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# Feminine remittances and households in the State of Guanajuato

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## *Resumen*

El propósito de este artículo es analizar las remesas monetarias que envían las mujeres guanajuatenses emigradas a sus familiares que permanecen en sus comunidades de origen y, haciendo uso de estadística descriptiva, examinar las características de los hogares receptores, distinguiendo las remesas femeninas y masculinas, así como determinar los montos, frecuencias y usos de estos recursos. Finalmente, se reflexiona sobre los factores asociados a la recepción de las remesas femeninas en el estado de Guanajuato, tratando de identificar diferencias entre los hogares receptores según el género del remitente.

*Palabras clave:* migración internacional, remesas, mujeres, hogares, Guanajuato.

## *Abstract*

*Feminine remittances and households in the State of Guanajuato*

The objective of the paper is to analyze monetary remittances that migrant women from the State of Guanajuato send to their relatives remaining in their communities, to examine the characteristics of households which receive remittances by means of descriptive statistics, distinguishing feminine and masculine remittances, and to determine the amounts, frequency and usage of these resources. Finally, factors associated with the reception of feminine remittances in the State of Guanajuato are examined, trying to identify differences between receptor households of monetary remittances in accordance with the gender of the sender.

*Key words:* international migration, remittances, women, households, Guanajuato.

## **Introduction**

**R**esearch devoted to the study of remittances' sending Mexican migrants carry out from the United States to their origin communities became several decades ago one of the most frequent and important analysis topics for the migratory phenomenon's researchers. The works produced in this respect have been interested in inquiring on the remittances' total amount, the way they are spent or invested—trying to discern between the productive and the unproductive—as well as analyzing the determinant of the remittances'

flows supported on the characteristics of senders' (emigrants) and recipients (families) (see: Ramírez, 2002; Canales, 2004; Rosas, 2004; Lozano, 2004).

Nonetheless, in spite of the growing participation of Mexican women in international migration and the enormous economic importance remittances have for the economy of million of families in Mexico, little is it known about the remittances sent by Mexican migrants to their relatives in Mexico. Currently, it is estimated that slightly more than 125000 Mexican women every year cross the Mexico-U.S. border in order to reach the American Dream. Although, traditionally, most of Mexican migrants are from the border States and the States that compose the traditional region of emigration, namely Jalisco, Guanajuato and Michoacan, increasingly more women from the center and south of the country have increased the international migratory flow. Because of this, it is pertinent to ask: Who are the Mexican women who migrate? Which particularities does the sending of remittances acquire? And in the particular case of the State of Guanajuato, Who are the migrants who send remittances? And which are the households that receive them?

This work's objective consists in analyzing monetary remittances sent by immigrant women from the State of Guanajuato in the United States to their families, which reside in their places of origin. We have chosen the case of feminine migration from Guanajuato since this State has been, traditionally, one with heavy migratory ejection, where feminine migration has reached great importance in recent years, and because, nowadays, this State holds the second national level in monetary remittances reception.

In order to fulfill its purpose, this article has been structured in six large sections. In the first of them, starting from a brief, yet thorough review of the literature, we present the background on international migration and feminine remittances, emphasizing the Mexican case. In the second section, making use of the information gathered by the Survey on Households in Guanajuato on International Migration (*Encuesta de Hogares en Guanajuato sobre Migración Internacional, EHGMI, 2003*) the socio-demographic profile of migrant women in said State is described.<sup>1</sup> This work's third section deals with the amounts, frequencies and uses for feminine remittances. In the fourth and fifth sections the incomes from feminine remittances according to the recipient

<sup>1</sup> The Survey of Households in Guanajuato on International Migration (EHGMI, 2003) was carried out by the Government of the State of Guanajuato, the State Council of Population and the Colegio de la Frontera Norte in 2003. The database has socioeconomic and demographic information as well as data on international migration. The survey is representative at State level and by geographic regions of the State.

households' characteristics are estimated. In the last part, by means of the estimation from logistic regression models, we inquire on the socioeconomic and demographic factors associated to the propensity of Guanajuato's households receive feminine remittances.

## Woman, migration and remittances: background

Despite migration of Mexican women toward the United States has been a latent preoccupation in migratory studies as from the beginning of the 1980's decade, monetary remittances sent by female migrants to their relatives who remain in their origin communities are a rather undocumented topic. Large part of the available knowledge on remittances, in Mexico and in other countries, invariably comes from researches where an economist approach has prevailed and which is far from the gender perspective.<sup>2</sup>

In this respect different authoresses (García and Paiewonsky, 2006; Ramírez *et al.*, 2005; Zlotnik, 2003) have pointed out that the scarcity of disaggregated stats by gender, as well as the patriarchal and androcentric vision, which for long time characterized the studies on international migration, have contributed to make the economic contributions of migrant women to their countries through remittances invisible. Morokvasic (1984) mentions that women were not considered in migratory studies, at least until the early 1970's decade, and when they emerged, they had to do it in the category of men's economic dependent—women who follow the head of family such as wives and daughters—leaving aside the great deal of women who migrated as laborers.

Bilsborrow (1990) partially attributes the invisibility of feminine contributions in the remittances flow to the ways of information gathering and data analysis. The author points out the absence of questions relative to feminine migration in the censuses and surveys has tended to homogenize feminine and masculine displacements, as well as the underestimation the participation of female migrants in labor markets and their economic contributions through remittances.

<sup>2</sup> Gender's perspective refers to the socio-cultural construction of the sexual difference, thus alluding to the set of symbols, representations, rules, regulations, values and practices each society and each culture collectively elaborates from the corporal differences of men and women. "The sex/gender system establishes the patterns that regulate social relations between men and women, it defines that which is considered masculine of feminine, and establishes the models of behavior for each gender, in the different levels of social reality" (García *et al.*, 1999: 23).

The author states that in order to analyze the role of women in migratory movements it is necessary to have information instruments according to the characteristics that distinguish feminine migration from the masculine one, namely: the sort of motivations for displacements, migratory circularity, social networks, and the role women have in the origin and destination societies, among others.

Nevertheless, despite biases and stereotypes still surviving in many disciplines, the women who independently migrate searching for remunerated labor and better opportunities of life are more by the day (Woo, 1997). This is to say, not only do they migrate as the husbands' dependents or motivated by familial reunion, but also, more frequently, they do it autonomously to incorporate into the workforce of the recipient countries, at the time they take the responsibility of preserving familial nucleus they leave in their countries of origin. According to the figures reported by United Nations Population Fund (UNFPA), by 1980, women represented 47.4 percent of the total of international migrants at worldwide level. Ever since, feminine participation in international migration has been slightly increased until reaching 49.4 percent in 2005; in this same period, the proportion of Latin American women in migrants' stocks in the United States changed from 44.7 to 47.2 percent in 2005.

In a parallel manner to this quantitative increment of Latin American women in international migration has also registered a considerable increment in the levels of women's economic participation in the United States' labor market (Villa *et al.*, 2000). In the last ten years, Latin American women's economic participation rate in this country was placed above 60 percent. This greater protagonism in international labor migration has been called by some authoresses 'feminization of migrations'.<sup>3</sup> For Saskia Sassen (2000), this also expresses the feminization of survival, to the extent that many women's migration is related to the search for employment to secure the survival of domestic groups in the developing countries.

As for Mexican feminine migration to the United States, data from the 2005 Current Population Survey (CPS) point out that said year, women represented 44.6 percent of the Mexican immigrants' stock residing in the United States. According to said source, 19.2 percent of women had accessed this country before 1980; 20 percent between 1980 and 1990; 35.6 percent in the period from

<sup>3</sup> García and Paiewonsky (2006: 4) point out that migrations' feminization does not refer as such to the increment in the number of female migrants *per se*, but to the progressive and constant growth of feminine labor migration.

1990 to 1999; and 24.7 percent between 2000 and 2005. Currently, according to the Survey on Migration in the Northern Border of Mexico (EMIF, 2000-2001), it is estimated that slightly more than 330 thousand Mexican women enter each year into the international migratory flow. Most of the women who emigrate are young, single and have better schooling than men—seven years on average—and they are mainly from the border States and the States which compose the region of traditional migration<sup>4</sup> (Ávila *et al.*, 2002).

Likewise, empirical evidence suggests a significant proportion of Mexican migrant women who arrive to the United States are mainly inserted in activities related to commerce, services and manufacture, activities traditionally considered feminine. Giorguli *et al.* (2005), for instance, find that 49.4 percent of Mexican women residing in the United States were part of the labor force. According to these authoresses, 17.2 percent were employed as workwomen and slightly more than 40 percent did it as workers in semi-qualified services (41.8 percent). As the results from said study indicate, Mexican immigrant women's labor participation has a relevant weight in the set of workforce, which states the fact that women also migrate in order to secure familial subsistence as part of the strategies of the domestic group.

It is because of this that monetary remittances, product of the work of Mexican men and women, have become a fundamental aspect to economically support many families, mainly in the rural environment. Only between 1995 and 2000, the amount of remittances was almost doubled, changing from 3.6 million USD in 1995 to slightly more than 6.5 million USD in 2000. Our country received more than 25 million USD from remittances. That year, Mexico held the first place among the remittance-recipient countries in Latin America, and for the first time, it held the first place at worldwide level as it surpassed India (World Bank, 2006). These figures give an account of the enormous importance such resources have for Mexican economy, and mainly for millions of families in the country. According to the National Council of Population (*Consejo Nacional de Población, Conapo*) 1.4 million Mexican households received remittances from abroad in 2000. Remittances are a determinant factor for these households, for they represent almost half of their available income (46.9 percent). As a matter of fact, they are the only income source for one in five remittance-recipient households.

<sup>4</sup> The traditional migration region is composed by the States of Aguascalientes, Colima, Durango, Guanajuato, Jalisco, Michoacan, Nayarit, San Luis Potosi and Zacatecas. These States, as a subset, contribute with slightly more than 50 percent of the migrants to the international migratory flow in Mexico (Durand and Massey, 2003: 74).

In different studies carried out at national and international level it has been documented that remittances are the main source of income for many households, and they are principally destined for affording quotidian expenditures, such as food, clothing and housing, whereas only a fractional part is destined for savings or productive investment. Other studies suggest that remittance-recipient households and with other sources of incomes are the most benefitted from resources from abroad, as these resources are not only used for covering the familial group's basic needs, but also they can be saved, used for buying land or starting small rural enterprises (Conway and Cohen, 1998).

Authors such as Ávila (2000), Canales (2002), Conway and Cohen (1998), Lozano (2004), Ramírez (2002), Rosas (2004) y Ramírez *et al.* (2005), among others have pointed out that the patterns of sending and use of remittances are heavily conditioned by the socio-demographic and economic characteristics of the senders and recipient households. Ávila (2000) found, on a study on the characteristics of the households that received remittances in the Mexican traditional region of emigration, that that households with a female head of family and with high indexes of infantile and senile dependency were those which received the largest amounts of remittances, and that these were mainly used for the basic needs' satisfaction.

These results have caused the statement of the need to analyze the remittances in function of the characteristics of senders and receivers, so as to draw more precise conclusions on the use and impact of remittances. In this sense, the importance of incorporating gender perspective in the studies on the subject has been insisted on; this is to say, considering if remittances are sent by a man or a woman, and take into account the possible differences there could be in the amounts sent, periodicity, or how they are used in function of the sender's gender. According to Ramírez *et al.* (2005), gender affects decisions on how to invest remittances, whom benefits from the economic resource and the effect they have on familial structure, although the way these impacts take place, depends on the context and other micro- and macro-structural factors.

In Mexico, the few researches developed on remittances from a gender perspective have been mainly centered on inquiring on the use and destination of them, as well as analyzing their impact on the autonomy and empowerment of women who receive said incomes (González de la Rocha, 1989; Rosas, 2004; Nemesio and Domínguez, 2004; Alvarado, 2004; Castaldo, 2004). This sort of studies has been approached almost exclusively from the perspective of man as remittance provider. We have not leant about researches that inquire on the

amount uses and impacts of remittances sent by women on the life of relatives who remain in their origin communities, with the exception of some study cases developed in countries such as Ecuador, Nicaragua and Dominican Republic, where international migration has a considerable feminine component.<sup>5</sup>

Generally speaking, these studies inquire on the impact of feminine international migration and the flows of remittances on familial dynamics, as well as the changes in gender relations inside domestic groups. For instance, Ramírez *et al.* (2005) find in a study case in Vicente Noble, Dominican Republic, that women send more remittances than men and, mostly, they are used to economically support the family, nonetheless a significant proportion is destined to improve the conditions of the household and the creation of small familial business. Likewise, they find that, these women send remittances to other women who reside in their origin communities; hence, decisions on the use and destination of money are exclusively made by women.

Likewise, researches on feminine remittance's quantification are still scarce in Mexico. Some study cases performed in the communities of origin and destination of migrants report that women sent, on average, a smaller amount of remittances than men (Montoya, 2007; Barron, 2005). For instance, in a study on remittances in Gabriel Leiva Sola, a small rural locality in the State of Sinaloa, Montoya (2007) found that, compared to men, the percentage of migrant women who sent remittances was lower, they sent less remittances on average and brought less money when they returned home. According to said study, men sent on average 552 USD a month, and women 150 USD. Nevertheless, this authoress also finds that women participated more in the sending of non-monetary remittances and were more concerned by the acquisition of good and improving their households.

On her own, Barrón (2005) in a study with Mexican migrants in California, United States, found that men sent more remittances than women. According to this authoress, 50 percent of women did not send money home because they had emigrated with their husband, whereas men who sent remittances to Mexico had relatives in Mexico. Likewise, the authoress found that the amounts of remittances sent by migrants were not so significant, particularly among women, as slightly more than 60 percent of them sent between 100 and 200 hundred USD.

<sup>5</sup> See, for instance, Gammage *et al.* (2005), for the case of El Salvador; García and Paiewonsky (2006), for the Dominican case; and Pritchard (2000), for Nicaragua.



Among men, the amount were more disperse and they oscillated between 100 and 500 USD in the last sending, what is true is that a proportion of women contribute to their households' economy by means of remittances.

Based on these findings it is possible to conclude that data on feminine remittances in our country are still very fragmented; we must add that the Bank of Mexico does not distinguish gender in its estimations, therefore, it homogenizes the sending of men and women's remittances. In this context, and aiming at deepening into the knowledge on feminine remittances in our country, we develop a descriptive analysis on monetary remittances women from Guanajuato, who immigrate to the United States, send to their relatives in said State. So we firstly present a brief socio-demographic characterization of the migrant women from the State of Guanajuato registered by EHGMI in the year 2003.

### **Women from Guanajuato in international migration**

Labor migration from Mexico to the United States is a social process with old antecedents in the State of Guanajuato. As from the end of the XIX century, people from Guanajuato have been part of the migratory movements toward the United States. Because of this it is not surprising that, in the quinquennium between 1995 and 2000, slightly more than 10 percent of the international migrants who had gone to work or in the search for a job in the United States were from said State. According to the Census of Population and Housing in 2002 (*Censo de Población y Vivienda de 2000*), out of a hundred people from Guanajuato who emigrated to the United States in this period: 84 were men and 16 women.

Even if migration from Guanajuato to the United States has been predominantly masculine, diverse sources notice a significant increment in the proportion of women who have entered in the international migratory flow in recent years. Crossing the border to seek for a job, reunite with the family or simply as an adventure are some of the factors —demographic, economic, social and cultural— that have fostered and maintained international feminine migration. Data from EHGMI (2003) distinguish that, the set of international migrants registered in the survey, 82.8 percent was men and 17.2 percent was women.

Out of the total of women with migratory experience to the United States, 93.2 percent abode in said country at the time the survey was carried out and only 6.8 percent had returned to the State, this is to say, they were returning migrants;

for men, these values were 76.2 and 23.8 percent, respectively. This indicates that men have a greater migratory mobility than women. This pattern is consistent with the findings reported by other studies, in the sense that women present a higher propensity to settle in the United States in comparison with men (Hondagneu, 1994; Woo, 1997 and 2000). Woo (2000) mentions that the migratory status is a key element in the permanence of women in the United States, mainly for those who emigrate in an undocumented manner. The authoress points out, moreover, that women who have made a family and have children in the "north" tend to settle for longer periods and their mobility is fostered when they have acquired residency or U.S. citizenship.<sup>6</sup>

Even though women from Guanajuato started to migrate in the period from 1965 to 1986, during the 'phase of the undocumented' (Massey *et al.*, 1994), this migration incremented in a considerable manner as from 1987; indeed, out of the total of international migrant women captured in the survey, more than 90 percent had migrated for the first time between 1987 and 2003. This means that in recent years women from Guanajuato have increased their participation in the migratory flow toward the United States. It is noteworthy that in general, both women and men from Guanajuato migrate in an undocumented manner toward the United States (78 and 80.6 percent, respectively) and preferably head for the States of California, Texas and Illinois, States that are traditionally recipient for Mexican immigrant population.

Generally speaking, women from Guanajuato migrate at early ages, concentrating in age groups linked to labor active ages, i.e., between 15 and 40 years of age, which 77 percent of the total belongs to. Most are from the countryside, generally migrate married, nonetheless, it is also considerable the proportion of single women (26 percent), these data allow thinking that women from rural communities emigrate out of economic reason rather than out of factors linked to familial aspects (reunification, accompany the spouse).

Migrant women have a schooling level slightly inferior to that of men; circa 26 percent of women had coursed at least a year of secondary school. These figures reflect the prevailing educational pattern in the State, as women have a greater educational delay than men. According to the 2000 Census of Population and Housing, the average schooling degree of population of 15 years of age and

<sup>6</sup> Massey, Durand y Malone (2002), among other authors, have documented that the hardening of laws and migratory controls from the United States' government, as well as the militarization of the Mexico-United States border have caused a descent in the migratory circularity and mobility in favor of lengthy stays and a greater settling of migrants in the United States.

older was 6.5 years; 6.6 in the case of men and 6.2 for women. In this sense it is worth mentioning that female migrants from Guanajuato have lower educational levels than the average registered for the feminine migrant population in the country: 7.2 years on average (Conapo, 2002).

## Remittances' sending and use patterns

In many of the researches on the migrations of Mexicans to the United States, the high percentage of Mexican population who sends remittances to their relatives who remain in their hometowns and origin communities has been documented. According to figures from the National Institute of Statistics, Geography and Computing (*Instituto Nacional de Estadística, Geografía e Informática, INEGI, 2000*) slightly more than nine percent of the recipient households in the country were located in Guanajuato. In the rural communities in said State, one in four households receives remittances, which represents 66 percent of their incomes, whereas in urban areas they are received in eight out of ten households and they represent 48.5 percent of their incomes.

In our study, according to EHGMI (2003), out of the total of migrants from the State of Guanajuato who were working or abiding in the United States at the time of the survey, 63.7 percent sent remittances to their relatives. Among these residents, 66.4 percent of men and 53.1 percent of women sent remittances.<sup>7</sup>

The frequency of remittances allows outlining some differences between men and women, as whereas women usually send remittances irregularly<sup>8</sup> to a greater extent than men, the latter send remittances more than three times a year, in a greater proportion than women. Data indicate that migrant men from Guanajuato send remittances more frequently than migrant women (graph 1). Being men those who more frequently perform transfers and in larger amounts than women, as it will be further seen, it is expectable that the level of incomes of the households where the sender is a man will be significantly greater than in those where the sender is a woman. Nonetheless, one has to be careful with the analysis of the information in order to avoid hurried conclusions. Even if data indicate that men send remittances with greater frequency, one must consider the context where both are placed and the migratory experience as well —the

<sup>7</sup> In order to analyze the amounts and use of remittances we only take into account the migrants from Guanajuato living in the United States at the time of the survey; therefore, we excluded return migrants, this is to say, those who had returned to the State.

<sup>8</sup> This is one of the answer categories established in the survey's questionnaire.

decision of migrating, labor insertion, labor conditions in the destination place, the origin household that is left behind— the latter is different for men and women, which could influence on the amount of money sent as remittance, the frequency at which it is sent and the means to transfer it (Ramírez *et al.*, 2005).

In different studies on the subject the fact that remittances sent by migrants are basically used for familial survival has been repetitively stressed, which confirms that Mexican labor emigration to the United States is, above things, a strategy of the households to improve their incomes (see, for instance: Canales, 2002; Papail, 2006; Rosas, 2004).

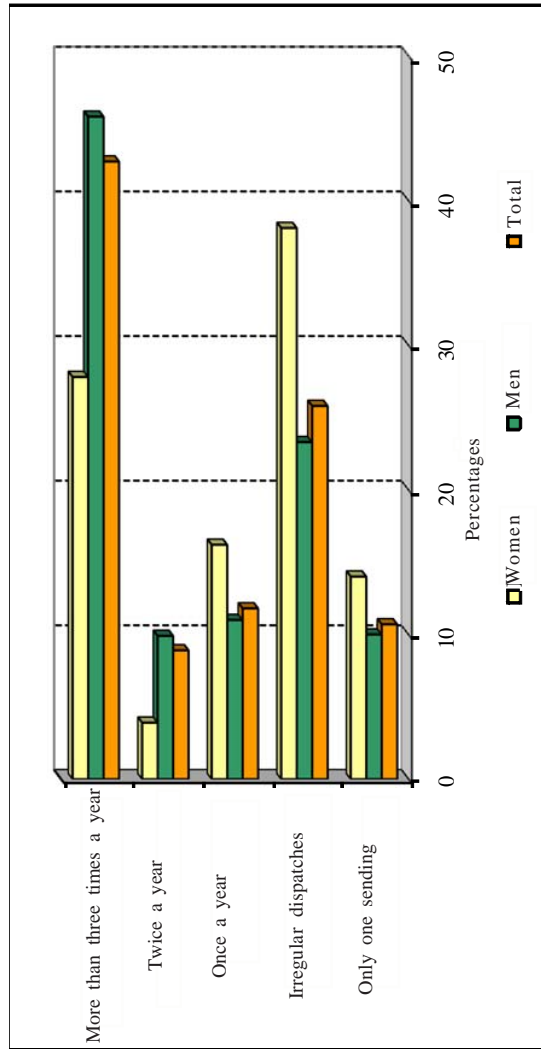
Data from our analysis reflect a similar pattern to that reported by many researches; however, some nuances can be distinguished according to the sender's gender.

Even if remittances sent both by men and women from the State of Guanajuato are mainly destined for food, household's improvement and payment of health expenses, a large part of the economic resources women send are used for celebrations or events in the community, as well as acquiring goods for the household and saving. Whereas a considerable proportion of the remittances sent by men are used for paying off debts or acquiring goods, to a greater extent than those sent by women.

Similarly, when one inquires on the in-kind remittances some migrants from Guanajuato send their origin communities, it also possible to notice some disparities between women and men, to begin with the fact that women send in-kind remittances more frequently than men (44.4 and 34.2 percent, respectively), and concentrate these dispatches on quotidian use articles, such as clothing, shoes, electric appliances and toys. Based on the aforementioned, one could suggest that among migrant women the sending of remittances represents a commitment with their households' familial necessities. In accordance with these results, in several researches, it has been documented that women largely favor the attention of familial necessities, namely: alimentation, clothing, housing, education and health when they send resources to their households.

In this respect, Ramírez *et al.* (2005: 54) point out that “[...] the social construction that make women responsible for maintaining their relatives' life and wellbeing determines the way men and women invest remittances”. Indubitably, migrant women from Guanajuato have interiorized the gender regulations that define the maternal role as a constant service to children and husband, and which makes them absolutely responsible for the household's wellbeing, which is seen in the uses given to the remittances and ratifies the fact

GRAPH 1  
REMITTANCES ACCORDING TO SENDING FREQUENCY AND SENDER'S GENDER, GUANAJUATO, 2003



Source: own elaboration from EHGMI, 2003.

that women's main motivation is the need to guarantee familial survival and secure their children's future. In this sense, some studies on remittances' administration in the household clearly show that women are much more efficient to set priorities; they are better administrators than men (Rosas, 2004).

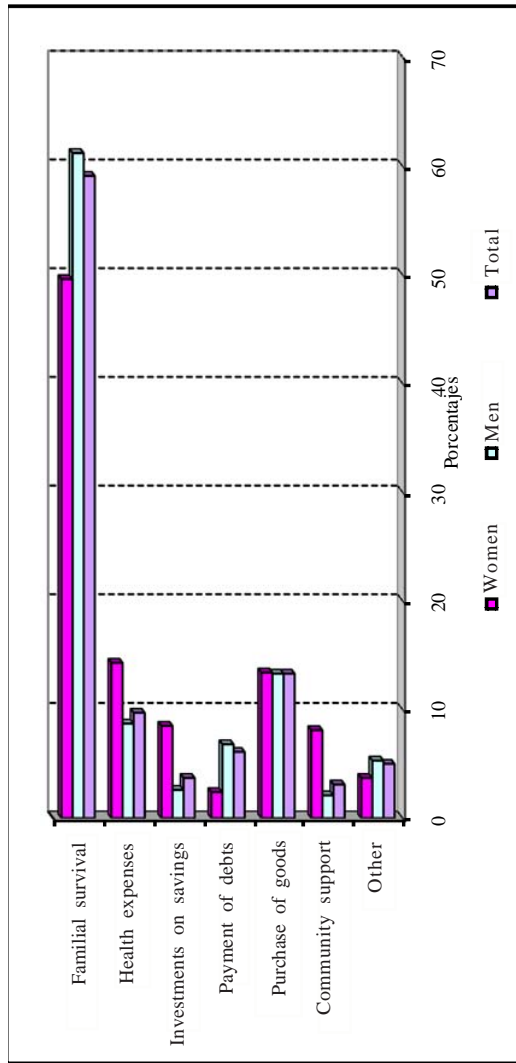
In recent years, there has been a lot of discussion on remittances and productive investments produced by them, considering they are a dynamic factor of transformation of the peoples and populations which receive them, both in the economic development and saving capacity in impoverished regions and the appearance of new economic, social, cultural and even political actors in the local realities. Among these new subjects we need to consider women and their families. In such manner that a study on remittances from new approaches — considering feminine remittances and the role of women who receive them, for instance— would be able to determine the patterns of consumption and investment and the economic priorities of the involved populations. In order to do so it is indispensable, besides considering the migrant's gender, to incorporate into the analyses the characteristics of configuration and functioning of the origin households.

### **Households which receive feminine remittances**

Diverse authors have pointed out that the sending of remittances is associated with both the senders' and recipients' characteristics; which determine, in a certain manner, the amount, frequency and periodicity of the remittances, the means used, the recipients, and the use for such resources (Canales, 2002; Lozano, 2004; Ramírez, 2006). Based on this, in this section the socio-demographic characteristics of the households that receive remittances in the State of Guanajuato are analyzed taking as axis the gender of the sender. In order to do so, we used data gathered in EHGMI, 2003; which allow us to construct a series of socio-demographic indicators of the households benefitted from said incomes.

The first results (table 1) indicate slightly more than 80 percent of the households that receive feminine remittances in the State have masculine heads of family. This result would be explained by the kinship relation of the women who send remittances with men as head of family. According to data from the survey, slightly more than 80 percent of women who send remittances to the State are daughters of the head of family. Another possible explanation can be

GRAPH2  
 USE OF REMITTANCES ACCORDING TO SENDER'S GENDER, GUANAJUATO, 2003



Source: own elaboration from EHGMI, 2003.

found in the prevalence of masculine heads of family in the State of Guanajuato, since circa 77 in 100 households have a man as a head of family (INEGI, 2000).

Nonetheless, the proportion of households with a woman as head of family is significant; especially in those cases where the remittance sender is a man (25.5 percent). This result, although surprising, would be explained by the prevalence of masculine international migration in the State of Guanajuato. Frequently, it has been pointed out that in many communities of the country it is common that facing the migration of the husband toward the United States, the female spouses *de facto* become the head of family, for they become administrators of the familial patrimony and when the remittance does not arrive they assume the role of income generators (Arias and Mummert, 1987; Mummert, 1988). In this respect, Ramírez *et al.* (2005) have indicated the sending and reception of remittances can increase the power of women to become suppliers and contribute to reinforce the networks of familial solidarity, as well as increase their independence before the absence of the spouse in the management of familial economy.

On the one side, data from table 1 show that, in general terms, and both for households that receive feminine and masculine remittances, circa 59 percent of the heads of family are between 35 and 59 years of age. On the other side, the proportion of households that receive feminine households with heads of family who are 60 years of age and older is almost twice as much as in the households where the sender is a man (42.6 and 27.3 percent, respectively), and having in mind that most of the sender women are daughters, it could be thought that a large part of them sends remittances to their parents. Given that the age of the head of family enables us to approach the vital cycle of the households, these data would indicate that in this cycle's the final stage households require greater support and women are those who provide such support to a greater extent than men.

Likewise, the fact that men send more resources than women to households with heads aged between 35 and 59 year of age is related to domestic units where the female spouse remains. Indeed, the marital status of the heads does not generate great differences, either men or women send remittances, these largely reach households with united or married spouses, and only a petty portion of the households with singles heads of family are benefitted from them.



The marital status does not have any differences in remittances according to the gender of the migrant who sends them, then, what occurs with schooling? In this respect it is convenient to point out that the average education of the population of Guanajuato is below the national average,<sup>9</sup> this explains that most of the interviewed population is either illiterate or only has complete or incomplete elementary schooling. The households with heads of family who have studied completely or partially primary school are the ones which to a larger extent receive feminine and masculine remittances, whereas on the other side one finds the heads of family with university or further education. These data coincide with findings reported in other researches where it is stated:

in the households with the lesser human capital the prevalence of remittances is greater, which can be due to the fact that in these households the need for external resources may be greater because of the lesser capacity to generate own internal resources (Canales, 2002: 18).

Predominantly, the heads who receive remittances are economically active. The sending of feminine remittances is slightly superior for households with inactive heads, which is related to the previously analyzed age of the heads of family. If women send remittances with a greater frequency to households with heads of family who are 60 years of age and older, it is expectable that in these households the economically active members are fewer.

In relation to the condition of activity, the information pinpoints that households with heads in the agricultural sector receive remittances to a greater extent, followed by households with heads of family employed in industry, commerce, services and finally, households with graduated heads. The households with workers in niches of the labor market characterized by precariousness and unstable conditions are those mostly benefitted by remittances.

If one observes table 1 some differences in function of the sender's gender can be seen. Firstly, feminine remittances reach households with agricultural workers to a greater extent than masculine ones, which intensify their presence in households whose heads work in industry, commerce and services. This prevalence of feminine remittances in households with heads of family in the agricultural sector is explained by the significant proportion of remittance-

<sup>9</sup> The population above 15 years of age has concluded on average secondary school's first grade; the average degree of schooling is 7.2 years. On their own, the average of schooling in the national total is two years of secondary school, i.e., 8.1 years of education (INEGI, 2005).

recipient households in rural areas. Indeed, in rancherías and ejidos in the State of Guanajuato international migration has become *modus vivendi* for many a families.

Undoubtedly, aspects such as households' configuration, structure, dynamics and vital cycle are in the background of the logics these data indicate. Hence, it is fundamental to deepen in the reception of remittances according to the households' characteristics. The first thing that can be warned is that households that have between four and seven members are those that receive remittances in the greatest proportion. The main differences between feminine and masculine remittances are in opposed extremes: women send more remittances than men to the smallest households (up to three members) and men send more remittances in a larger proportion than women to the largest households (eight and more members).

In agreement with the household's size, it can be said that nuclear households receive resources from abroad to a greater extent, being the unipersonal and composed households those least benefitted from this situation. This a datum that "[...] keeps a relation with the possible role of remittances in the familial rearrangements before the migration phenomenon" (Canales, 2004: 12), as it is no surprise that facing the absence of a member in the household, the other members organize diverse strategies to rearrange the domestic unit so as to secure survival. Once again, the migrant's gender sets some inequalities. Remittances sent by women mostly reach unipersonal, extended and composed households, whereas men mostly send economic resources to nuclear households.

Similarly, we find that both women and men send resources to households where there are children; although in the households with masculine remittances said proportion is slightly greater than in the former (34.5 and 28.6 percent, respectively). Indubitably, the presence of children also implies particular needs that force the dispatch of remittances in order to satisfy those needs. An opposite situation can be seen when there are elderly people at the household, this is to say, women send remittances to the households where there is a significant presence of elderly people. Finally, we have to underscore that remittance-recipient households, either masculine or feminine, are mainly to be found in rural areas; most of them are located in communities with less than 2500 inhabitants.

TABLE 1  
CHARACTERISTICS OF THE REMITTANCE-RECIPIENT HOUSEHOLDS  
BY MIGRANT'S GENDER, GUANAJUATO, 2003

Characteristics of the households and heads of family	Remittance sender's gender		
	Total	Men	Women
<i>Gender of the head of family</i>			
Man	75.7	74.5	80.5
Woman	24.3	25.5	19.5
<i>Age of the head of family</i>			
Under 35 yrs	10.7	11.1	8.8
35 to 59 yrs	58.9	61.5	48.6
60 yrs and older	30.4	27.3	42.6
<i>Marital status of the head of family</i>			
Single	1.8	1.5	3.1
Married or united	85.3	86.1	82.4
Divorced, separated or widow(er)	12.9	12.5	14.5
<i>Education of the head of family</i>			
None	29.2	28.5	32
Primary	59.2	59.6	57.6
Secondary	8.2	8.5	6.8
High school	2.1	2.2	2
Graduated and above	1.4	1.2	1.6
<i>Condition of Activity of the head of family</i>			
Active	69.1	69.5	67.5
Inactive	30.9	30.5	32.5
<i>Main occupation of the head of family</i>			
Professional, administrative, technicians	1.4	1	3
Agricultural workers	52.1	49.8	61.7
Industrial workers	19.7	20.2	17.6
Merchants and ambulant workers	15.2	15.8	12.7
Workers in other services	11.6	13.2	5

P.T.O.

TABLE 1  
CHARACTERISTICS OF THE REMITTANCE-RECIPIENT HOUSEHOLDS  
BY MIGRANT'S GENDER, GUANAJUATO, 2003  
(CONTINUATION)

Characteristics of the households and heads of family	Remittance sender's gender		
	Total	Men	Women
<i>Household size in groups</i>			
0-3	27.2	25.3	34.6
4-7	60.5	61.2	57.3
8 and more	12.3	13.4	8
<i>Familial arrangement</i>			
Unipersonal	2.3	1.7	4.4
Nuclear	68.8	71.6	58
Extended	23.7	21.8	31.2
Composed	5.2	4.4	6.4
<i>Minors at the household</i>			
No	66.7	65.5	71.4
Yes	33.3	34.5	28.6
<i>Elderly at the household</i>			
No	64.2	68	49.1
Yes	35.8	32	50.9
<i>Locality's size</i>			
Rural	57.8	57.6	58.7
Urban	42.2	42.4	41.3

Source: own elaboration from data from EHGMI, 2003.

## Characteristics of the households that receive feminine remittances

In this section we try to deepen into the importance feminine remittances have in the life of families in the State of Guanajuato. In order to do so, we carried out an estimation of the remittances' monthly incomes in American dollars, according to diverse socio-demographic and economic characteristics of the households.

In general, the estimated amounts of the remittances sent by female and male migrants from the State of Guanajuato oscillate between 200 and 250 USD a month: on average, migrants from Guanajuato sent 216.7 USD a month in 2003.

Men sent the most money: circa 244.8 USD a month on average, almost 65 USD more than women (180.8 USD). These results coincide with those reported by other researches (Papail, 2006; Montoya, 2007). Thus, for instance, Papail (2007: 30) finds—in a study carried out in average cities in central occidental Mexico on the transformation of the employment of diverse generations of migrants—that remittances sent by migrant men were always slightly superior to the amounts sent by migrant women. In accordance with the author, these differences could be explained partly by the different levels of income in the migrants in the United States, which are usually lower for women, even though they are employed in the same activities as men.

In spite of the lack of specific data on feminine remittances, it is known that immigrant women, with lower wages than their male peers, send a larger proportion of the salary to their countries, although the total amount is inferior. As a hypothesis it can be stated that, in absolute figures, the amount of remittances sent by women—intra- and internationally—tends to be lower than the amount sent by men, since they are normally incorporated into more precarious labor spaces and are more affected by unemployment. Nonetheless, as Fernández (2004) states

Women tend to send a greater percentage of their remittances almost constantly despite the lapsing of time and changes of marital status, whereas men send a lower percentage, mainly as time passes away from the household and if new families are established.

Nevertheless, when estimating the amount of remittances by households' characteristics we found some similarities according to the sender's gender and characteristics of the household. In the first place, it is noticeable that households headed by women are the ones which receive larger sums from remittances, sent either by men or women. On average they receive between 182.9 and 198.1 USD a month, respectively (table 2).

On the other side, data from table 2 indicate that migrants send larger amounts of remittances to households with heads under 35 years of age. It can be thought that those are the households in an incipient vital cycle, which justifies greater amount of remittances to face their integrants' basic necessities; on average, 190.8 (men) and 182.8 (women) USD a month. Separately, women send more money to households with heads of family older than 60 years of age; it can be supposed that they are daughters who send money to their parents.

TABLE 2  
AVERAGE MONTHLY INCOME IN USD ACCORDING TO MIGRANT'S GENDER  
AND SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RECIPIENT  
HOUSEHOLDS, GUANAJUATO, 2003

Characteristics of the households and heads of family	Remittance-sender's gender		
	Total	Men	Women
<i>Gender of the head of family</i>			
Man	172.2	176.1	168.4
Woman	183.2	198.1	182.9
<i>Age of the head of family</i>			
Under 35	188.8	190.8	182.8
35 to 59 yrs	160.1	163	156.1
60 yrs and older	133.4	128.9	146.5
<i>Marital status of the head of family</i>			
Single	145.6	151.9	114.8
Married or united	187.6	198.8	177.2
Divorced, separated or widow(er)	195.8	191.6	207.8
<i>Education of the head of family</i>			
None	140.5	145.8	133.1
Primary	204	192.3	206.5
Secondary	187.4	198.5	167.1
High school	151.5	159.1	134.7
Graduated or higher	78	81.4	78
<i>Condition of activity of the head of family</i>			
Active	166.4	171.5	135.7
Inactive	169.5	170.5	164.9
<i>Main occupation of the head of family</i>			
Professional, administrative and technicians	103.7	112.2	101.8
Agricultural workers	230.5	231.9	185.7
Industrial workers	117.7	166.6	117
Merchants and ambulant workers	158.4	161.9	143.4
Workers in other services	144.8	164.8	142.8

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TABLE 2  
 AVERAGE MONTHLY INCOME IN USD ACCORDING TO MIGRANT'S GENDER  
 AND SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RECIPIENT  
 HOUSEHOLDS, GUANAJUATO, 2003  
 (CONTINUATION)

Characteristics of the households and heads of family	Remittance-sender's gender		
	Total	Men	Women
<i>Household size in groups</i>			
0 to 3	152	160.4	126.5
4 to 7	171.6	178.8	128.3
8 and more	160.5	154.1	195.7
<i>Familial arrangement</i>			
Unipersonal	120.4	123.4	104.9
Nuclear	151.9	154.4	133.5
Extended	169.8	191	168
Composed	115.9	118.6	109.9
<i>Minors at the households</i>			
No	175.1	183.2	132.1
Yes	190.4	194.7	143.2
<i>Elderly at the household</i>			
No	182.1	186.5	131.5
Yes	183.4	178.6	188.3
<i>Community size</i>			
Rural	165.9	171.9	149.6
Urban	167.3	170.9	145.9

Source: own elaboration from data from EHGMI, 2003.

The households with disengaged —i.e., divorced, separated or widowed— heads of family received the highest incomes, both from masculine and feminine remittances (191.6 and 207.8 USD a month). Men send resources to households with single or married heads to a greater extent than women, who sent larger amounts than men to households with disengaged heads of family. In relation to the education level of the heads of family, it is observed that it is those with primary and secondary education had higher incomes from feminine and masculine remittances. Apparently, data show an inversely proportional relation between the amount from remittances and the education of the head of family;

this is to say, the higher the education level, the lesser the amounts from remittances the household receives. Canales (2004) reaches similar conclusions; the author finds the greater the schooling of the head of family, the lower the propensity to receive remittances.

In the condition of the activity of the head of family, it can be seen that while men send larger amounts to economically active heads, women follow a contrary trend. Repeatedly, data indicate that migrant women have older households. When considering the variations in the transfers' amounts migrants make to their households according to the head's occupation, once again the agricultural, industrial and commercial workers are distinguishable, being the ones who receive the largest amounts. Nonetheless, feminine remittances are much lower than the masculine ones for the heads of family who become involved in industrial activities. This situation can be linked to the feminization of informal labor and with the fact that men send remittances to households where women have this occupation.

Women send larger remittances' amounts to households with eight and more members, whereas men send more money to households with four to seven members. The presence of children and elderly at the household make the amounts increase, either in the case of masculine and feminine remittances. Which somehow is related to the sort of familial arrangement prevailing in the households, as the extended and composed households are the ones that receive the largest amounts of remittances (191 and 168 USD a month, respectively).

As for the presence of children in the household, we find that men send greater amounts than women to the households with children: approximately 194.7 and 143.2 USD a month on average, respectively. Conversely, as we have pointed out, feminine remittances are usually higher in the households with elderly people. Finally, we have to point out that rural households receive the largest amounts of remittances both feminine and masculine; this datum agrees with the different studies carried out on monetary remittances according to which most of the remittance-recipient households are located in small rural communities in Mexico (Ramírez, 2002; Conapo, 1999).

The obtained results show us that, indeed, there are differences in the use, dispatch and amount of remittances according to the sender's gender and the socioeconomic and demographic characteristics of the recipient households. Hence, we find that women send remittances to a greater extent to households with people above 60 years of age, heads with low education levels (primary school) and without a partner (divorced, separated or widowed). They are,



generally speaking, extended households whose size is at least 8 people. On their own, men intensify their transferring of resources to households with a feminine head, to heads aged between 35 and 59 years of age, married or united, with secondary studies, occupied in the agricultural sector; with an average of four to seven members and extended.

### **Factors associated to feminine remittance reception**

Thus far we have analyzed the socioeconomic and demographic characteristics of the households, as well as the variations in incomes from feminine remittances in function of said variables. Thus, it has been possible to identify some differences between households that receive feminine and masculine remittances. In this last part, we try to analyze to which extent in which direction said variables influence on the reception of feminine remittances in the households in the State of Guanajuato. In order to do so we make use of the logistic regression method, which not only allows us to determine the level of statistical association between the variables and categories of analysis in respect to the event to be analyzed — that in this case is the reception of remittances at the household—, but also gives us the possibility to measure the propensity of a household to receive remittances. The logistic model which we have estimated is composed by a dependent variable that is dichotomic, which takes the value of one if the household receives remittances and zero if it does not, and by ten of the independent variables we have analyzed along the text (gender, age, schooling, marital status, main occupation of the head of family, family size, sort of familial arrangement, presence of minors, presence of elderly and place of residence). Given that it would be expected that the effect of the variables was different at the households that receive feminine and masculine remittances, a model was estimated for the whole sample and other two separated by the gender of the sender.<sup>10</sup>

The results for the feminine-remittance-recipient households indicate eight important factors to receive remittances: gender of the head of family, age, marital status, schooling, occupation, size, sort of arrangement, and presence of minors at the household. Said factors or variables are all important in the explanation of the reception of masculine remittances alike, however, the results

<sup>10</sup> In the logistic analysis the variable 'condition of activity' was not included, as it had a heavy correlation with other independent variables. Likewise, the age of the head of family was included as a numerical variable.

from the adjusted models allow sketching some differences as for the effect and significance of said variables (table 3).

Table 3 presents the models of logistic regression estimated to measure the propensity to receive remittances in Guanajuato's households. The estimated general model suggests that households with a female head of family have greater propensity to receive remittances than those whose head is a man. These results are congruent with those found in the descriptive analysis on the remittances' amount estimated according to the household's characteristics, which indicated that family units with feminine heads are the most benefitted from the sending of remittances. As a matter of fact, the comparison of the models by gender suggests that, both in the households that receive feminine and masculine remittances, the propensity to receive is significantly greater in households led by women.

Notwithstanding, we have to distinguish that the coefficient from the estimated model for the households that receive masculine remittances turns out to be slightly superior to that of the households that receive remittances from women; this suggests that the effect of the female head is still greater in the former. If we consider that a large proportion of international migrants in Guanajuato are men, we could suppose that the motivation to send remittances increases if there are wives, small children and elderly relatives in the origin community. In the case of the households that receive feminine remittances, it could be thought that women send remittances to the parents' houses or to other relatives'.

In respect to the age of the head of family, the results estimated by the model indicate, with a reliability of 95 percent, the older the head of family, the lesser propensity to receive remittances. This is to say, an increment of a year of the head of family, the propensity of the household to receive remittances approximately decreases 20 percent. This is a relevant finding, since it confirms women send more remittances to the households whose head is older than 60 years of age.

TABLE 3  
 COEFFICIENT OF THE ESTIMATED LOGISTIC REGRESSION MODEL TO  
 ANALYZE THE PROPENSITY TO RECEIVE FEMININE AND MASCULINE  
 REMITTANCES AT THE HOUSEHOLDS IN THE STATE OF GUANAJUATO, 2003

Independent Variables	Households with remittances:					
	Total		Masculine		Feminine	
	$\beta$	Exp( $\beta$ )	$\beta$	Exp( $\beta$ )	$\beta$	Exp( $\beta$ )
<i>Gender of the head of family</i>						
Man*		1.000		1.000		1.000
Woman	0.000	3.719	0.000	3.319	0.001	2.845
Age of the head of family	0.001	0.988	0.002	0.902	0.003	1.202
<i>Marital status of the head</i>						
Single*		1.000		1.000		1.000
Married or united	0.002	1.548	0.002	1.875	0.008	1.521
Divorced, separated or widow(er)	0.004	2.376	0.003	2.563	0.002	3.115
<i>Education of the head</i>						
None*		1.000		1.000		1.000
Primary	0.004	1.668	0.005	1.668	0.005	1.857
Secondary	0.005	1.692	0.007	1.692	0.004	1.451
High school and above	0.017	2.309	0.012	1.309	0.020	2.509
<i>Condition of occupation of the head of family</i>						
Professional, administrative and technicians*		1.000		1.000		1.000
Agricultural workers	0.003	1.886	0.004	1.982	0.002	2.682
Industrial workers	0.005	1.538	0.004	1.655	0.005	1.401
Merchants and ambulant workers	0.006	1.677	0.008	1.773	0.013	1.838
Workers in services	0.013	1.985	0.014	2.019	0.015	1.484

\* category of reference;  $p < 0.05$ .

Source: own elaboration from data from EHGMI, 2003.

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TABLE 3  
 COEFFICIENT OF THE ESTIMATED LOGISTIC REGRESSION MODEL TO  
 ANALYZE THE PROPENSITY TO RECEIVE FEMININE AND MASCULINE  
 REMITTANCES AT THE HOUSEHOLDS IN THE STATE OF GUANAJUATO, 2003  
 (CONTINUATION)

Independent variables	Households with remittances:					
	Total		Masculine		Feminine	
	$\beta$	Exp( $\beta$ )	$\beta$	Exp( $\beta$ )	$\beta$	Exp( $\beta$ )
<i>Households size</i>						
0 to 3*		1.000		1.000		1.000
4 to 7	0.004	2.149	0.003	2.051	0.000	1.159
8 and more	0.005	2.315	0.008	2.042	0.004	2.184
<i>Familial arrangement</i>						
Unipersonal*		1.000		1.000		1.000
Nuclear	0.001	1.583	0.003	1.233	0.004	0.969
Extended	0.003	1.416	0.007	1.352	0.005	1.556
Composed	0.006	0.472	0.011	1.103	0.020	1.819
<i>Minors at the household</i>						
No*		1.000		1.000		1.000
Yes	0.003	1.219	0.004	1.712	0.002	1.604
<i>Elderly at the household</i>						
No*		1.000		1.000		1.000
Yes	0.037	1.536	0.035	1.275	0.023	1.022
<i>Community of residence</i>						
Rural*		1.000		1.000		1.000
Urban	0.116	1.490	0.101	1.212	0.256	1.271
Constant	1.867		1.715		1.648	

Source: own elaboration from data from EHGMI, 2003.

\* category of reference;  $p < 0.05$ .

Somehow, such results are related to the marital status of the head of family. The estimated models indicate us that households with united heads or heads without a spouse—widowed, divorced or separated—have a greater propensity to receive feminine remittances than the households with single heads of family. As for the education of the head of family, it was found that the households with heads who have primary and secondary education present a greater propensity to receive feminine and masculine remittances than those with uneducated heads of family, this indicates that the former are households with a heavy dependence on remittances.

As for the main occupation of the head of family, there are certain sorts of differentiation patterns between the households that receive feminine and masculine remittances in at least two variables included in the model. In the case of the masculine-remittance-recipient households, the adjusted model indicates us that the households with male heads of family in agricultural or industrial activities are more likely to receive remittances compared to independent-professional heads of family, administrators or who perform a qualified activity. Conversely, in the households with feminine remittances, the fact that the head of family works in some agricultural activities significantly increases the propensity to receive remittances.

The size of the household also registers an important effect on the propensity to receive remittances. As a matter of fact, the results from the logistic analysis point out a very clear differentiation pattern between the households that receive masculine and feminine remittances. For the former it is verified that the larger the household the greater the propensity to receive feminine remittances. Specifically, the adjusted model indicates that the households composed by eight or more members are more likely to receive remittances than the smaller households. Whereas in the households that receive masculine remittances composed by four and seven households are more likely to receive remittances compared to households integrated by eight or more people and those who have less than four members.

Likewise, it is relevant to verify that the reception of feminine remittances is greater in the extended households. In this case, the propensity to receive remittances increases in 55 percent in relation to the unipersonal households. Whereas, in households that receive masculine remittances, the propensity to receive remittances is greater than in nuclear households. Similarly, as for the presence of minors in the household, it is observed that in those where there are children present a greater propensity to receive remittances than the households

where there are not children. In this sense, we can suppose that the remittances are specially destined to support the family.

## Discussion and final reflections

The analysis in this study provides findings and allows establishing conclusions in three parallel dimensions: in the first place, on the use of remittances; in the second, on the differences on the dispatches and amounts of the transfers; and in the third, in relation to the socio-demographic factors associated with the sending of remittances from abroad. In relation to the use of feminine remittances, we found that they are fundamentally destined to the quotidian maintenance of the household and savings. Likewise, the results pinpoint that even if women send smaller amounts of remittances, compared to men, the former significantly contribute to familial economy; mainly in those households with women as heads of family, extended of where there are children and elderly people.

Similarly, said results suggest that the contribution of women is significantly larger in in-kind remittances, possibly due to the traditional gender role that they have historically performed as for care and maintenance of the familial bonds. As we have incorporated a gender perspective into the analysis of remittances we have been able to establish that the practices of sending economic resources are influenced by the migrant's gender, and that this influence reshapes the character and impact of the remittances on gender relations at familial, communal, national and transnational level. This is to say, remittances are expressed in a different manner when they are sent by women or men.

Nonetheless, we also considered that it is important to take into account in this sort of analysis the configuration, structure and dynamics of the households so that it is possible to have a broader perspective of migration and remittances' profile. In this sense, we agree with Ramírez *et al.* (2005) on pointing out that it is necessary to study remittances in detail and incorporate the analysis of gender perspective, underlining women's contribution to reproduction and maintenance of the households, communities and homelands, all of which are aspects that constitute important research lines in migratory studies.

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