelve hours and sometimes even more than that. The migrant workers take care of their household work and they also get hired to take care of elderly persons and children. The outbreak of COVID-19 has not only impacted the mobility of the workers but also the nature of the workers who were involved in the care and emotional work. On the one end due to the outbreak of COVID-19 the requirement for the care workers got an increase. Their role in hospitals and care services has increased and they were involved in working for long hours. On the other end, it had put many migrant workers at risk of getting an infection with the virus. Many migrant workers were working without any protective facilities.

The condition of domestic workers mostly remains unnoticed. The invisible nature of their work makes them vulnerable to exploitation. As per the IOM report, there are an estimated 67 million domestic workers in the world, of which 80 per cent are women and 11.5 million migrant workers. The fear of getting infected by the domestic worker's many domestic workers was dismissed from their work. The restriction on mobility made the situation of these workers more precarious. The restrictions on mobility were not allowing them to go back to their country of origin and close down of businesses and markets left them without any work. The nature of their job had also not provided them with any social security. Many of these migrant workers are left with no jobs, a lack of information, a lack of medical facilities and a vulnerable zone where they possibly get infected.

Restriction on mobility due to COVID-19 has also impacted many countries, particularly, the developing and undeveloped countries. The restriction on mobility reduced the demand for workers. It also impacted the remittances flow for many developing and underdeveloped countries. Restriction on the legal flow of migrants exposes many poor to take the root of illegal migration. This exposes many women and children to human trafficking.

In general, the issue of illegal migration or migration without documentation is one of the biggest challenges. Many incidences of illegal migration and human trafficking have been reported despite the existence of policies. Illegal migrants are the most vulnerable group to large-scale exploitation. They work as unpaid workers in harsh working conditions and lose their freedom of movement and expression. Physical, mental, sexual and verbal abuse appear to be some of the common insecurities and vulnerabilities associated with migrant workers. In this regard, policymakers should take more vital steps to tackle the issues of illegal migration and human trafficking.

Check your progress 2

Note: a) Answer the following questions and check your answer with possible answers given at the end of the unit

3. Who is a domestic worker?

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4. What are the salient features of ILO Convention No. 97 and 143?

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73.6 LET US SUM UP

In this unit, we discussed about women's migration and the provisions enacted for the safe and protective movement of women workers. We discussed restrictive labour laws and how the national law regulates the out flow and inflow of women migrant workers. Under the general law category, we looked at the provisions enacted by the International Labour Organization (ILO) for the protection of migrant and domestic workers. We also discussed the current issues and challenges associated with illegal migration and human trafficking.

73.7 KEY WORDS

H1B Visa– The H1B Visa is a legal entry permit for temporary workers in the United States of America. Moreover, importantly it also permits the spouse and unmarried children of the temporary workers to stay in the United States under the dependent categories. Therefore, changes in any percentage of H1B Visa will directly impact the flow of immigration in the United States of America.

H4 Visa – allows the dependent of H1B visa holder [spouse and unmarried children (under the age of 21)] to stay in the United States of America.

Emigration Check Required (ECR) – If an applicant wants to go abroad for employment, particularly to the listed 18 ECR countries and has not passed 10th grade officially in an accepted Indian education system, will require emigration

clearance from the protective of emigration (PoE) before travelling.

ECR Countries – As per the Bureau of Immigration, Ministry of Home Affairs, Government of India, the listed 18 countries are as follow: United Arab Emirates (UAE), The Kingdom of Saudi Arabia (KSA), Qatar, Oman, Kuwait, Bahrain, Malaysia, Libya, Jordan, Yemen, Sudan, Afghanistan, Indonesia, Syria, Lebanon, Thailand, and Iraq.

Convention of Domestic Workers No. 189

The convention defines what constituted the domestic workers. According to the Convention “, the term domestic work means work performed in or for a household or households” while “the term domestic worker means any person engaged in domestic work within an employment relationship”.

Convention No. 97 and Convention No. 143.

Convention No. 97 asserts requires ratifies states to provide the basic facilities to international migrant workers which are applied to their own nation. On the other hand, ILO Convention 143 was enacted to benefit the migrant workers in an irregular-situations. Importantly, the Convention addresses the issue of clandestine migrants. It provides the measures to tackle the issues related to clandestine migration and illegal migration.

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73.9 CHECK YOUR PROGRESS- POSSIBLE ANSWERS

Check you Progress -1

Ans 1. The H1B Visa is a legal entry permit for temporary workers in United States of America. Moreover importantly, it also permits the spouse and unmarried children of the temporary workers to stay in United States under the dependent categories. Therefore, change in any percentage of H1B Visa will have its direct impact on the flow of immigration in United States of America.

Ans 2. If an applicant wants to go abroad for employment, particularly to the listed 18 ECR countries and has not passed 10th grade officially in an accepted Indian education system, s/he will require emigration clearance from the protective of emigration (PoE) before travelling.

Check your Progress -2

Ans 3. The term domestic work means work performed in or for a household, while the term domestic worker means any person engaged in domestic work within an employment relationship.

Ans 4. Convention No. 97 requires states to provide the basic facilities to international migrant workers which. On the other hand, ILO Convention 143 is enacted to benefit the migrant workers in an irregular situation. Importantly, the Convention addresses the issue of clandestine migrant. It provides the measures to tackle the issues related to clandestine migration and illegal migration.

UNIT 74 REMITTANCES AND DEVELOPMENT

- 74.1 Learning Objectives
- 74.2 Introduction
- 74.3 Women in the Migration Process
- 74.4 Migrant Remittances: a Development Tool
- 74.5 Gender and Remittances
- 74.6 Gender in the Remittance Process
- 74.7 Summary
- 74.8 References:

74.1 LEARNING OBJECTIVES

After studying this unit, you will be able to :

- Learn how women are participating in the migration process
- Understand the importance of international remittances in India at household level with respect to other foreign capital flows
- Understand remittances from a gendered perspective
- Explain the impact of remittances on the economic and social well-being of women

74.2 INTRODUCTION

The increase in international migration has resulted in massive cash flows to countries of origin. According to the International Organization for Migration (IOM), the \$751 billion remitted yearly by migrant workers is greater than all foreign development aid and comes in second only to the value of world petroleum exports in international commodity commerce. In nations like Tonga, Lebanon, Nepal, and the Kyrgyz Republic, migrant remittances account for more than 25% of GDP, demonstrating migrants' contribution to development.

While sex-disaggregated data on remittances is not generally accessible, research in several countries reveal that women make significant contributions to their countries of origin through remittances. Remittances have important macroeconomic consequences in numerous countries of origin, assisting in the management of trade deficits, the depreciation of local currencies, and the reduction of foreign debt. Remittances are also used to invest in the education and health of children and other family members, as well as to boost average income levels in the countries of origin.

74.3 WOMEN IN THE MIGRATION PROCESS

International migration is a persistent phenomenon in the current period of globalisation, affecting a rising number of people, families, homes, and communities in both developed and developing nations. The number of foreign migrants in the globe more than quadrupled between 1960 and 2005, from an estimated 75 million in 1960 to about 191 million in 2005. (United Nations, 2006). International migrants made up roughly 3.5 percent of the global population in 2019. (IOM world Migration Report, 2020).

International labour migration (i.e. movement for employment) accounts for a significant portion of global migration, both in Asia and abroad. Economic reasons are frequently the driving force behind such migration. Migrants are not allowed to remain in destination countries for the long term in this sort of labour migration, hence families are frequently 'transnationally separated,' with non-migrating family or household members 'left behind'.

Men have long worked outside of their own country for economic reasons; now women are doing the same. Women are increasingly moving on their own to pursue their goals and support their families or homes, a phenomenon called as 'feminization of labour migration, about which you have already studied in this course. Four economic and demographic indicators, according to Hatton and Williamson (1994), have accurately predicted global migration flows since 1850: income disparities between regions (or countries); the share of young people of working age in the home and host countries; the stock of immigrants already in the host countries; and the incidence of poverty in the home country. These variables, however, do not properly explain why labour migration is becoming more feminized, particularly in Asia.

The rising feminization of labour migration in many regions of the world is mostly due to global economic restructuring. Oishi (2005) outlines four areas of change that have led to the increasing feminization of global labour migration. To begin with, global economic restructuring is forcing more middle-class women in wealthier nations to enter the labour market, creating demand for female migrant domestic workers. Second, work demands (overtime, nightshifts) have increased in recent years as a result of increased company competitiveness, making it more difficult to balance work and family commitments, particularly in dual-income families or households. Third, the global economy is creating a new class of "new affluent" people in both developed and developing nations who can afford to hire migrant domestic workers to look after their houses and children. Finally, many developed and developing countries' populations are ageing, which has raised the demand for caregivers. These developments assist to explain some of the underlying causes of the surge in domestic worker migration in Asia and elsewhere.

Most female labour migration in Asia is still concentrated in the gendered-specific niches, notably domestic work and the entertainment industry. They often assume the role of economic providers for the left-behind families or households. In the early 1980s, research on feminisation of migration focused mainly on women and migration. Since the mid-1990s, there has been a noticeable change to 'gender and migration'. The shift is due to the fact that attention to the feminisation of migration does not in itself lead to a gendered analysis.

If women constitute half of the world's migrants, the other half is obviously men. Hondagneu-Sotelo (2000) argues that the 'women-only approach' retards our understanding of how gender as a social system contextualizes migration process for all migrants.

When women are studied separately from males, the study is inadequate because it ignores the disparities that may exist between men and women in (i) migration patterns, (ii) migration causes and consequences, and (iii) migration policy implications. Despite the significant rise in gender and migration study, remittances are "a transnational domain where gender concerns but has not been so completely examined to yet." In both academic and policy circles, the question of whether or not gender matters in the remittance process is still debated.

74.4 MIGRANT REMITTANCES: A DEVELOPMENT TOOL

Massive inflows of remittances to sending nations have resulted from the extraordinary surge in international migration. Migrant remittances are monetary (or kind) transfers from migrants to their non-migrating family in the originating nations. Remittances are second only to foreign direct investment in a number of poor nations, and far greater than government development aid. Low- and middle-income nations got the largest part (about \$630 billion), whereas North American industrial countries and West Asian countries were the main contributors (World Bank, 2022).

Because official figures do not include informal remittances, the value of remittances is likely to be significantly greater. According to one estimate, informal remittances are nearly twice as large as legal remittances. Aside from financial remittances, there are also remittances in kind, concerning which little information is available. Remittances from migrants have far-reaching ramifications for income distribution and poverty alleviation. This is because a large share of migrant remittances, particularly 'workers' remittances,' is frequently sent to rural areas that are in desperate need of financial capital. Furthermore, such remittances reach the individuals who need it the most. 'There is probably no other more 'bottom-up' manner of redistributing and boosting welfare among populations in poor nations than remittances,' according to Jones (1998).

Remittances' developmental effects are frequently studied at both the micro and macro levels. Micro-level research focus on the local effects of remittances, particularly on migrant families and their communities of origin, whereas macro-level studies focus on national outcomes such as foreign exchange and labour patterns. Remittances have lately been studied for their micro- and macroeconomic consequences. These studies have demonstrated that, at the microeconomic level, remittances may promote human security, improve the standard of living (e.g., health care, nutrition, education), reduce working capital limitations for investment enterprises (e.g., real estate, business, and savings), play a key role in improving gender relations, and produce ripple effects that affect the extended family and community, thanks to higher consumption. At the macroeconomic level, remittances provide a steady flow of funds that is often counter-cyclical (in that it increases during periods of economic downturn),

serve as a valuable source of foreign exchange for countries, and put upward pressure on the value of the local currency when remittances are high.

74.5 GENDER AND REMITTANCES

States, international organisations such as IOM, UNDP, UNIFEM, INSTRAW, UNICEF, UNFPA, GCIM, DFID, and DIIS, and international financial institutions such as the World Bank, Inter-American Development Bank (IDB), Asian Development Bank (ADB), and International Monetary Fund have all taken notice of the unprecedented growth of migrant remittances (IMF). The topic that most interests them is how to maximise remittances' development potential. Several years of nation-by-nation research on the importance of remittances in the Americas were funded by the IDB. The Asian Development Bank, the World Bank, and other international organisations have funded various research across Asia on ways to reduce transaction costs and increase remittance productivity in sending nations.

However, there have been few studies that break down remittances by the gender of the remitter and sender. Kunz (2006) claims that research on global remittance patterns is not gender-neutral, but rather gender-blind, in that women and gender concerns are rarely mentioned. The amount of money transmitted, the beneficiaries of remittances, and the uses of remittances on the growth of the nation of origin are all influenced by gender. Recognizing the importance of gender dimensions in remittances, the UN International Research and Training Institute for the Advancement of Women (INSTRAW) has been involved in developing a gender-based approach to remittances and has published several important reports on the gender dimensions of remittances, particularly in Latin America.

Gender plays an important role in the remittance process. As a result, any comprehensive study on gender and remittances must consider remittances as a process and contain three key points : Remittances are sent, received, and used in three ways. The available evidence paints a skewed image of remittances' gendered characteristics. It is commonly assumed that migrant males send more money home than women. When women migrants send money home to their mothers or other female relatives in Asia, it is said that the money is received and spent by their mothers or other female relatives. According to Rahman (2011), when women manage remittances, they invest them in their families' health, education, and nutrition, resulting in the establishment of stronger and more productive communities. However, there is little empirical research on gender dimensions of remittances which links the sending and receiving countries, especially in Asia.

74.5.1 Gender impact of remittances

Remittances can have a role in influencing gender dynamics, depending on whether women migrate or stay put. According to studies, the impact of remittances varies depending on the gender of the person handling the payments. Women may profit financially by earning wages and remitting funds, as well as create the foundation for transforming gender dynamics. Women migrants frequently say that being the family's primary breadwinner boosted their decision-making authority and earned respect from their in-laws. Violence against women dropped after women relocated and earned their own income, according to a research on the impact of remittances from Nepalese migrant

women. The majority of women also stated that their knowledge and self-esteem had increased as a result of their migration experience (Bhadra 2007).

Remittances appear to have a larger empowering effect on women than direct financial effects. Women appear to profit less from migration in terms of money than males. According to studies, women remit a larger percentage of their earnings, although the overall amount is frequently less in absolute terms due to lower wages. According to a research conducted in Bangladesh, household income increased following migration in 22% of homes with travelling males. Female migrants, on the other hand, saw their wages fall in 33% of cases, owing to the high cost of moving paired with the low pay that women normally get. Similarly, a lower percentage of women than men were able to use their remittances to invest in land or housing (Afsar 2009).

Women's remittances are normally handled by their spouses or other family members when they travel. According to a research on women's remittances in Nepal, 25% of remittances were utilised for education, which is a high ratio when compared to studies on Bangladesh and Pakistan with mostly male samples. This demonstrates that mothers place a high value on their children's education. The study also found that family members who administer remittances sent home by women appear to spend them mostly in accordance with the remittance-senders' preferences. Only in a few cases have women voiced discontent with the way their "hard-earned money" was spent by their relatives, whom they regarded as treating it as "easy money" (Bhadra 2007).

When men relocate, it's common to anticipate that their wives will handle their remittances, potentially giving women more decision-making authority. In actuality, according to a Pakistani research, only approximately 20% of the women of men who have moved hold the family's financial account. Instead, the poll found that the migrant's father was in charge of 50% of these households' bank accounts. Wives are more likely to be the account holder in instances when migrants have just a primary or no formal education, and they are less likely to be the account holder when the migrant has a post-secondary degree. In a rural-urban contrast, the same holds true. Women in rural regions are more likely to have bank accounts than males. Nonetheless, migration has enhanced women's decision-making power in some areas, such as making decisions about the family's daily necessities, but has had little effect on their decision-making role in areas such as their children's education or marriage. The poll also discovered that the shift in decision-making ability was frequently transient, with the spouse regaining control when he returned from working overseas (Arif 2010).

More study is needed into the disparities in remittance spending behaviour between men and women. It is commonly said that women who get remittances utilise the money to meet family requirements, such as school tuition, but males are more likely to spend it on themselves (Niimi and Ozden 2006). Remittances have been shown in several studies to have some empowering impacts on women, however these effects are not automatic and are often just short. Specific policy initiatives targeting women, such as enhancing women's financial literacy, should be made to enable women to realise more advantages from remittances. Women migrants need additional investment options and channels to guarantee that their remittances are put to good use. This may involve the need to overcome legal hurdles to women holding property in some

Check Your Progress 1

Note: a) Answer the following questions and check your answer with those given at the end of the Unit.

- 1. Which four economic and demographic indicators are helpful in predicting global migration flows

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- 2. Which are the four areas of change that have led to the increasing feminization of global labour market?

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- 3. What are the developmental effects of remittances studied at both the micro and macro levels?

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74.6 GENDER IN THE REMITTANCE PROCESS

Generally considered to be personal transfers and wage earnings sent by non-resident family members and friends, remittances constitute an important source of household income and foreign exchange inflows in developing countries; remittances continued to rise both in levels and as shares of GDP until 2019.

Remittance flows to low- and middle-income countries reached a record USD 554 billion in 2019, overtaking foreign direct investments. In 2019, the top five remittance recipient countries included India (83.1 billion), China (68.4 billion), Mexico (38.5 billion), the Philippines (35.2 billion), and the Arab Republic of Egypt (26.8 billion). The expanding body of literature on women migrant workers examines the circumstances in which they travel, live, and work, as well as the industries in which they are most commonly engaged. In comparison to males, however, less is known about how much women contribute in remittances. According to the little data available, women send nearly half of all remittances internationally, and it is increasingly recognised that gender influences the patterns of sending and receiving remittances.

The collecting and analysis of gender-disaggregated data on remittances is critical to assisting governments in achieving the Sustainable Development Goals (SDGs), notably goal 10.c to reduce to less than 3% the transaction costs

of migrant remittances and eliminate remittance corridors with costs more than 5%' and guarantee that women are not being discriminated against.

The IMF's major source of remittance statistics is national balance of payments data provided by central banks, which reflects transactions between residents and non-residents. This IMF data is used to calculate the World Bank's yearly estimates of global remittances flows. However, this information is not broken down by gender and excludes remittances received through unofficial channels outside banks, post offices, and commercial money transfer companies. Internal, or domestic remittances, which are also crucial for household income in underdeveloped nations, are not included.

Internal or domestic migration refers to movement within a country's boundaries, such as from rural to urban regions or to export manufacturing enclaves. According to the World Bank, conducting representative surveys of remittance senders and receivers is a useful approach to determine the real value of remittances, including informal flows. In several countries, national household surveys have recently attempted to gather gender-disaggregated data on migration and remittances. Nonetheless, while the bulk of such surveys now include information on household remittances, specific information on remittance senders is still uncommon.

According to global migration data, the percentage of foreign migrants who are women has remained close to 50% over the past 60 years. Women account for nearly half of all internal and international migrants in numerous countries, according to UN Women (n.d.), with the exception of Albania, where women account for 64% of internal migrants. According to the International Organization for Migration (IOM), women make up around 42% of all migrant workers, with 74% of them working in service-sector professions, such as domestic labour. Women account for 73.4 percent (or 8.5 million) of all migrant domestic workers.

In the majority of nations, women take home remittances directly or through a personal connection. In comparison to males, women prefer to use money transfer companies like Western Union and MoneyGram for overseas payments. Due to the hurdles women continue to encounter in accessing the official banking system, including opening accounts, this pattern is consistent with prior research showing that women prefer to use private and less regulated money transfer services rather than banks.

Migrant women have even relatively less knowledge of and access to safe and economical remittance services, as well as telecommunication technology like cell phones and the internet. According to an IOM (2018) research, males are more likely than women to use mobile money transfer technology to send money, which might be an example of the persisting digital gender difference, with women encountering larger barriers to using digital technology and having poorer digital literacy. Despite the worldwide gender pay disparity – women are paid around 20% less than men on average – and considerable gender-specific impediments to making transfers, migrant women remit large percentages of their earnings, sending as much as or even more than men, according to the IOM report.

More research is needed to better understand the differences in remittance

practices between men and women, the challenges that migratory women and men encounter, and the receivers of remittances. It's also crucial to dig deeper into social remittances, which include norms, ideas, attitudes, and social capital that are shared across borders, as well as their influence on gender roles, stereotypes, and family connections in both the source and destination nations.

The degree of financial power varies from one woman to the next. Because power hierarchies exist in homes, it's critical to consider who receives, manages, and chooses how remittances are spent, as well as cultural factors like women's access to financial services. According to research in Egypt, women become the head of home in two-thirds of households with male migrants. Half of the women indicated they made decisions on how to spend remittances alone, while 36% said they made decisions alongside their husbands. However, according to a research conducted in Angola, it is generally the male heads of homes, such as the migrant's brother, father, or uncle, who make choices about remittances use (Alvarez, 2009).

If the money is sent by the husband, women's decision-making frequently rises with education, age, and marital duration (Debnath and Selim, 2009). When a spouse migrates and sends money to his parents or other (mostly male) relatives instead of his wife, she may be forced to rely on her in-laws or other extended family members for financial support. This may make the woman and her children more vulnerable to poverty and abuse from family and community, including sexual assault (Debnath and Selim, 2009). Women who receive remittances directly, on the other hand, are more likely to have higher economic empowerment and decision-making ability for themselves and their families (Debnath and Selim, 2009).

Remittances are frequently the sole or primary source of income for recipient households, and they help to better their economic status. Furthermore, remittances provide a social safety net for individuals left behind and returning migrants. When women have a lot of say over how remittances are spent, they're frequently used to address the nutritional, educational, and health-care requirements of their families, especially their children (UN-INSTRAW, 2005). According to research conducted in Guatemala, 50% of remittances are spent on consumer goods, with males spending somewhat more on these products than women, who spend slightly more on health and education (IOM and UN-INSTRAW, 2007). Women's use of remittances has been deemed "unproductive" as a result of this, even if it may be claimed that investing in food, education, and health is a vital part in relieving poverty and so advancing development (Datta et al., 2006).

Remittances can also be utilized to make collective contributions at the community level, such as when diaspora groups at the municipal or provincial level create a community library, secure water supply through infrastructure investment, or give emergency relief after a catastrophe. These policies effectively fill up the gaps in government services. As a result, they may be especially important for women, who are disproportionately affected by the lack of these services. Women, on the other hand, are frequently missing from positions of authority in diaspora and local groups due to cultural conventions, and hence are excluded from decision-making on how to spend pooled remittances.

Recipients can utilize remittances to invest in enterprises and other entrepreneurial endeavors. Males are more likely than women to intend to return to their home countries, since men frequently associate migration with a loss of status and advantages, whereas women may associate migration with more personal freedom (Itzigsohn and GiorguliSaucedo, 2005). This may explain why males tend to invest a larger part of their remittances in company or land acquisitions in their home countries. Women send a higher proportion of their salary as remittances than men, and they use it mostly for basic household needs. As a result, women frequently have less money to spend in long-term assets such as small enterprises.

Furthermore, where women invest in small businesses, their ventures may be hampered by a lack of credit or land ownership, a lack of financial literacy due to educational gaps, a lack of experience running a business, and investments in saturated markets deemed appropriate for women, such as beauty salons (UN-INSTRAW, 2005). Many women working in low-wage jobs may not be able to save money to invest when they return. They may not even have a sufficient pension, giving them little alternative except to travel again in their later years. Furthermore, it may be challenging for women to combine business activity.

Check Your Progress 2

Note: Answer the following questions and check your answer with possible answers given at the end of the unit

1. Which are the top five remittances receiving countries in the world?

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2. What is the percentage of migrant women in international workforce?

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3. How do remittances affect women back home?

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74.7 LET US SUM UP

Ratha (2004: 157) has rightly insisted that migrant remittances are “an important and stable source of external development finance”, and one that has potential for stimulating economic growth. By contrast, millions of migrant workers who have been working from the bottom up, for many years. They have been sending billions of dollars of investment funds back to their home villages have not been

so negligent. Even if only a small part of the developmental potential of these funds liberated, that is not for want of efforts by the migrants themselves, by their overseas-born offspring, or even by their relatives back home. Absolute poverty, lack of capital, and lack of entrepreneurial ability have not been the central obstacles to the generation of more sustained patterns of economic growth from these inflows. Rather, institutional, structural, and infrastructural constraints in many cases the same constraints that provoked migration account for the poor development results of these opportunities.

Women's active engagement as senders and recipients of remittances can, in theory, operate as a catalyst for change in gendered power relations by boosting women's decision-making, economic standing, and labour market inclusion. Migrant women may take on a new role as major provider for their families as remittance senders, and women who remain at home may undertake more responsibility, gaining more autonomy in managing household resources and taking on traditionally masculine tasks in the society. Though remittances may have a role in renegotiating women's roles in society, sociocultural elements such as education, religion, and women's political engagement are also important in shaping gender roles.

74.8 KEY WORDS

1. **Feminization:** Feminization is defined as a movement in gender and sex roles in a community, group, or organization in favor of the feminine. It may also refer to the acceptance of women into formerly male-dominated groups or professions.
2. **Domestic Worker:** A domestic worker is someone who works in someone else's home. The similar occupational category is referred to as "domestic service." Such a person was referred to be "in service" in old English. Cleaning and household maintenance, cooking, laundry and ironing, child and elderly dependent care, and other household tasks are only some of the services that domestic employees do for individuals.
3. **Poverty reduction:** Poverty reduction, often known as poverty relief or alleviation, is a collection of economic and humanitarian initiatives aimed at permanently lifting people out of poverty.
4. **Sustainable Development Goals (SDGs):** The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.

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74. 10 CHECK YOUR PROGRESS-POSSIBLE ANSWERS

Check Your Progress 1

1. Four economic and demographic indicators according to Hatton and Williamson (1994), have accurately predicted global migration flows since 1850: income disparities between regions (or countries); the share of young people of working age in the home and host countries; the stock of immigrants already in the host countries; and the incidence of poverty in the home country.
2. First, global economic restructuring is forcing more middle-class women in wealthier nations to enter the labour market, creating demand for female migrant domestic workers. Second, work demands (overtime, nightshifts) have increased in recent years as a result of increased company competitiveness, making it more difficult to balance work and family commitments, particularly in dual-income families or households. Third, the global economy is creating a new class of "new affluent" people in both developed and developing nations who can afford to hire migrant domestic workers to look after their houses and children. Fourth, many developed and developing countries' populations are ageing, which has raised the demand for caregivers
3. Micro-level research focus on the local effects of remittances, particularly on migrant families and their communities of origin, whereas macro-level studies focus on national outcomes such as foreign exchange and labour patterns. Remittances have lately been studied for their micro- and macroeconomic consequences

Check Your Progress 2

1. In 2019, the top five remittance recipient countries included India (83.1 billion), China (68.4 billion), Mexico (38.5 billion), the Philippines (35.2 billion), and the Arab Republic of Egypt (26.8 billion).
2. According to the International Organization for Migration (IOM), women make up around 42% of all migrant workers, with 74% of them working in service-sector professions, such as domestic labour. Women account for 73.4 percent (or 8.5 million) of all migrant domestic workers.
3. Women who receive remittances directly, are more likely to have higher economic empowerment and decision-making ability for themselves and

their families.

Key Words:

Feminization: Feminization is defined as a movement in gender and sex roles in a community, group, or organization in favor of the feminine. It may also refer to the acceptance of women into formerly male-dominated groups or professions.

Domestic Worker: A domestic worker is someone who works in someone else's home. The similar occupational category is referred to as "domestic service." Such a person was referred to be "in service" in old English. Cleaning and household maintenance, cooking, laundry and ironing, child and elderly dependent care, and other household tasks are only some of the services that domestic employees do for individuals.

Poverty reduction: Poverty reduction, often known as poverty relief or alleviation, is a collection of economic and humanitarian initiatives aimed at permanently lifting people out of poverty.

Sustainable Development Goals (SDGs): The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.

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