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## Securing a Better Living Environment for Left-Behind Children: Implications and Challenges for Policies

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### Abstract

Migration is an increasingly significant driver of transformations in family configurations and caregiving practices as well as living arrangements. The sustainability of geographically-split family formations is dependent on several factors, including the presence and strength of care support networks among migrants and their left-behind families, access to communication infrastructure and the stability of the families' financial resources. Drawing on both a selective review of relevant academic literature as well as key findings from the CHAMPSEA Project, the article first examines the effects of these three factors on the well-being of migrants' left-behind family members, especially children. The article also considers major implications of the project's findings, as well as possible challenges for migration and development policies. One area of concern for migration and development policy arising from our research findings is the need to provide better support for left-behind caregivers or carers who are substituting for the absent migrant in childcare and domestic work but who may also need care and support themselves. Another area relates to the need to improve communication infrastructure to help migrants and their families maintain their relationships across transnational spaces; while a third lies with the importance of minimizing migrant families' economic stress stemming from the cycle of debts resulting from exorbitant broker fees and the mismanagement of remittances. By acknowledging both the social and economic costs of international labor migration on families, governments of labor-sending countries can create a more effective legal and institutional framework as well as design suitable supporting mechanisms for left-behind families. There is then a stronger possibility that migration can become a sustainable development strategy for transnational families in South-East Asia.

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## Introduction<sup>1</sup>

Migration is often a family livelihood project that affects both the migrant and the left-behind family. In the absence of key family members, families left at home will unavoidably experience some degree of “displacement, disruptions and changes in caregiving arrangements” (ECMI/AOS-Manila et al., 2004:61). More importantly, the changes stemming from such absences may have varying impacts – often presented negatively by media reports and studies conducted by various scholars and non-governmental organizations (NGOs) – on the overall well-being of left-behind communities, especially vulnerable persons such as elderly grandparents and young children. For instance, several sources have mostly described left-behind children – particularly those with migrant mothers – as suffering from psychological and emotional stress, being more susceptible to deviant behavior and criminal offences, or expressing feelings of abandonment or resentment at being left behind, while the elderly are portrayed as shouldering heavier burdens and/or abandoned.<sup>2</sup> Though many findings also show that migration generates substantial economic resources that contribute to left-behind families’ improved access to healthcare and education, a salient observation that emerges is that the social costs of international labor migration are equally significant and cannot be ignored.

In this context, this article focuses on examining three influencing factors, namely familial care and support networks, communication infrastructure and the state of families’ finances, that may affect both migrants’ and their family members’ well-being. Focusing on each factor in turn, the article selectively reviews existing findings relating to left-behind Asian<sup>3</sup> families of low-waged international migrants vis-à-vis the findings from the CHAMPSEA<sup>4</sup> Project to illustrate the situations in the four countries of Indonesia, Thailand, the Philippines and Vietnam. The major implications and challenges of these findings for migration and development policies are discussed as a prelude to possible policy recommendations to strengthen the resilience of transnational families in the South-East Asian context.

## Care Arrangements and Support Networks

Upon the migrant’s departure, the remaining family members in the countries of origin often need to reorganize themselves or make rather significant adjustments of varying degrees. Several possible scenarios and care models may emerge depending on who migrates. When fathers migrate, the family’s caregiving arrangement is found to remain fairly stable with

<sup>1</sup>An earlier version of this article was presented at the fourth meeting at the Global Forum on Migration and Development (GFMD) – Alliances for Migration and Human Development: Shared Prosperity, Shared Responsibility in Mexico in 2010.

<sup>2</sup>For more information on some of the studies or reviews conducted for/by these organizations, see for example Bryant (2005), Cheianu-Andrei et al. (2011), D’Emilio et al. (2007), de la Garza (2010), Jespersen (2006), Save the Children (2006), Settles et al. (2009), Tobin (2008) and Whitehead and Hashim (2005).

<sup>3</sup>Though the geopolitical term of ‘Asia’ is notably problematic, it is mainly used here to reflect the larger political region wherein CHAMPSEA’s project sites are located. To sharpen its focus solely on the discussion of the three factors within this region, this article is thus unable to review the larger body of literature on left-behind families particularly those within the Americas.

<sup>4</sup>CHAMPSEA is a cross-sectional mixed-method research program examining the impacts of parental migration on children under 12 years of age left behind in Indonesia, the Philippines, Thailand and Vietnam. Using both quantitative and qualitative methodologies, and over a span of two years, the study hopes to compare findings of some 4,000 migrant and non-migrant households across these countries with varying migration histories. The project was supported by the Wellcome Trust, UK [GR079946/B/06/Z], [GR079946/Z/O6/Z].

mothers continuing in their roles as caregivers. Left-behind Filipino women, for example, juggle the tasks of taking over their migrant husbands' roles, caring for their children and successfully preserving their existing nuclear household structure (Battistella and Conaco, 1998; Parreñas, 2005a; ECMI/AOS-Manila et al., 2004). While left-behind women found themselves taking on a wider range of roles and responsibilities – often translated into heavier workloads and additional stresses – they may also become more autonomous and involved in decision-making within the family and community over land issues, children's education and household finances.<sup>5</sup> Generally, women in the extant literature are revealed to have gained greater self-confidence from being more actively involved in decision-making, experiencing an improvement in their socioeconomic status after their husband's migration (Hadi, 1999; 2001). On the flip side, studies have also shown that male migration led to more financial hardships for women as well as difficulties with disciplining their children, lower access to food, and increased loneliness and isolation.<sup>6</sup>

With the increasing feminization of labor migration in the region, studies on the gender impact of female migration have also emerged. Overall, studies show a more diversified model of care when mothers migrate; men left behind by migrant spouses do take on more caregiving roles but appear to do so with the help of older children and/or other female relatives. Though left-behind fathers in Bangladesh, Indonesia, the Philippines and Sri Lanka are shown to have become more involved in the household, the change is not always sustained nor continued after the women return (Afsar, 2005; Chantavanich, 2001; Hugo, 2005; Parreñas, 2005a). Filipino mother-migrants continue to maintain close contact with their children, bearing most of the responsibilities for childcare and money matters even when physically absent while eldest daughters and female kin are tasked with taking over household chores (Asis, 2006; Parreñas, 2002; 2005a; 2005b). While earlier studies have also often portrayed left-behind fathers as shunning nurturing roles and engaging in drinking and drug-taking habits as a form of escape from their reversed situation (see Parreñas, 2005a and Gamburd, 2005), more recent work has shown that fathers do play an increasingly important role both as left-behind and long-distance carers (Hoang and Yeoh, 2011; McKay, 2011; Yeoh and Lam, forthcoming).

The migration of one or both parents often also results in the transference of the task of caring for left-behind children onto other relatives – often female – such as aunts and grandparents. Such support networks for left-behind families of low-skilled migrants is especially noted by Hugo (2002) to be of key importance in maintaining resilient family lives in the absence of one parent. However, having extended kin care for left-behind families may not always be ideal as such arrangements can lead to various familial, social and monetary disputes, weakening of ties and even the splitting up of extended families due to differences in expectations (Bruijn et al., 1992; Gamburd, 2000; Hugo, 2002). It is also important to note that despite the special call at the 30th session of the Commission on Population and Development in New York in 1997 (UN-NGLS, 1997; UN ECOSOC, 1997)

<sup>5</sup>See reviews by Asis (2003), Castro (2002), Donnan and Werbner (1991), Dwiyanto and Keban (1997), Gardner (1995), Hadi (1999, 2001), Hugo (2000), Russell (1986) and Smith-Estelle and Gruskin (2003).

<sup>6</sup>See Battistella and Conaco (1998), Dwiyanto and Keban (1997), Gardner (1995), Skeldon (2003) and Smith-Estelle and Gruskin (2003).

for greater attention to be given to the impact of migration on left-behind elderly, we still know fairly little of how they cope with their children's absence and the state of their relationships after migration. Available evidence seems to suggest that the costs outweigh the benefits as left-behind elderly may experience health problems and stress from being saddled with looking after their grandchildren (Knodel and Saengtienchai, 2002). Hugo's (2002) study in the Indonesian context further suggests the abandonment of the elderly as a result of the dwindling of the 'carer generation.' In contrast, Xiang's (2007) review of studies on the left-behind elderly in rural China shows that although the elderly felt lonely without their children, a higher percentage of them expressed that they were satisfied with their lives compared to those whose children had remained behind. There also appear to be mixed effects on left-behind children being cared for by grandparents. Left-behind children in China may develop behaviors at two extremes under their grandparents' care; becoming either withdrawn or excessively aggressive as their grandparents either spoil or neglect them (Xiang, 2007).

Findings from the CHAMPSEA Project generally show mixed care arrangements for left-behind children in the four study countries when one or both parents migrated (see Hoang et al., forthcoming). The prevalence of traditional gender norms in assigning nurturing roles to women and breadwinning roles to men is also apparent here as mothers across all four countries continued to be the main carers of children when both parents lived at home<sup>7</sup> (90.0 percent) or when fathers were away (93.6 percent). One distinctive finding of this study though is the relatively high levels of left-behind fathers in Indonesia, the Philippines and Vietnam<sup>8</sup> being reported as the main carer in the majority of mother-migrant households (67.8 percent).<sup>9</sup> As described by Hoang and Yeoh (2011) and Yeoh and Lam (forthcoming), more men in the CHAMPSEA Project were willingly stepping forward to assume mothering roles during their wives' absence and being proactively involved in childcare. As compared to mother-carers, it was noted that a larger percentage of father-carers tend to remain engaged in paid work, generally spend fewer hours in care work and, akin to other studies, are more likely to perform care work with the help and support of other family members. Upon closer inspection, it was noted that a higher percentage of Vietnamese mother-carers (68.2 percent) than Vietnamese father-carers (61.3 percent) actually received support and help in caring. This could be attributed to the higher proportion of Vietnamese mother-carers (62 percent) who continued engaging in paid work as compared to Indonesian (29.9 percent) and Filipino (27 percent) mother-carers. Overall, CHAMPSEA's father-carers were also more likely to be caring for older than younger children.

While the general feedback from various parties, including children, migrant-mothers and fathers themselves, indicate that father-carers were adjusting to and performing their new roles well, their unease and difficulties were perceptible through the interviews. First, father-carers felt rather uncomfortable and inadequate when caring for daughters who have reached

<sup>7</sup>Only 7.3 percent of main carers were identified as fathers in non-migrant households.

<sup>8</sup>Thailand is excluded due to the small sample of Thai mother-migrant households.

<sup>9</sup>This is a comparatively higher rate than Senaratna's (2012) and Save the Children's (2006) studies where only 12.2 percent and 25.9 percent of the Sri Lankan fathers, respectively, were reported as primary carers in mother-migrant households. It is, however, lower than Hugo and Ukwatta's (2010) 2008 study where over 80 percent of Sri Lankan fathers with migrant spouses were identified as the main carer.

puberty. Aside from facing stress, exhaustion as well as health problems due to juggling care work and paid work, father-carers also felt restricted in their movements, sharing that they had to stay at home and give up their own personal social time (Yeoh and Lam, 2013). It was interesting to note from the SRQ composite scores that the existence of a probable psychological vulnerability is higher among Indonesian father-carers (30.8 percent) than mother-carers (26.9 percent) when their spouses are away.<sup>10</sup> The reverse is true for respondents from migrant households in the other two countries, where mother-carers (14.8 percent Filipino; 22.9 percent Vietnamese) are more likely to be psychologically vulnerable than father-carers (10.7 percent Filipino; 11.8 percent Vietnamese). Except for Vietnamese father-carers from non-migrant households (13.8 percent), carers in non-migrant Indonesian (23.7 percent mother-carers; 5.6 percent father-carers), Filipino (13.5 percent mother-carers; 9.5 percent father-carers) and Vietnamese mother-carer (16.1 percent) households are less likely to be psychologically vulnerable. This finding warns us to steer away from stereotypical thinking that left-behind female-carers can cope better simply based on traditional gender roles. Overall, though the larger proportion of carer-respondents among all migrant households in the three countries appear to be managing well in the migrant's absence, one-fifth of the group – regardless of gender – may be suffering from a probable psychological vulnerability (Table 1).

As reflected in Table 1, migrants in the CHAMPSEA Project also relied on other family members or non-parental carers, such as maternal and/or paternal grandparents, aunts and uncles as well as other relatives and older siblings of left-behind children, and to a minimal extent, non-family domestic workers, for help in providing childcare. Notwithstanding both-parent-migrant families who had to rely completely on non-parental carers, a higher proportion of mother-migrant families (31.9 percent) as compared to father-migrant families (6.4 percent) entrusted their children to non-parental carers. Interestingly, Vietnam – unlike Indonesia and the Philippines – is the only country that did not enlist the help of left-behind children's older siblings, other relatives and domestic workers. This could be associated with the strong emphasis on the parental education and disciplining of children in the Vietnamese society, also the only CHAMPSEA country that exhibits the enduring influence of Confucianism in social life. The findings from the literature and CHAMPSEA reinforce the importance of supporting left-behind carers and maintaining their well-being in order to ensure the quality of the surrogate care for left-behind children and improve their welfare. Unfortunately, dedicated programs targeted specifically at supporting and appreciating the efforts of carers are relatively scarce. Thus far, only a few non-governmental organizations (NGOs), such as Women's Development Foundation (WDF) in Sri Lanka and Atikha in the Philippines, have limited initiatives that help left-behind father-carers and families in terms of caregiving.<sup>11</sup> However, these programs appear to be conducted only on an ad hoc and sporadic basis. More can definitely be done to help different left-behind carers in coping with their additional roles during the migrant's absence.

<sup>10</sup>Recommended by the World Health Organization and commonly used to screen for mental health problems, the Self-Reporting Questionnaire (SRQ20) was used in CHAMPSEA as a measure of caregivers' mental health. A proposed "cut off point of 7/8, with scores of 8 or more defining 'cases,' was used to identify probable mental health problems" in respondents (Graham and Jordan, 2011:777).

<sup>11</sup>Atikha provides psychological counseling and other interventions for left-behind families and implements school-based psychosocial programs for children of migrants. For more details about Atikha's activities, see <http://atikha.org/index.php>.

## Communications

The adverse social and emotional effects of migration on the health of familial relations are not predetermined. With the resources available, physically absent migrants may still personally contribute to the durability of the family at 'home.' Studies in the Philippines have earlier shown that female migrants worked actively at maintaining a sense of connection with their children through phone calls, letters and other means of long-distance communication (Asis, 2002; Parreñas, 2005a, 2005b). In turn, the higher frequency of communication between children and migrant parents also appears to contribute to better well-being outcomes as reflected in the 2003 Children and Families Study conducted in the Philippines (ECMI/AOS-Manila et al., 2004). This finding corroborates the CHAMPSEA analyses, which reveal a deficit in child well-being from the children's perspective when the circuits of communication with mother- and/or father-migrants are not maintained. Overall, feelings of abandonment expressed by left-behind children of migrant mothers have been found to decrease when mothers continue to show their care through frequent intimate communication and close supervision over their left-behind offspring.

Whatever the costs and triumphs, efforts made in sustaining the family across distance may be regarded in itself as a form of resistance against the circumstances. Modern transport as well as information and communication technologies (ICT) are instrumental in helping families keep transnational ties alive, transforming the ways in which transnational family members are able to bridge geographical separation, sustain and fulfill familial ties and obligations. Though useful, ICTs may not be easily accessible to the larger proportion of low-skilled, low-wage migrants who leave their families in home countries with little or no possibility of family reunification or settlement in host (and often developed) countries. These migrant workers, akin to the respondents in the CHAMPSEA Project, are often on fixed-term contracts that come with restrictive terms and low salaries prohibiting them from visiting or even maintaining regular communication with their families over extended periods of time. This largely explains why left-behind children from working-class families are more likely to feel abandoned since they have less ability to sustain transnational communication with migrants (Parreñas, 2005b).

The obstacles faced by migrants in utilizing ICTs can be broadly categorized under three main points: affordability, poor infrastructure and restricted opportunity. Firstly, many migrants are already financially disadvantaged and their low wages have direct implications on their (in)ability to maintain ties with the family at a distance.<sup>12</sup> In Vietnam for example, Hoang and Yeoh (2012) found that owning a mobile phone has until recently been a largely middle-class marker because the phone is itself expensive and is accompanied by high tariffs for texting, and for domestic and international calls. In fact, fewer Vietnamese migrant families own cellphones as compared to the non-migrants. It is equally expensive to make international calls from a landline phone. While the recent processes of privatization and equitization of the Vietnamese telecommunications sector have increased competition and driven down domestic phone tariffs, international communication tariffs remain high in

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<sup>12</sup>One underlying problem in many migrants' (especially Vietnamese) infrequent communication with their left-behind families and also their inability to afford ICTs can be attributed to the highly exploitative 'migration industry' (Hoang and Yeoh, 2010).

comparison with other countries in the region (Hoang and Yeoh, 2012). As a result, most Vietnamese households surveyed in CHAMPSEA maintained a one-sided communication with migrant parents who paid less to call home due to the availability of cheaper prepaid phone cards overseas (Hoang and Yeoh, 2012). Although communication via the Internet using programs, such as email and Skype, is cheaper than phoning, it had not become the most popular method of communication because few migrants and their families can afford the equipment or were even computer literate (Graham et al., 2012).<sup>13</sup> This is particularly true for the Indonesians where a lower percentage of Indonesian CHAMPSEA migrant households own computers compared to the non-migrants and Vietnamese CHAMPSEA households. Of the few Vietnamese households (0.6 percent) that reported using the Internet in addition to the phone, only two had computers with Internet connection at home and were thus able to maintain regular communication with the migrant parent, while the rest accessed the Internet in local shops on an irregular basis ranging from once a week to once a year (Hoang and Yeoh, 2012).

Secondly, difficulties in maintaining frequent communications with the family in the country of origin also stem from the underdevelopment of ICT infrastructures in some countries of origin (Hoang and Yeoh, 2012). Non-migrant family members living in areas where the communication infrastructure is less developed, tend to have greater gaps of information because they have never been to the country where their migrant kin now live and work (Carling, 2008). As Carling (2008) argues, they are more likely to experience frustration and anxiety over the failure to communicate effectively across transnational spaces. Mahler (2001) notes that differential access to means of communication exacerbates existing asymmetries, creating unequal power and corresponding dependency.

Within the CHAMPSEA Project alone, one difference between the Philippines and Indonesia is notable: “7 percent of Filipino children said that e-mail was their main means of communication with a migrant parent, whereas none of the Indonesian children mentioned the computer” (Graham et al., 2012:806).<sup>14</sup> This reflects the differential availability of modern means of communication between the sampled communities in the Philippines and Indonesia.<sup>15</sup> Children in the Philippines appear to have greater access to modern communication technologies and therefore have greater opportunity to practice individual agency in different ways (Graham et al., 2012). Even so, Filipino older children’s accounts reveal considerable differences in their access to modern modes of communication. Those who had their own mobile phones were able to text an absent parent whenever they wished, whereas others had to go (or be taken) to a relative’s house or an Internet café to make contact. Nevertheless, the majority of these older children and their families shared the experience of having to wait for the migrant parent to call them. A few mentioned the strategy of making a missed call first to let the migrant parent know that they were ready to

<sup>13</sup>Though Internet cafés provide more affordable access for some, pre-arranging contact times presents practical difficulties related to working hours and different time zones.

<sup>14</sup>The sample of children mentioned here refers to older children aged 9 to 11 years. Younger children between 3 and 5 years old were not surveyed.

<sup>15</sup>With a longer migration history and strong emphasis on long-distance communication, it is also unsurprising that a much higher proportion of CHAMPSEA Filipino migrant households own working computers, telephones and cellphones when compared to non-migrant households. However, there is only a slight difference in terms of the ownership of these items between migrant and non-migrant households in the other countries.

receive a call, suggesting that even in situations with more developed telecommunications infrastructure, cost (thus revisiting the point of affordability) may still be an important factor regulating the frequency of contact.

Finally, perhaps the most important limitation on the opportunities for contact afforded to migrant workers concerns the demands and proscriptions associated with their conditions of employment (Graham et al., 2012). For example, domestic workers (women) often have to wait until they have time off from the prying eyes (and ears) of their employers to make contact with their families back home while men may not face the same restrictions. The gender-disaggregated survey data from the CHAMPSEA Project is thus useful in revealing interesting differences between mothers' and fathers' communication intensity due to their different occupational circumstances. Graham et al. (2012:806) found that a worrying minority of older children in the Philippines and Indonesia "had no contact with their migrant parent, and this occurred more frequently for those with migrant mothers." Only one percent of the older children in the total sample had no contact with their migrant father, but nearly seven percent of the older children in the total sample, of which an overwhelming majority are Indonesian, are not in touch with their migrant mother. For Indonesia, the Philippines and Vietnam, father-migrants were more likely to communicate with the family daily or at least a few times a week as compared to mother-migrants (30.1 percent and 10.8 percent, respectively for daily communication; 25.4 percent and 22.8 percent, respectively for communicating a few times per week). CHAMPSEA's findings on the higher likelihood of mother-migrants maintaining more infrequent and limited communication than father-migrants concurred with another study of 122 Filipino overseas foreign worker (OFW) households conducted by UNICEF (Edillon, 2008), but contrasted with Parreñas' (2005b, 2008) findings in the Philippines where migrant mothers tend to communicate with their families, especially children, more frequently than migrant fathers.<sup>16</sup>

When delving into the qualitative data for possible explanations to this seemingly counter-intuitive communication pattern, Hoang and Yeoh (2012) found that a large number of female migrant workers in the Vietnamese sample were engaged in domestic work overseas, which has been shown by earlier studies (cf. Douglass, 2007; Yeoh and Huang, 1998; Yeoh et al., 2005) to be a highly circumscribed type of work. Furthermore, it is common for domestic workers in some Asian countries, such as Singapore and Taiwan, not to be allowed access to both landline and mobile phones, presumably to prevent them from developing social networks outside the employer's home (Douglass, 2007; Yeoh and Huang, 1998). Within Hoang and Yeoh's (2012) study, 13 of the 23 Vietnamese mother-migrants were doing domestic work in Taiwan and they tended to communicate with the family less frequently than those who held other jobs. Their ability to communicate was primarily dependent on the generosity of employers, which varied from one case to another. This was evident in the accounts of some children of mother-migrants, who said that their mother calls them 'on her day off,' 'every Sunday,' or 'every vacation time.' When measured against the expectations of those left behind, such restrictions may contribute to mothers' feelings of guilt toward their families. Besides being a communication tool, the mobile

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<sup>16</sup>The contrasting findings could be due to methodological differences which this article is unable to explore further.



phone plays an additional role in enabling domestic workers to ‘escape’ the physical confines of their employers’ homes and maintain an existence beyond their lives as maids (Thomas and Lim, 2011). The ability to use ICTs in transnational communication is therefore particularly important for migrant domestic workers’ individual well-being given their usually highly restrictive and isolated living and working environments.

Therefore, contrary to popular discourses about the processes of deterritorialization as a result of globalization and technological advancements (cf. Appadurai, 1996), findings from the CHAMPSEA Project demonstrate that national borders, state policies and socio-economic lines maintain their significance, particularly for the less privileged people in the developing world (Hoang and Yeoh, 2012). Having been relegated to the bottom of occupational hierarchies (cf. Liang, 2011), migrant workers with low levels of education and poor language proficiency are unable to maintain their transnational ties as economic disparities contributed to transnational families’ uneven access to the so-called ‘social glue of migrant transnationalism’ (Vertovec, 2004). This is similar to Graham’s (2002:36) view that the use of ICTs ‘represents an extraordinary extension in the social, economic, cultural and geographical powers’ of the privileged, thereby accentuating socio-spatial polarization. People’s decision to maintain transnational ties at varying degrees of intensity is thus largely conditioned by the socioeconomic contexts they are situated in and does not always reflect their preferences (Hoang and Yeoh, 2012).

ICTs are not powerful enough to challenge the barriers and spaces created by these structures, especially when it comes to the emotional dimension of family life. Addressing the challenges posed by affordability, infrastructure and the opportunity to communicate are, hence, crucial to helping migrants and their families sustain relationship across space and to benefit the well-being of left-behind children. Thus far, efforts by migrant support groups, religious organizations and even telecommunication companies to provide free or cheaper access to ICTs in host countries are heartening. For example, the Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI), the embassy of the Republic of Indonesia and the Humanitarian Organization for Migration Economics (HOME) run short-term computer classes for migrant workers in Singapore. HOME also offers these workers computer access at its helpdesks.<sup>17</sup> SingTel, one of Singapore’s three main telecommunications company, also offers special rates for calls and texts to the Philippines and Indonesia on its prepaid services, which are specially targeted at domestic workers.<sup>18</sup> Unfortunately, these efforts remain uneven and disparate. More can be done to reach out to migrants in confined situations as well as families living in more remote areas.

## Debts and the Use of Remittances

Sending remittances home is often a reaffirmation of migrants’ commitment toward their left-behind kin. Analyses of the use of remittances by left-behind families show that while there is a general consensus that remittances constitute a valuable economic contribution to the family, their long-term effects are contentious. Some uses of remittances include

<sup>17</sup>Apart from ICT-related activities, ACMI, the Indonesian Embassy and HOME also offer other programs for migrant workers in Singapore. For details, see ACMI, 2012; P3K, 2012; HOME, 2012.

<sup>18</sup>For more details about SingTel’s special program, see Sing Tel, 2012.

purchasing basic necessities, repaying debts taken to cover the costs of migration, investment and buying luxury goods. While a large proportion of remittances are used to sustain basic needs, the distribution of remittances to other expenses, mitigated by kin obligations, is significant in influencing the long-term economic benefits to the family. The extended family may be helpful in utilizing migrant remittances for business investment purposes through the provision of information, thereby facilitating wealth creation for left-behind kin. Such prudent reciprocal treatment of remittances strengthens the relationship between migrants and left-behind family members.

Some households, however, remain trapped in a vicious poverty cycle even upon the receipt of remittances from migration. This is especially evident in accounts of mother-migrant households where left-behind husbands squander away the remittances from their migrant wives on ‘social activities’ such as drinking and gambling. For cases where remittances have been mismanaged, conflicts over the control of money and how it should be spent is thus a common occurrence between the migrants and their left-behind spouses.<sup>19</sup> In some cultures, the social expectation of women to be mindful of the well-being of their families removes their control over their own incomes. Some families do not treat migrants’ failure to remit money kindly, continually plying pressure and increasing expectations and thus creating considerable stress for the migrants. In many parts of South-East Asia, the privileging of male over female offspring often mean that the income and remittances sent back by young women migrants are channelled to their brothers’ education, or to facilitate their migration, while the women themselves are not accorded similar opportunities for self-improvement (Asis, 2000).

While the economic benefits of labor migration in the form of remittances have often been taken for granted, little attention has been paid to the fact that a significant portion of migrants’ earnings goes to debt payment resulting, therefore, in limited effect on poverty reduction. As Hoang and Yeoh (2010) uncovered, many of the transnational labor migrations in Asia are arranged by brokers – legal or illegal – who are known to charge exorbitant fees, sometimes well beyond the legally sanctioned amount and driving migrant families into debt. Compounding the situation, the decision to migrate is sometimes made with inaccurate information and migrants thus run high risks of being cheated of their money, exploited or repatriated prematurely.<sup>20</sup> Various studies, including evidence from the CHAMPSEA Project, have suggested that large amounts of debts incurred through migration may compel migrant workers to overstay their visas, run away from legal employers or commit crime (Wickramasekera, 2002). In the case of ‘failed’ migration, the burden of debts has dire consequences on the health and well-being of the left-behind family, especially children and the elderly (Hoang and Yeoh, 2010).

Unsurprisingly, debts repayment ranked among the top three uses of remittances – after basic needs (first) and children (second) – for respondents from all four countries within the CHAMPSEA Project. Vietnam is, however, one country that is notably different as nearly

<sup>19</sup>Refer to Barber (2000), Gamburd (2000) and Sampang (2005) for more information on remittances and family relationships.

<sup>20</sup>This article does not seek to demonize brokers or agents, but agrees with Lindquist et al. (2012) on the need to view objectively their roles in enabling migration within the broader infrastructure comprising the state and market. Similarly, it acknowledges that migrants’ personal networks and social capital may all contribute to influencing migration outcomes and even out the playing field.

half of the Vietnamese migrants (47 percent) rated the use of remittances for debts as top priority, even before their children (second) and basic needs (third). This is possibly because many Vietnamese migrants have to borrow money, with or without interest, from various sources in order to fund the high costs of migration especially to countries such as Korea and Japan (Hoang and Yeoh, 2010). Their efforts to clear their debts may be further hampered by unforeseen misfortunes such as financial crises, rogue brokers or bad employers.

Therefore, while international migrant remittances – which have increased by 58 percent to US\$232 billion between 2001 and 2005, whereby developing countries received the biggest share of around US\$167 billion – have made undeniably significant contributions to the national economy of developing countries, not all families benefit from overseas labor migration (World Bank, 2006:xiii). Despite labor migration being one of the endemic family strategies for economic survival in the developing world, its success – as observed in Vietnam – is potentially derailed by the enormous amount of debts migrants take on to pay for costs such as brokerage fees and relocation. Economic outcomes of migration are hence marginal for many families and they face risks of bankruptcy and destitution in the event of ‘failed’ migration.<sup>21</sup> The economic stress caused by debts incurred to fund migration is detrimental to not only the migrant’s well-being but also that of the left-behind family, especially children and the elderly. The problem lies largely in the absence of appropriate legal frameworks, the inefficiency of the state management of labor exports and the lack of political will in the protection of migrant workers’ rights. Migration, while increasingly important for development, may even possibly cause underdevelopment without adequate political tools and measures to effectively address the ‘migration industry’ as well as support both migrants and their families (Portes and Zhou, 2012). It is thus important for governments, organizations and even banks to step in to assist the migrants. Some good practices have already been observed in the Philippines and Sri Lanka where the government has set up insurance schemes to protect migrants, while private institutions have initiated programs to help migrants and their families manage their remittances.<sup>22</sup> Other countries can benefit greatly by following suit and tightening up the migration industry.

## Recommendations for Supporting Migrants and their Left-behind Families

The earlier sections of this article have illustrated three major issues of migration on left-behind families that need to be addressed: support structures for left-behind carers; costs of communication and communication infrastructure; and remittances and debt repayments. However, given that these issues are highly variable and complex, and are affected by the circumstances and policies relating to broader processes including development and urbanization at different levels, they cannot be handled single-handedly by the state alone.

<sup>21</sup>There are minimal differences in the mean value of wealth (0.679 and 0.624) and asset ownership (0.627 and 0.600) between migrant and non-migrant CHAMPSEA households, respectively.

<sup>22</sup>For some examples of government-regulated migration management, see Asis, 2006; 2008 (Philippines) and Gamburd, 2000 (Sri Lanka). In the Philippines, financial programs for migrants and their families have also been developed by various agencies. IOM and Atikha developed the Financial Planner that provides a practical guide for migrant workers and their families to manage their finances wisely. (For details, see <http://www.bsp.gov.ph/downloads/FinancialPlanner.pdf>). In addition, the Central Bank of the Philippines (BSP) has a number of initiatives geared towards improving the remittance environment of OFWs. (For details, see [http://www.bsp.gov.ph/about/advocacies\\_ofws.asp](http://www.bsp.gov.ph/about/advocacies_ofws.asp)).

Here, we offer different sets of suggestions to the various actors, including civil society, businesses and local communities in labor-sending areas,<sup>23</sup> who each have a role to play in supporting left-behind families.

### **Effective Regulation and Control of the ‘Migration Industry’**

In Asia, where labor migration on fixed-term contracts has become the most important form of transnational mobility, commercial migration brokers provide the most important channel of transnational labor migration. However, weak and inefficient state control over the labor export market coupled with the fact that the supply of labor always exceeds demand put migrant workers and their families at the mercy of exploitative brokers who mislead and overcharge them at will. The following measures can be taken at the policy level to reduce risks and exploitation associated with labor migration:

- Institutionalization and expansion of support services for migrants and their families — Some concrete measures include creating a tariff-free central hotline service that provides information and counseling services as well as allows migrants and their families to share their difficulties; stationing labor attaches and/or welfare officers in embassies/consulates in major labor-receiving countries to provide support to migrant workers; allowing and supporting the creation of an independent institution acting as an ombudsman in labor disputes; and imposing heavy penalties on labor agencies that violate laws and/or fail to protect the rights of their workers (ranging from monetary fines to license cancellation).
- Establishment of a legal fee frame that assigns part of the broker’s fee to the employers to increase their accountability and at the same time, relieve the financial burden on the migrant family — this requires inter-governmental collaborative effort among major labor-sending and receiving countries.
- Investing in and improving the quality of telecommunication infrastructure in labor-sending countries.

### **Establishment of Support Schemes Directed at Left-behind Families**

Special attention should be paid to the two most vulnerable groups in left-behind families: children and the elderly. Concrete measures to be taken include:

- Counseling services offered to children of migrants and other left-behind members
- Extra academic support offered to children of migrants by schools

### **Civil Society**

Civil society can support left-behind families in different ways at different levels:

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<sup>23</sup>While it is necessary to interrogate the migration policies in both sending and destination countries as they are closely interlinked, this article is only able to target its focus on the perspectives of labor-sending countries. See Platt et al. (forthcoming) for policy recommendations for labor-receiving countries.

- Communication with migrants is the key to the well-being of left-behind families. Community-based organizations may help establish and run Internet centers that provide migrant families with free access to Skype, MSN or any locally popular instant Internet messaging services so that they can keep in touch with migrants.
- NGOs can offer migrant families training on financial literacy, including remittances management and consultation on investment strategies.
- NGOs and community-based organizations may engage both migrants and their families in pre-departure briefing to raise awareness on the importance of sustaining communication over time and distance and prepare them to cope with any problems relating to long-term separation.

### Businesses

Banks can play an important role in supporting left-behind families in different aspects:

- Providing prospective migrants with low-interest loans, not requiring collaterals for small loans, simplifying procedures and relaxing eligibility criteria. These proposals will help families avoid taking high-interest loans from exploitative moneylenders.
- While large parts of remittances are spent on basic necessities, high bank charges that discourage migrants from sending money home regularly may put left-behind families in precarious situations. Hence, it is important to drive down remittance charges and offer migrant families specialized investment products and services such as insurance, pension and real estate services.

In conclusion, our research points to the need to first acknowledge both the benefits and costs of international labor migration and to work towards understanding the interplay of economic and social factors shaping the cost-and-benefit matrix at the level of family practice. In this way, governments, together with civil society and businesses, can better work together to create effective legal and institutional frameworks as well as suitable supporting mechanisms for the growing group of migrants and their left-behind families so that migration can be a sustainable development strategy with minimal negative impacts on both migrants and left-behind families, especially children and the elderly.

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**TABLE 1**  
**The Existence of A Probable Psychological Vulnerability Among Carer-Respondents of**  
**Champea Households in Indonesia, The Philippines and Vietnam**

Carer Type	No (SRQ Score below 8)				Yes (SRQ Score 8 and above)				Total			
	Migrant		Non-migrant		Migrant		Non-migrant		Migrant		Non-migrant	
	N	%	N	%	N	%	N	%	N	%	N	%
Mother-carer	554	79.9	1,053	82.1	139	20.1	229	17.9	693	100	1,282	100
Father-carer	367	80.1	109	89.3	91	19.9	13	10.7	458	100	122	100
Close female relative carer	287	75.9	29	76.3	91	24.1	9	23.7	378	100	38	100
Other *	52	88.1	3	60	7	11.9	2	40	59	100	5	100
Total	1,260	79.3	1,194	82.5	328	20.7	253	17.5	1,588	100	1,447	100

\* Note: Other carers include non-female relatives (e.g. grandfathers and uncles) and non-relatives (e.g., domestic workers)