



GENDER AND REMITTANCES FROM INTERNAL MIGRANTS

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ABBREVIATIONS

ADB	Asian Development Bank
FGD	Focus group discussion
GSO	General Statistics Office of Viet Nam
IDI	In-depth interview
ILO	International Labour Organization
IOS	Institute of Sociology
INSTRAW	International Research and Training Institute for the Advancement of Women (now part of UN Women)
IOM	International Organization for Migration
JPGE	Joint Programme on Gender Equality
USD	United States Dollar
VASS	Viet Nam Academy of Social Sciences
VND	Viet Nam Dong
WB	World Bank

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EXECUTIVE SUMMARY

Since the economic reforms in Viet Nam (Doi Moi) in 1986, internal and international labour migration and its associated remittance flows have become a key livelihood diversification strategy for rural households and communities. Gender has been shown to have a strong influence on both migratory and remittance sending patterns: gender influences who migrates, as well as when, where, why and how they migrate. It also affects the amount and frequency of the remittances that migrants send, the way in which these are spent or invested, as well as their potential or limitations for contributing to household and local development in rural communities. In spite of this trend, and the strong interest from academics, government and NGOs in the nexus between migration, remittances and development, very little research has been conducted on this issue from a gender perspective. While papers have been published by organizations such as the Asian Development Bank (ADB), International Research and Training Institute for the Advancement of Women (INSTRAW), International Organization for Migration (IOM) and World Bank (WB) on the influence of gender on remittance-sending and remittance-receiving behaviour, no research has been conducted based on newly gathered empirical data on gender differences in remittance behaviour and usage of money management and sending channels of internal migrants in Viet Nam, in general, and Hanoi, in particular.

This research explores gender differences in remittance-sending behaviour, gender differences in income management of migrants, gender differences in access to and utilization of remittance-sending services and channels, and the relationship between gender and the management and utilization of remittances at the home and the community of origin. The research findings are based on 600 male and female migrants surveyed and 42 IDIs and 12 FGDs conducted between April and May 2010 in three wards of central Hanoi, Viet Nam. This study will contribute to bridging the current research gap and provides a much needed data set from which gender sensitive policies and programmes can be developed. The research aims to strengthen the potential of internal remittances to maximize the development of internal migrants, their families and their communities and to contribute to policy and programmes that support gender-sensitive socio-economic development in rural Viet Nam.

Socio-demographic characteristics

While the average age of male respondents is 30, the average age of the female respondents stands at 34. The female migrants surveyed tend to have a lower level of education than their male counterparts, with almost twice as many male migrants as females having a high school education (31.7% compared with 17.2%). Accordingly, almost half of the respondents work in the unskilled and informal sector, with more than twice as many female respondents as males engaging in elementary occupations (51.5% and 23.1%, respectively). Well over half of the respondents are married (66.7% of all female respondents and 52.8% of all male respondents). Married female migrants who migrated alone make up the single biggest group in this survey (26%). Married couples who migrated together are the exception (15.5%).

More female migrants surveyed than males described their migration status as temporary (80.5% compared with 73.3%). While more than 66 per cent of female respondents work in elementary occupations, only one third of male respondents do. The detailed results of the interviews show that female migrant workers tend to highly evaluate job stability, with many hesitating to change

jobs. Male migrants tend to seek higher income more than employment stability; they thus change jobs more frequently or become self-employed.

Both male and female migrants rely heavily on their social networks, both as a source of support in the city and to find employment. Friends, colleagues and other people from the same community of origin are considered as primary sources of support for both male (81.1%) and female (84.3%) migrants. Female migrants seem to rely more often on their relatives (35.7% of women in comparison with 32.7% of men), and family (17.5% versus 11.2%). Overall, female migrants tend to seek more support from various sources than men, and only half as many female migrants as males claim to need no support (2.6% compared with 5.3%). Six out of 10 respondents benefited from the assistance of people from the same community of origin, a friend or a roommate to find a job, with more female migrants relying on these networks (66.7% of women and 59.1% of men). However, four out of 10 respondents also managed to organize a job by themselves without accessing their immediate social network.

Concerning the circularity of migration, married migrants return home more often than non-married migrants, and female respondents return home more often than their male counterparts (on average, 8.4 times in 2009, while males returned 7.4 times). The most important reason cited by female and male migrants for returning home is to attend funerals or weddings (64.7% and 70.9% for male and female respondents, respectively). This reflects a specific characteristic of the village community in the rural areas of Viet Nam, namely the very close-knit community life. Although women return less often for funerals or weddings, women tend to spend more time on these events when they visit because they participate in the preparations, cooking and logistics.

Gender differences in income, expenditure and remittance-sending behaviour

Male and female migrants face different obstacles during their labour migration that influence their remittance behaviour. A large share of female migrants surveyed work in “elementary occupations”. A main reason quoted are flexible working hours which support household and care-taking responsibilities. This ongoing double burden makes it harder for female migrants to access more settled jobs.

Although working hours and days are almost equal, female migrants earn less – about USD 1,116 a year, while male migrants make USD 1,656. Both men and women report higher expenditure in the city than in the countryside, but male migrants spend more than female migrants. Both save, on average, more than half their income, but female migrants are more likely to reduce food expenditure and feel less comfortable spending time relaxing. Surveyed female migrants have, on average, an hour less leisure time than their male counterparts. The lower the occupation field, the less time migrants spend on accessing media and thus information.

The task to support their family financially results in varying degrees of pressure: married migrants experience more pressure than unmarried migrants; the pressure also rises with perceived poverty levels, and female migrants always suffer from more pressure than male migrants. Independent of the financial situation of their family, female migrants who perceive their household as poor are twice as likely to experience serious stress as their male counterparts (32% versus 17.5%). Separated or widowed female migrants experience the highest stress levels. The average yearly frequency of remittances is nine times for female respondents and seven times for male respondents, with the elementary occupation group having the highest frequency. The main factor influencing the frequency of remittances is income level, with half of the migrants surveyed meeting their

target. Average remittance levels continue to rise, amounting to USD 613 a year in 2009.

Gender differences in access to and utilization of money management and remittance-sending channels

Only under half of female and male respondents reported following a personal savings plan; in this group, women are slightly more likely to meet their own targets. Male and female respondents without fixed saving plans cannot estimate their expenditure and earnings. This reflects the peer pressure male migrants experience to spend money spontaneously on drinking and dining, while the women surveyed are more likely to be in unstable employment and have to return home more unexpectedly.

Almost three quarters of the migrants surveyed choose to store their savings with them, but just over one third feels that self-storage is the safest option. Female respondents have less trust in the safety of bank transfer and more trust in self-keeping, although they tend to lose more money than men, on average. Eighty-six per cent of migrant workers choose not to deposit their money in banks, primarily because they feel they have too little money. The use of banks rises with education level and falls with age.

There is also a significant gap between the perceived safety of different remittance-sending channels and their use. More than half of the respondents claim they do not receive any information regarding depositing money; those who do receive information do so mainly through friends. Male migrants feel more confident about seeking advice and accessing official sending and money storage services than female migrants.

The relationships between gender and the management and utilization of remittances at the community of origin

The marital status of respondents mainly decides the destination of remittances. Almost all of the unmarried female and male migrants send money to their parents. Once married, the spouse becomes the primary recipient of remittances, if the respondents have migrated without them. However, 11.7 per cent of married male migrants who migrated without their spouses send remittances to their parents rather than their wives. In contrast, only 1.9 per cent of women do so. Although many money management decisions are taken jointly, in-depth information showed that men are still more likely to have the final right of decision or to manage money, in general.

Reflecting the tradition that women become part of their husband's family once married, three fourths of married male respondents who migrated with their spouses send remittances to their parents, while only one fourth of female respondents do so. Among migrants who migrated with their spouses, 20 per cent of women, but no men at all, reported that their spouses managed the household money. However, 58 per cent of both female and male respondents felt that their role and power within their families has improved due to their economic contributions. Almost all of the migrants interviewed feel that their family is better off.

Eighty-two per cent of the respondents stated that their family spends all or part of their remittances on daily expenses, and only just over 5 per cent use the remittances to run or establish a business. However, remittances also support education (cited by over 40% of the respondents), health care, debt repayment, furniture purchase, house construction or investment in production tools.

Recommendations:

1) Provide migrant workers with the opportunity to maximize the benefits of migration

- Ensure housing conditions do not affect workers' health and the reproductive health of women workers: Hold landlords responsible, strengthen information dissemination, encourage legal and centralized rental services, and formalize the status of residence of eligible workers with permanent settlements.

2) Provide migrant workers with information

- Disseminate gender-sensitive information, possibly through information centres in the area of origin, on job opportunities, vocational training, social services, reproductive health and general health-care services.

- Disseminate information on labour rights and encourage the use of formal contracts.

- Engage media channels to educate the public on remittances.

3) Enhance access to money management and remittance-sending services

- Encourage banks to offer savings schedules specifically designed for migrant workers with reduced transfer fees and different transfer options.

- Encourage banks to train their employees to improve accessibility.

- Encourage migrant workers to use official channels for savings and remittances to generate interest and support the national economy.

- Extend banking services and provide information on the location of banking services and post offices, especially in rural areas.

4) Improve the sustainable use of remittances

- Support productive collective investments at the community level and encourage the national and local government to support such schemes.

- Ensure women's participation in decision-making processes related to the collective use of remittances.

- Facilitate gender-sensitive financial literacy and/or business training for men and women migrants, returnees and beneficiaries of remittances.

1. INTRODUCTION

1.1. Background

Migration, gender and remittances

Remittances may indicate the most tangible link between migration and development. As such, the phenomenon has not gone unnoticed by governments and development organizations, many of which are now attempting to appreciate and understand the role of remittances in their development and poverty reduction strategies.

Prior to the Doi Moi reforms that took place in the mid 1980s, migration in Viet Nam was tightly regulated by government policies and household registration systems. The Doi Moi reforms catalyzed a wave of internal and external migration that has since continued to increase. Now, labour migration and its associated remittance flows act as a key livelihood diversification strategy for many rural households and communities.

According to the World Bank, a total of USD 4.8 billion in remittances was sent in 2006 from overseas to Viet Nam, amounting to 8 per cent of the country's gross domestic product (GDP) in 2007. Remittance rates among internal migrants have been less studied; however, the 2004 Vietnam migration survey reported that over 50 per cent of internal migrants were remitting money to their households, and that internal remittances were steadily increasing at a faster pace than remittances sent from overseas. Of the internal remittance flows sent, the vast majority flow between urban centres and rural areas. For many rural households, internal labour migration to Hanoi represents an important livelihood strategy, especially in the rural Red River Delta, and in the north-eastern, north-western and north-central regions of Viet Nam.

In addition to the increase in international and internal migration, the last two decades have also been marked by a dramatic increase in women's participation in labour migration. In Viet Nam, approximately 30 per cent of international labour migrants are women, while over 50 per cent of internal labour migrants are female (Duong, 2008). As such, their contribution to the maintenance of their households of origin via remittances can be assumed to be substantive.

Gender has been shown to have a strong influence on both migration and remittance-sending patterns. Gender influences who migrates, as well as when, where, why and how they migrate. It also affects the amount and frequency of the remittances that migrants send, the way in which these are spent or invested, as well as their potential or limitations to contribute to household and local development in rural communities.

Studies aiming to investigate how the link between remittances and development can be strengthened have typically either used a gender-neutral framework, or have lionized women migrants, commending and promoting their altruism and greater willingness to make personal sacrifices for the benefit of their families at home. There are notable exceptions to this trend, including studies released by ADB, INSTRAW, IOM and WB. However, no research has been conducted based on newly gathered empirical data on gender differences in remittance behaviour and usage of money management and sending channels among internal migrants in Viet Nam, in general, and Hanoi, in particular.

1.2. Objective

This study will contribute to bridging the current research gap and provide a much-needed data set from which gender sensitive policies and programmes can be developed. This research explores gender differences in remittance-sending behaviour, income management, and access to and utilization of remittance-sending services/channels at the destination, as well as the relationship between gender and the management and utilization of remittances at the community of origin. This research aims to strengthen the potential of internal remittances to contribute to the social and economic rural development of Viet Nam, and to contribute to the development of relevant policies and programmes.

1.3. Methodology

Data was collected through a desk review and a field survey. The survey used both quantitative and qualitative methodology.

- *Quantitative component*: questionnaires for migrant workers to urban areas. Data was collected on the place of origin, sex, occupation, age and education, as well as remittance-sending and remittance-receiving behaviour.

- *Qualitative component*: in-depth interviews and focus group discussions. Five tools were prepared: (1) migrant worker IDI guide; (2) migrant worker FGD guide; (3) landlord IDI guide; (4) local authority IDI guide; and (5) bank officer IDI guide.

The survey was carried out in the Hoang Mai, Dong Da, and Ba Dinh districts of Hanoi. According to the discussion between IOM, GSO and the consultants, in order to save time and money and for the sake of convenience, one ward was chosen in each of the three districts: Hoang Liet in Hoang Mai, O Cho Dua in Dong Da, and Doi Can in Ba Dinh. The surveyed wards were areas where a lot of migrants live, where there were various types of occupations, and where the consultant team was granted permission to conduct research.

Respondents to the questionnaires were randomly selected from a list of migrants in each area provided by the police department in charge of registration and residence management. The qualitative sample selection sought to provide information from a wide range of respondents in terms of sex, age and employment, education, marital status, place of birth and family context.

The process of collecting questionnaires, interviewing, conducting FGDs, observing and analysing data was flexibly implemented. Information and research results obtained from relevant previous projects proved to be useful reference. In addition, input by experts and participants during the implementation significantly contributed to the success of this report.

The data collection team was composed of staff from the GSO and the Institute of Sociology (IOS), Viet Nam Academy of Social Sciences (VASS). They have at least a first university degree and experience in interviewing. Moreover, team members underwent additional training on data collection. They were able to ask questions and give recommendations on the questionnaires before they actually conducted the survey. Thirty questionnaires and some IDIs were carried out as a pilot survey to assess the suitability and appropriateness of every question. Additional information and indicators were adjusted to create the best suitable questionnaire.

Data analysis

- *Quantitative data*: Variables were designed and data was input into the official programme used by the GSO; the data was cross-checked and analysed using the SPSS 17.0 programme.

· *Qualitative data*: The data was analysed using the Nvivo 8 programme. The structure was designed as a tree analysis according to the IDI instructions and FGDs.

1.4. Research scope and survey sample

Most of the respondents are permanent migrants or temporary migrants from other cities and provinces who held seasonal jobs.¹

· *Quantitative sample*: 200 questionnaires were filled out at each ward. A total of 600 respondents were selected in the three districts, with an equal number of female and male migrants interviewed. Migrants from the age of 18 with different jobs were considered. It was quite difficult to find and access temporary residents and seasonal migrant workers based on the resident list provided by the police and local officers. Due to the refusal of households or respondents to be interviewed, conflict with work schedules, or failure to meet the selection criteria, some of the initially selected respondents had to be replaced by other randomly selected ones. To ensure that different types of migrants could be accessed despite their varying work hours, the data collectors held interviews at different times of the day and night, on weekdays and on weekends.

· *Qualitative sample*: 42 IDIs and 12 FGDs in the three districts were carried out to collect qualitative data. Additionally, a further 25 IDIs were carried out with officials and other relevant persons in Hanoi (e.g. registry, bank and post office staff; the police; landlords; bus drivers; and leaders of habitant groups) to gather information about living and working conditions and services for saving and transferring money.

1.5. Limitations

It was difficult to find temporary migrant workers based on the residence list provided by the local police and authorities. The declaration of temporary residence is not used consistently by migrants and landlords, thus creating difficulties in managing internal migrants. Although this may have impeded access to unregistered (and mostly temporary) urban migrants, temporary migrants still made up 76.8 per cent of the respondents.

Some migrants who were approached, especially those in elementary occupations (the occupational group definitions in this report are adapted from the official ILO job categories; see Notes), were reluctant to be interviewed. They feared that the authorities will ask for further information regarding their income and that they may have to pay tax. The interviewers had to explain carefully the reasons and the purpose of the interview, putting emphasis on the fact that the interviews will remain anonymous and the collected information will be used only for research purposes. Due to these efforts, only 2 per cent of the respondents approached refused to be interviewed. In such cases, the research team had to choose a replacement by randomly selecting from the list of migrants provided.

Interviewing the landlords of boarding houses where urban migrants typically live proved to be particularly challenging, as many of them did not strictly implement the temporary residence declaration and were thus suspicious of being interviewed. In addition, some landlords feared that their tenants will be supplied with information on boarding houses, enabling the latter to compare rent and utility charges and to subsequently insist on changing the rent or to ask for additional services. The refusal of the landlords to be interviewed could have severely affected the

¹ Source: *Annual statistics on the status of residence in Hanoi*, provided by Department of Police Administrative Management and Social Security.

progress of the survey, since they could have also prevented the researchers from speaking with their tenants. However, only 3 per cent of all landlords approached refused to cooperate; they were replaced by landlords from randomly selected alternative boarding houses in the ward in question.

Due to financial constraints, the survey could only be conducted in Hanoi; thus, it did not include the remittance-receiving end. As no information on family members who receive the remittances could be collected, the analysis of the management and use of remittance in the place of origin is based on the information provided by the migrants themselves.

1.6. Review of existing literature

While literature on various aspects of remittances exists, the influence of gender on remittance-sending and remittance-receiving behaviour has been explored in only a few research projects. Most notably, several comparative country studies have been conducted by INSTRAW, WB and IOM. Recent research on the influence of gender on remittance behaviour provides readers with interesting findings.

Allowing some global comparison of the interrelationship between gender and remittances, *Gender-Specific Determinants of Remittances: Differences in Structure and Motivation* (WB, 2006) examines and compares differences in the remittance-sending behaviour of female and male migrants in over 18 different countries, excluding Viet Nam. The findings of this research indicate that among short-distance and short-term migrants, women remit less money than men, while among migrants who migrate remotely and for an extended period of time, female migrants tend to send more remittances than men. While women remit more money than men to distant family members including siblings and others, men rather tend to increase the amount of their remittances to their spouses and close relatives. Both men and women remit more the longer they have been sending, but women remit more overall than men over time.

In the case of Viet Nam, female migrants have been found to send remittances more often than their male counterparts over time, mainly because they can save more money than male migrants (Anh 2003; Anh 2009; Niimi and Reilly, 2008). According to Pfau and Giang (2008), remittances, especially domestic ones, gradually increased in the period 1992–1993 to 1997–1998 in Viet Nam.

The poor living conditions of urban migrant workers, especially female migrants, in Viet Nam, is a major issue in researching the impact of migration on individuals. Tien (2000) finds that many migrants in Hanoi, Ho Chi Minh City, Danang and other provinces suffer from substandard housing conditions. Female migrants especially often limit their expenditure to save money, which may affect their health.

Concerning remittance-sending methods, Niimi and Reilly (2007) indicate the advantages and disadvantages of available remittance-sending services used by migrants in Ho Chi Minh City and Dong Nai² Province. According to the authors, the migrants they surveyed do not have many options which are both convenient and safe. Labour migrants still tend to choose private remittance services (i.e. giving money to a relative, a friend or even a bus driver returning home), although these services lack professionalism and offer low safety.

Regarding the recipient of remittances, Pfau and Giang (2008) found that male migrants often send remittances to other men and vice versa. Generally, migrants who are married/of working age/with high incomes are more likely to send remittances; however, older and single persons are more

² Dong Nai is a province in south-east Viet Nam.

likely to receive money. Female migrants are more likely to be responsible for sending money to their children.

As for gender, many researchers indicate changes in decision-making power triggered by female migration (Anh 2009; Anh 2003). Migration helps to provide more economic opportunities for female migrants in Viet Nam, especially young female migrants in service and industry, allowing these women to make a significant contribution to their families' income through remittances (Anh 2009; Anh 2003). However, men still tend to hold the right of decision more than women, despite the latter's crucial economic contributions (Anh 2005). For couples, men are more often responsible for managing the sending and receiving of money (Pfau and Giang, 2008).

The economic benefits of sending remittances to individual households, in particular, and the village community, in general, is considered the most tangible link between the migration process and development. Anh (2006) explains that in Viet Nam, migration and associated remittance flows can contribute to the equal development of regions, reducing the income gap between urban and rural areas and reducing the difference between plain and mountainous areas. A study by Niimi and Reilly (2008), based on the official 2004 Viet Nam migration census, also shows that remittances have a major impact on the economic condition of both receiving households and the workers themselves.

1.7 Terminology

The definition of the word migration can be "the movement of people from one place to another". There are two main types of migration: first, internal migration, i.e. migration of people within one country, and secondly international migration, which means the movement of people from one country to another. The reasons for migration can be divided into two main reasons, the so-called "push" and "pull" factors. Push factors refer to the factors in one's current place which force people to move. For example, wars (such as civil wars), political or religious oppression, climate changes, lack of job opportunities and poverty are all important push factors. Pull factors are factors in the target country which encourage people to move; these include peace and safety, a chance of a better job, better education, social security, a better standard of living, as well as political and religious freedom. There are many definitions of migration, but each of these definitions draws on different aspects of migration due to the complexity and diversity of migration. As such, it is difficult to find a definition that adequately encompasses all migration situations.

According to Smith (2000) the term migration is often used to refer to any physical relocation. Another word often used is change in residence.

In 1958 the UN gave the definition of migration is a form of human moving from one territory to another, or the movement with specified minimum distance. This moving took place over a identified period of migration and characterized by a change of habitual residence. Changing residence is shown in two of the following characteristics: Place of origin: migrants moved from. Place of residence: migrants move to.

Remittances are broadly defined as monetary transfers that a migrant makes to the area of origin. In other words, remittances are financial flows associated with migration. Most of the time, remittances are personal cash transfers from a migrant worker or immigrant, but it can also be funds invested, deposited or donated by the migrant (IOM, n.d.).

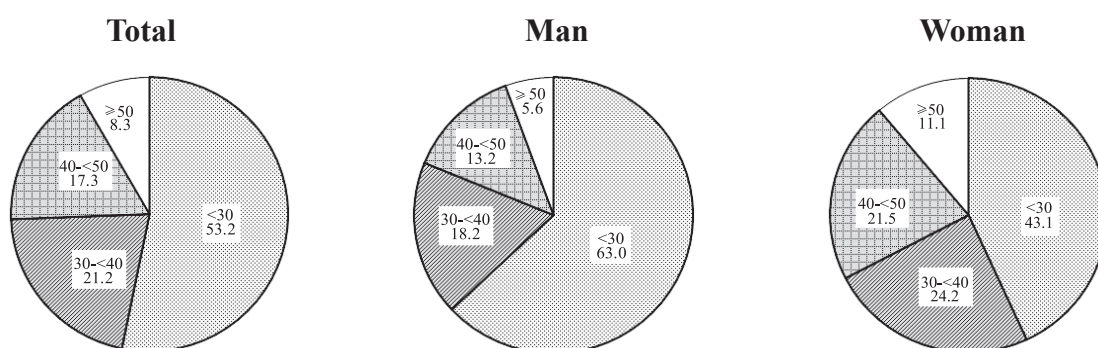
2. SOCIODEMOGRAPHIC CHARACTERISTICS OF SURVEYED MIGRANT WORKERS

2.1. Basic characteristics

Sex and age

The proportion of men and women who participated in the survey sample was relatively balanced (50.5% and 49.5%, respectively). The ages of the 600 respondents range from 18 to 65, with the average age being 32 (the average age is 30 for male migrants and 34 for female migrants).

Figure 1: Correlation between sex and age group of respondents (%)



In the research sample, the majority of the respondents are younger than 30 (see figure 1), with more than half (53%) of the entire sample aged 18-30. The age group 30-40 accounts for 21 per cent of the sample, while the age group 40-50 accounts for 17 per cent. Migrants from 50 years of age account for only 8 per cent.

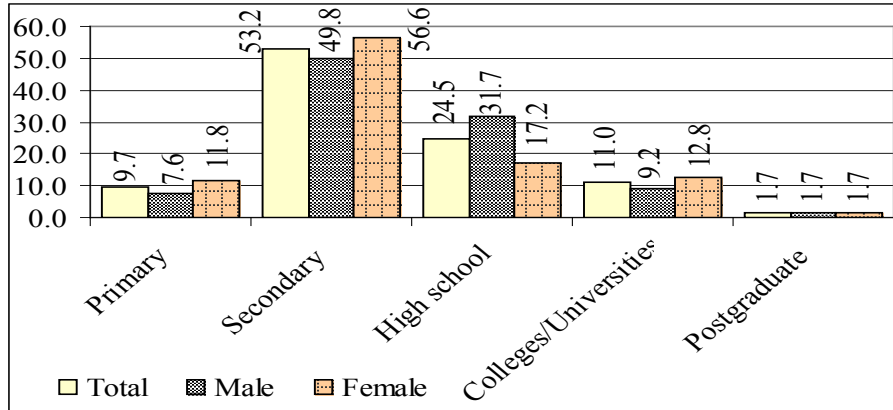
While 63 per cent of the male respondents are under the age of 30, only 43 per cent of the female respondents belong to this age group. Thus, while the average age of male respondents is 30, the average age of the female respondents stands at 34. From the data collected, it can be seen that a random selection of migrant workers is slightly older than the national median age of 27.8 (CIA World Factbook, 2011) and that female migrant workers tend to be older than their male counterparts.

Education

Based on the data collected, 9.7 per cent of migrant workers have a primary education; over half (53.2%) have a secondary education; 24.5 per cent have a high school education; and 12.7 per cent have a university degree or higher (see figure 2).

The female migrants surveyed tend to have a lower level of education than their male counterparts, with 11.8 per cent and 56.6 per cent finishing their education upon completion of primary or secondary school, respectively, compared with 7.6 per cent and 49.8 per cent of male respondents. Nearly twice as many male migrants as females (31.7% versus 17.2%) have a high school education. With only 88.2 per cent of the population having completed primary school (with the net enrolment rate being 95.5%), the educational background of urban migrants is higher than that of the average population (Vu and Le, 2011).

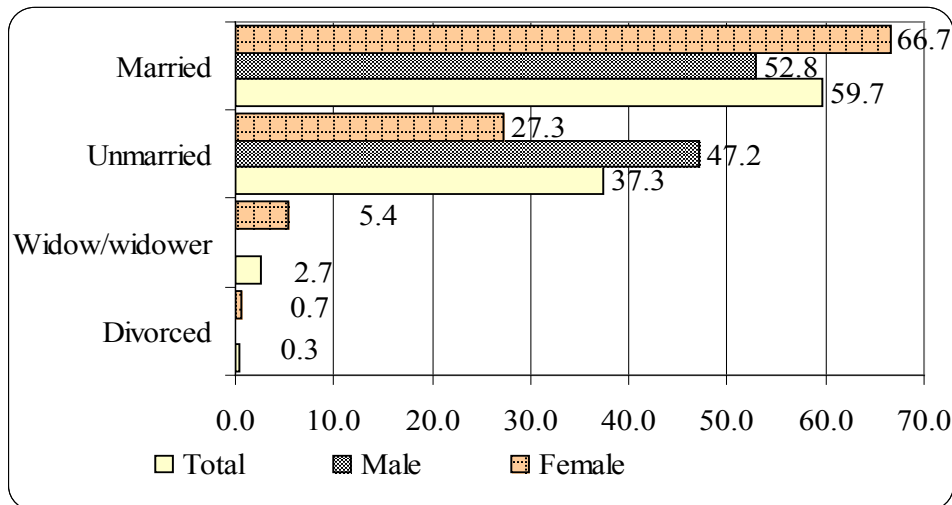
Figure 2: Education of respondents (%)



Eleven per cent of the respondents are college and university degree holders; many in this group graduated from universities in Hanoi, stayed on in the city after graduation in order to find jobs, and eventually settled down in the area. The majority of the respondents have a secondary education (49.8% of male respondents and 56.6% of female respondents). Among the migrants surveyed, very few have participated in any professional training programmes and hardly anyone plans to take a training course or to study further.

Marital status

Figure 3: Marital status of respondents (%)

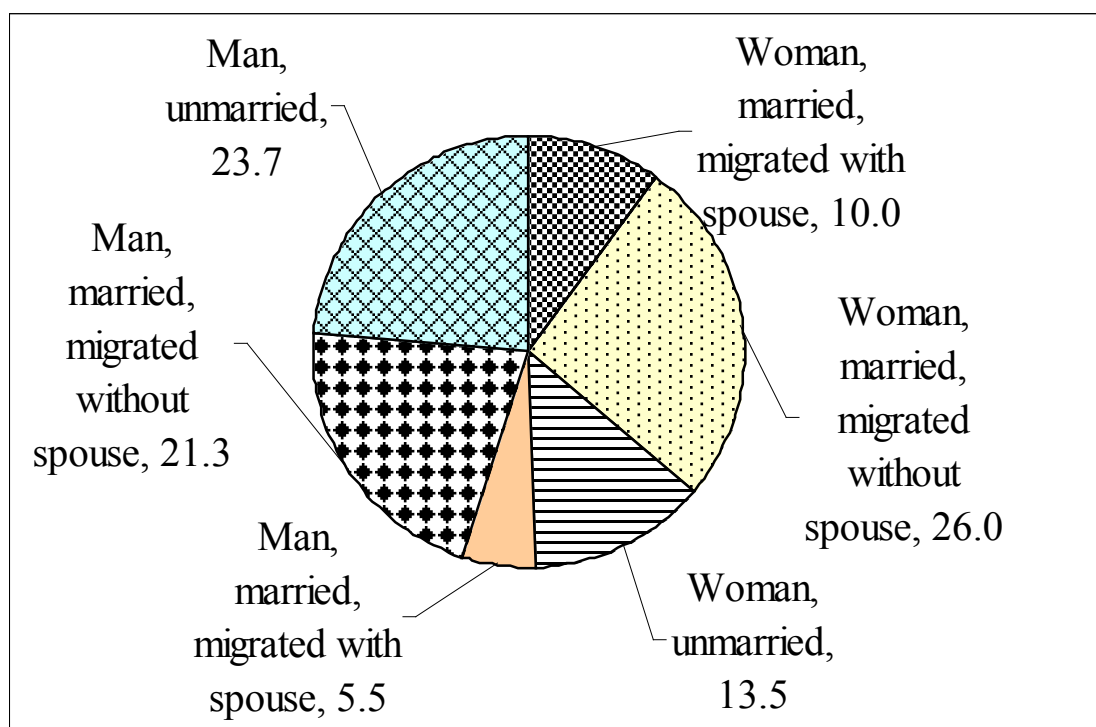


Through survey data collected, we can see that many respondents (62.7%) are/have been married, of which 59.7 per cent are currently married and 3 per cent are widowed, separated or divorced.

There are some significant differences between men and women in different marital groups (see figure 3). Among female respondents, 66.7 per cent are married, whereas for male respondents, the figure is at 52.8 per cent. Only 27.3 per cent of female respondents and 47.2 per cent of male respondents have never been married. The higher average age of female respondents might explain some of the differences in marital status and thus needs to be taken into account when looking at this data.

According to the collected data, three out of four of all respondents migrated to Hanoi alone, while one out of four has at least one member of the nuclear family living with him/her in Hanoi. In the cross-tabulation of gender, marital status and migration patterns in figure 4, 23.7 per cent of men and 13.5 per cent of women have not been married at the time of the interview. Married women who migrated alone account for the largest proportion of the sample at 26 per cent, while married men who migrated alone account for 21.3 per cent. A few (16%) migrated to the city with their spouses; female respondents who live in the city with their husbands account for 10 per cent of this group, while male respondents who migrated with their wives account for 5.5 per cent. Newly married couples especially often try to migrate together.

Figure 4: Migration mode, sex and marital status of respondents (%)



When cross-tabulating gender and resident status, except for 37.2 per cent of the respondents who have not been married, most of the married respondents (56.5%) do not live with their children in Hanoi or have no children yet. Of the married migrants who live with their children, 3.2 per cent are mothers; 2 per cent include both parents living with their children; and 1.2 per cent are fathers. 40.5 per cent have one to two children; 10.8 per cent have three children, and the rest have four to six children. Only 37.3 per cent of the entire sample has never been married.

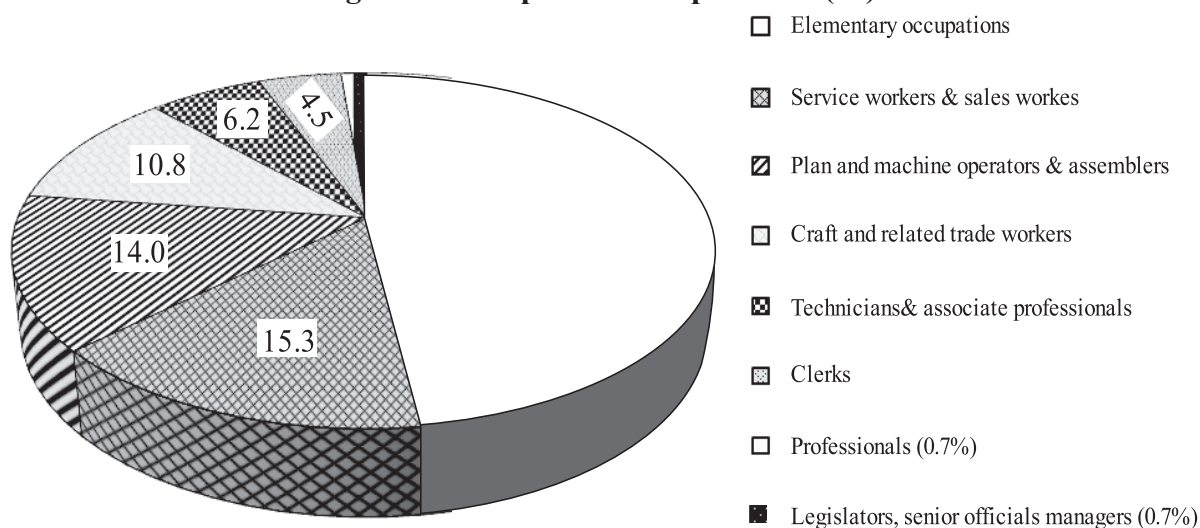
Occupation

Hanoi attracts a large labour force from rural areas due to its diverse job market. Recruitment is carried out in various ways: employers may come to rural villages to recruit new factory workers among the farmers; jobs may be organized through the social network of already migrated members of the community; or a job can be found at the destination.

The occupation groups are adapted from the International Labour Organization (ILO) standard occupation definitions (please see Notes for further explanation). The recruitment of industrial

workers has to follow different and sometimes quite strict standards; sex, age, education and health status, skills, educational background, qualifications, and work experiences can all be crucial during the selection process. However, elementary occupations (e.g. work as waste collectors, housekeepers or shoe polishers) bring the advantage of more flexibility in working hours.

Figure 5: Occupation of respondents (%)



The detailed results of the interviews showed that female migrant workers tend to evaluate job stability highly, with many voicing their fear of changing jobs. Male migrants tend to seek higher income more than employment stability and thus change jobs more frequently or become self-employed. Some save to buy a motorbike that they could operate as a motorcycle taxi; other migrants open a small business, purchase and resell scrap, or open a factory in their hometown after they have spent a long time working in the city. Changing jobs shows the process of saving and investing. Only a few of the surveyed migrants seek or plan to attend vocational schools.

As shown in figure 1, female respondents tend to be older than their male counterparts. The average age of male migrants is 30 years, while that of female migrants is 34 years - older than the national average. The educational background of respondents is highly concentrated at the secondary level, with 49.8 per cent of male respondents and 56.6 per cent of female respondents having a secondary education. On average, female respondents have a lower level of education than their male counterparts. Career opportunities match migrant workers' level of education: twice as many female respondents as males work in elementary occupations (51.5% versus 23.1%). The detailed result of the interviews showed that female migrant workers tend to evaluate job stability highly, with many voicing their hesitation about changing jobs. Male migrants tend to seek higher income more than employment stability and thus change jobs more frequently or become self-employed. Married female migrants make up the single biggest group in this survey (26%). Married couples migrating together seem to be the exception (15.5%).

2.2. Migration and gender

Place of origin

Based on the IDIs and FDGs conducted, it can be seen that men have a higher tendency to make the decision to migrate independently. In rural families, women tend to comply with the traditional division of labour, which assigns them with greater responsibility for care-taking.

Gender differences may influence migration movements: male and female migrants often engage in gender-specific job niches; they tend to move differently and have different ways of adapting to life in urban areas and their roles.

As shown in figure 6, the highest proportion of surveyed migrants in Hanoi come from the Red River Delta³ area (55%), with half of this group coming from Nam Dinh (25.9%). Thirty-one per cent of the respondents come from north-central Viet Nam; in this group, 25 per cent come from Thanh Hoa. North-east Viet Nam (mainly Phu Tho and Bac Giang) account for 12.6 per cent of the migrants surveyed. There are some differences between the rates of female and male migrants from the above-mentioned areas: while female migrants account for 58.1 per cent of the respondents originating from north-central Viet Nam, they account for only 48.3 per cent of migrants from the Red River Delta and for 37.3 per cent of migrants to Hanoi from north-east Viet Nam.

Figure 6: Place of origin of respondents (%)

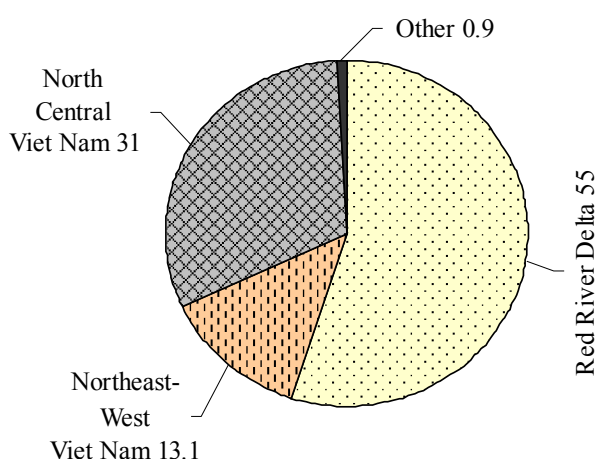
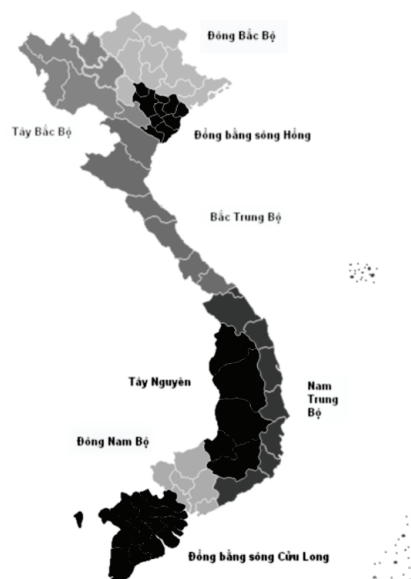


Figure 7: Position of the Red River Delta in Viet Nam (red colour)



Hanoi is a convenient location for many urban migrants coming from the surrounding regions, as they can visit their hometown more often to attend weddings, funerals, family reunions and other events. It has been explained in IDIs and FDGs that it is especially important for women to attend these events.

“We chose Hanoi because it is quite easy to live here, and it is near our hometown, we only have to travel 70km to reach home. There are many people in my hometown who work here – we support each other a lot. I go home several times a month if needed to attend funerals or weddings, if there are none I only go once a month. My parents are old, and my children are very small – I usually go four, five times a month. I have to prepare all the things for the smallest one so that I am not worried when staying far away.”

(FGD, woman, Ba Dinh district)

“My hometown is near here, many people in my village come to Hanoi and so do I. The short distance is very convenient for us, both male and female migrants. The nearer the hometown is,

³ The Red River Delta is located in the lower section of the Red River in northern Viet Nam (see note).

the better life women will have since they have to travel a lot, about 10 times per year. They come home to plant, harvest or look after their children or support the preparation of village events. Many women have to suffer from car sickness, they can work very hard without any bad effects, but they can be sick all day if visiting their hometown by car.”

(FGD, man and woman, Ba Dinh district)

Reasons to migrate

Respondents can have diverse and multiple reasons for taking the decision to migrate.

Table 1: Reasons for labour migration of respondents (%)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Total	76	56.3	33.5	23.8	16.7	10.5	9.3	8.8	5.7
Man	74.9	54.8	29.4	18.5	17.2	9.6	9.2	10.2	4.0
Woman	77.1	57.9	37.7	29.3	16.2	11.4	9.4	7.4	7.4
<i>(1) Earning money for the family</i> <i>(2) Lack of work at place of origin</i> <i>(3) Higher income in Hanoi</i> <i>(4) Taking advantage of idle time</i> <i>(5) Better life in Hanoi</i>					<i>(6) Escaping from agriculture</i> <i>(7) Self-assertion</i> <i>(8) Earn money for oneself</i> <i>(9) Wish their children to study in cities</i>				

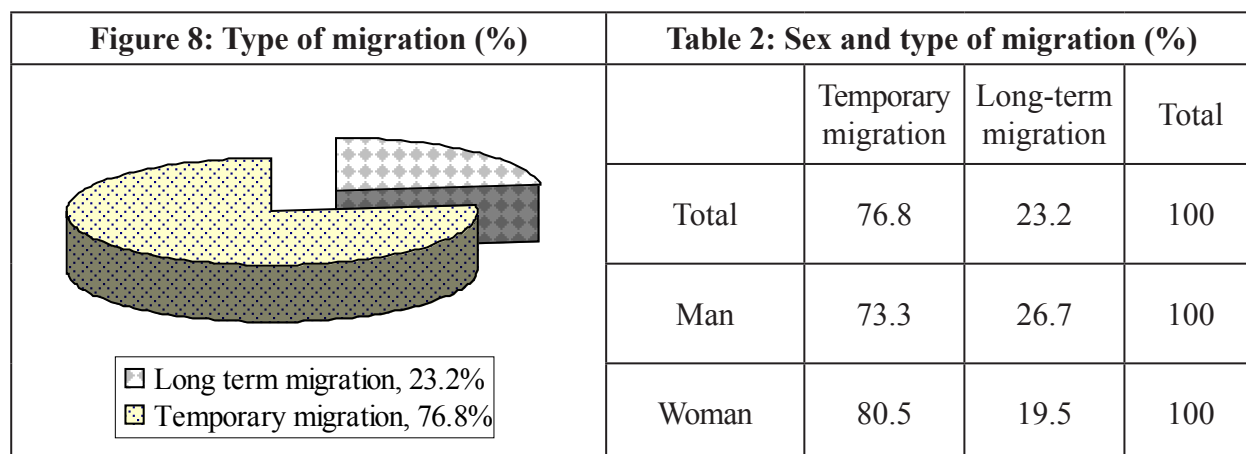
Earning money to support the family is the main reason for migration among both male and female respondents (76%); this reason is closely connected with the shortage of work on the countryside mentioned by over half of all respondents (see table 1). Slightly more female respondents than males stated these two above reasons as push factors for the migration decision. While both sexes are confronted with a shortage of jobs on the countryside, women have fewer job opportunities which present a sufficient source of income than men in rural areas. Only 29.4 per cent of male respondents migrated due to higher income in Hanoi compared with their place of origin, while 37.7 per cent of all female respondents had been motivated by this factor.

“There are only fields in our hometowns, jobs are gardening and feeding pigs and chickens the whole day, which bring enough for surviving, but I cannot produce everything, many things need to be bought with money, so without jobs there is no money for such daily living expenses. My child is studying here, I am living here to take care of her and earn money to buy her a computer as her friends have. I borrowed money from others living here to buy it already, now I have to work to return the loan.”

(IDI, woman, age 45, cleaner)

Others move to reunite with their families, study, participate in training courses or retire. Moreover, an active cultural life and entertainment scene as well as higher-quality social services pull migrants to the city.

Type of migration



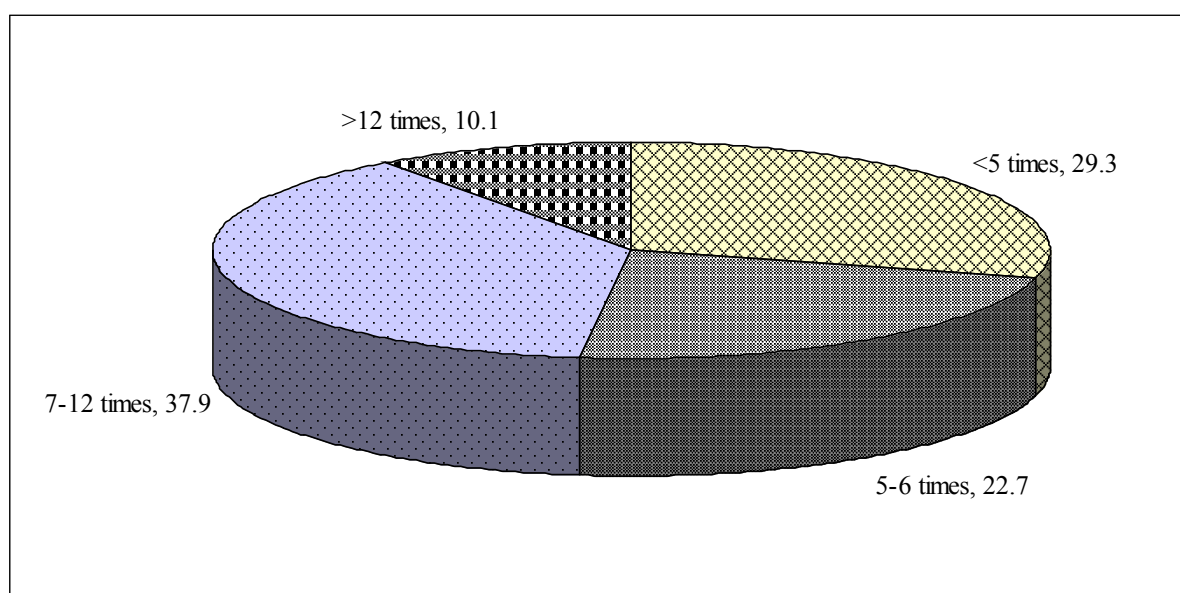
According to the collected data (see figure 8), 76.8 per cent of the respondents identify their migration status as temporary. More female migrants than males describe their migration status as temporary (80.5% compared with 73.3%). Long-term migrants only account for nearly a quarter of the respondents, with men making up a higher proportion of long-term migrants than women (26.7% compared with 19.5%).

Moving frequency

There are significant variations in the frequency of migrants' home visits in 2009, with the average number of visits being eight times.

In terms of average moving frequency in 2009, female respondents returned home 8.4 times and male respondents returned home 7.4 times. Married migrants returned home slightly more often (8.7 times for married female respondents and 8.2 times for married male respondents). Among unmarried migrants, females also returned home more frequently than males (7.6 times compared with 6.4 times).

Figure 9: Frequency of home visits of respondents in 2009 (%)

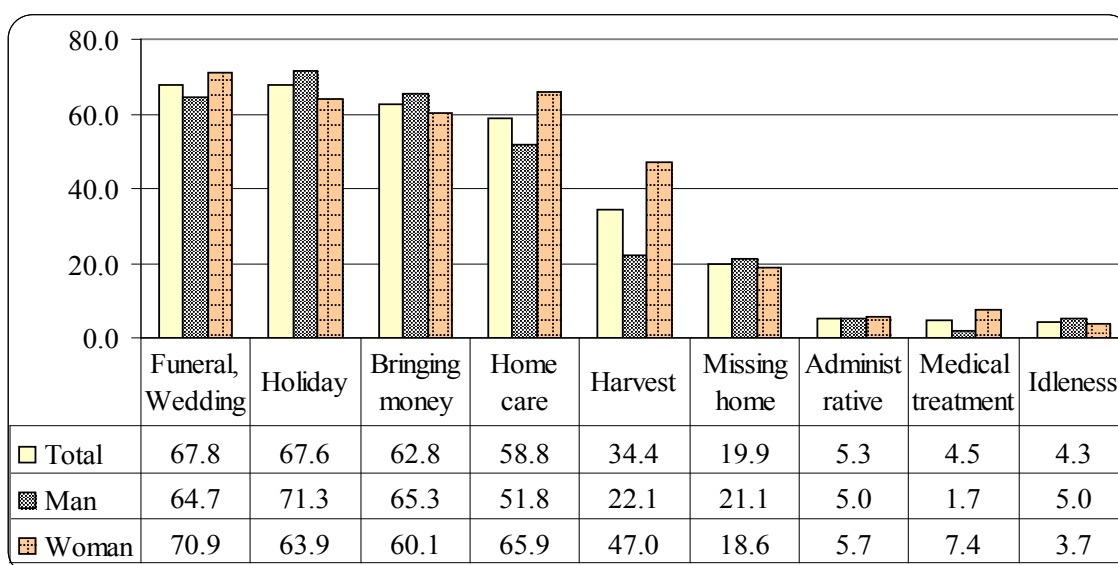


Female migrants, especially those who are married and have children, often spend all of their spare time working more. They do not rest so that they can earn as much money as they can in the shortest period of time and return home. Female migrants take on a key role when their children are sick. This can increase the frequency of their home visits.

“I always prepare sufficiently before leaving home such as which clothes the children will wear, what they will eat and even which books to read for the elder children. I must go home every two weeks, if the family has much work, I must go home more often. When my baby is sick, I must go back home even when I have just visited.”

(IDI, woman, age 25, cleaner)

Figure 10: Reasons for home visits of respondents in 2009 (%)



Attendance at funerals or weddings is the most important reason to return home for 64.7 per cent of male respondents and 70.9 per cent of female respondents (see figure 10). This reflects a specific characteristic of the village community in rural areas of Viet Nam, namely the very close-knit community life. Women tend to spend more time on these events when they visit because they participate in the preparations, cooking and logistics.

Going home for the holidays and Tet celebrations⁴ was a reason mentioned by 71.3 per cent of the men surveyed and 63.9 per cent of women. Returning home to bring money was also an important reason for 65.3 per cent of male respondents and 60.1 per cent of female respondents. This will be analysed further in chapter 4. Taking care of household duties and repair work around the house also an important reason for for women (65.9%), whilst only for half of the male migrants. Going home for the harvest appears to be less important than the above reasons, with 47 per cent of female migrants and 22.1 per cent of male migrants returning to their hometowns for this purpose. Although income generated by farming is very low, many urban migrants keep their fields as insurance against bad times; thus these migrants often have to return home to look after their property or to support their family during harvest time (34.4% of all respondents). Information gained from the interviews shows that for families which engage in agriculture, female family

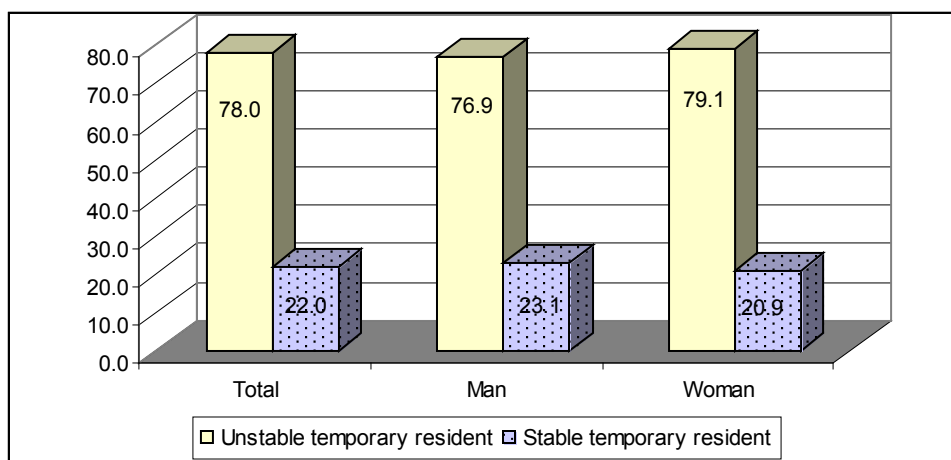
⁴ Tet is the Vietnamese New Year, which is celebrated at the end of the Lunar Calendar (around February). It traditionally involves spending one week with family and relatives.

members remain the main agricultural labour force. However, male urban migrants return home more frequently during harvest time to support their families with heavy harvesting work.

Registration status

In this research, respondents hold either a permanent residence registration in another province or a temporary residence registration in Hanoi. Different residence statuses entail different access to social services such as health care or education.

Figure 11: Resident status of respondents (%)



Twenty-two per cent of the migrants surveyed were temporary residents with a stable accommodation (see figure 11). This means that these migrants have their own houses or live with other members of their families in the city and have a comparatively stable job. Among the respondents, 20.9 per cent of females and 23.1 per cent of males characterized themselves as stable temporary residents. Seventy-eight per cent of the migrants surveyed do not have a stable accommodation and they live and work in the city seasonally. More females than males belong to this group (79.1% compared with 76.9%).

It is challenging for the government to enforce the registration system as seasonal migrants migrate spontaneously and often engage in circular migration; they also do not register themselves and often change their accommodation if they can find a place with better facilities at a lower price.

Role of social networks

The role of social networks in promoting, instructing and maintaining migration is crucial. Social networks also influence the duration, destination, composition and the success rate of migration (Duong, 2008).

Every migrant is part of a social network: he/she is a member of the village community and is bound by complex relationships with relatives, friends and the wider neighbourhood. The decision to move to a city can be heavily influenced by the existence of such networks in the area of destination. These relations provide migrants with information, reduce their transportation costs and other expenses, assist them in finding work and shelter, and help them avoid risky situations - an especially important consideration for female migrants.

“A woman in my village moved here seven to eight years ago. The first time, she had gone without her husband’s permission, then when she came back, her husband did not allow her to come into

their house. Then she kept migrating with several people, after that many people moved, and her husband understood the situation. If someone in my village wants to go, they always ask for her advice; she is a very good person, her answers bring us confidence. In Hanoi, we live together in a group, so we can share our daily life, feel more secure and suffer less from homesickness.”

(FGD, woman, Ba Dinh district)

Upon arrival in cities, urban migrants often gather together with migrants originating from the same hometown; they share housing facilities and job opportunities, lend money when necessary, and offer emotional support.

Figure 12: Sources of support for male and female migrant workers (%)

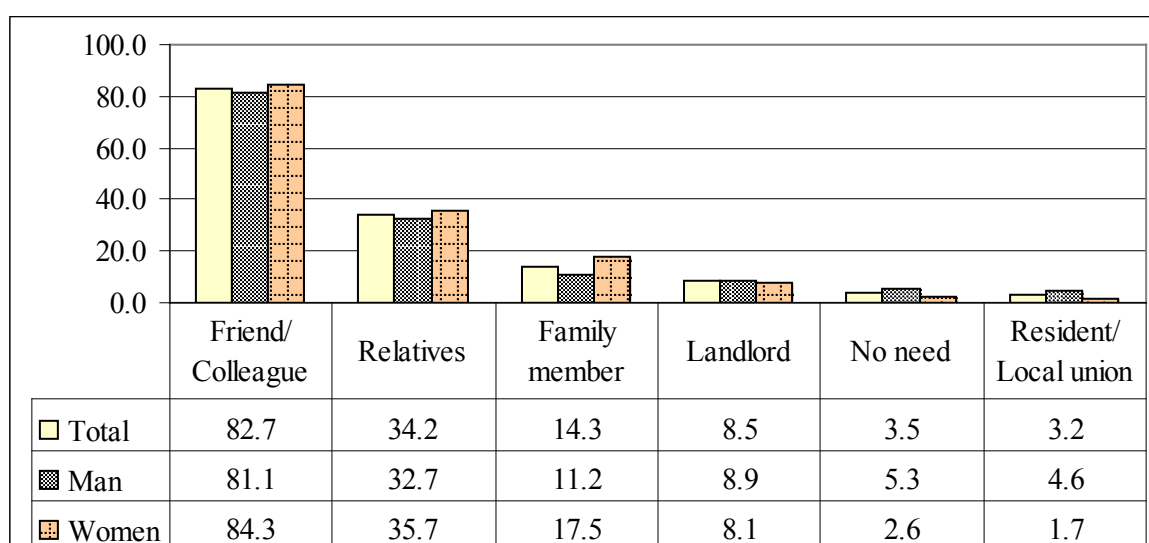


Figure 12 describes the source of support for labour migrants when they face difficulties. Friends, colleagues and other people from the same community of origin are a source of support for 82.7 per cent of the 600 respondents interviewed, followed by relatives (34.2%) and family members (14.3%). There are also other sources of support in the community of destination such as other local residents, landlords and local unions, but their support is less sought after. Thus, migrants rely much more on social networks from their area of origin than on accessing new networks at the area of destination.

In terms of diversity of social networks, friends, colleagues and other people from the same community of origin are a crucial source of support for both male (81.1%) and female (84.3%) migrants. There are some slight differences in the social network of male and female groups in terms of other relations, including relatives (35.7% for women in comparison with 32.7% for men) and family (17.5% for women and 11.2% for men). It is especially interesting to note the gender difference in seeking support from family members – underlying notions of masculinity associated with strength and being able to cope by oneself might partly explain these differences (Ong and Peletz, 1995). Overall, female migrants tend to seek more support from various sources than men, and only half as many female migrants as males claim to need no support (2.6% compared with 5.3%).

Social networks connect individuals and households in the area of destination and origin. They also facilitate the remittance-sending process when friends, relatives and neighbours are asked to bring back money.

* * *

The migrants surveyed came to Hanoi from various regions of Viet Nam, but more than half came from Nam Dinh, a province in the Red River Delta region. The distance between the place of destination and the place of origin was one of the priority criteria for choosing Hanoi; it was especially important to social groups within a highly cohesive community such as the people from the northern areas of Viet Nam, and more so for female migrants who hold care-taking and village duties. There are various reasons for labour migration, but earning money to support the family is the most important for both male and female respondents (76%). This reason is closely connected with the shortage of work on the countryside mentioned by over half of all respondents. More female migrants also mentioned the higher income possibilities in Hanoi, reflecting the limited work opportunities on the countryside. Eighty per cent of all women describe their migration as temporary, while 73.3 per cent of all men do. Married migrants return home more often than unmarried ones; and female migrants return home more than males (on average, 8.4 times in 2009, while males returned 7.4 times). The most important reason for 64.7 per cent of male migrants and 70.9 per cent of females to return home is to attend funerals or weddings. Additionally, female migrants also spend more time during each visit to support village festivities. Rural migrants are bound by complex relationships with relatives, friends and the wider neighbourhood; they rely much more on social networks from their area of origin than on accessing new networks at the area of destination.

3. GENDER DIFFERENCES IN INCOME, EXPENDITURE AND REMITTANCE-SENDING BEHAVIOUR

3.1 Gender differences in employment and income of migrants at the destination

Employment

Most respondents found a job shortly after they arrived in Hanoi, with many taking advantage of their social networks.

Table 3: Source of work information (%)

	Countryman/ friend/ roommate	Self	Relative	Resident/Local union	Member of nuclear family
Total	62.8	41.9	31.3	7.3	9.2
Man	59.1	40.3	30.7	7.9	6.6
Woman	66.7	43.4	32.0	6.7	11.8

With regard to finding a job, 62.8 per cent of all respondents benefited from the assistance of people from the same community of origin, a friend or a roommate (see table 3), with more female migrants relying on these networks (66.7%) compared with male respondents (59.1%). A migrant's nuclear family and relatives are also useful sources of support and information, with slightly more women than men relying on these networks. However, 40.3 per cent of male respondents and 43.4 per cent of female respondents also managed to find a job by themselves without accessing their immediate social networks. A higher educational background has a direct positive influence on the income of migrants: it is very difficult for migrants with a low educational background to have a stable job and a good income. Because elementary occupations offer low salaries, many companies cannot find workers and keep them on the job for a long time. This is the reason why one feature of migrant workers is their high job mobility.

Table 4: Occupation of male and female respondents (%)

No		Man & woman	Man	Woman
1	Elementary occupations	47.8	29.7	66.3
2	Service workers and shop and market sales workers	15.3	17.8	12.8
3	Plant and machine operators and assemblers	14.0	24.1	3.7
4	Craft and related trade workers	10.8	18.8	2.7
5	Technicians and associate professionals	6.2	3.0	9.4
6	Clerks	4.5	5.6	3.4
7	Professionals	0.7	0.7	0.7
8	Legislators, senior officials and managers	0.7	0.3	1.0
	Total	100	100	100

As shown in table 4, twice as many female respondents as males engage in elementary occupations (66.3% and 29.7%, respectively). This can be explained by the following factors: the female migrant workers surveyed have a lower educational background than their male counterparts; they do not want to invest in a job in order to save a maximum amount of money; and their actual frequency of movement as well as their need to return home due to family obligations is higher than that of the male respondents. Elementary occupations include work as scrap dealers, garbage collectors, cleaners or vendors for female migrants, and work as porters, shoe shiners and buyers of broken appliances for male migrants. Due to a lack of access to loans, education and social networks within the urban population, as well as high requirements to access formal employment, many migrants are pushed to accept dangerous or hazardous jobs. They also accept work without a formal contract and with verbal agreement only. Information obtained through IDIs and FDGs revealed that although there is little competition with local people, migrant workers are increasingly competing with each other. Competition and livelihood needs can influence the solidarity of migrant communities in the city, especially when migrants work in the same profession.

Among the migrants surveyed, 15.3 per cent work as service workers and as shop or market sales workers. Men account for 17.8 per cent of this group; they wash and repair cars and motorbikes and work in cafes or karaoke bars. Women, on the other hand, account for 12.8 per cent of this group; they work in restaurants, massage parlours, spas or shops. Some managers interviewed shared that there used to be an advantage to recruiting women for work in coffee shops or karaoke bars in cities, but not anymore as men are able to do additional chores such as guarding and parking vehicles, working as a porter for restaurants, or doing simple repair works. It is perceived that men take fewer leaves of absence and avoid conflict between staff and clients.

Plant and machine operators and assemblers in factories or industrial zones require working skills and at least a high school education. Additionally, in some cases, workers also need to have their own means of transportation. While 24.1 per cent of the men in the sample work in this job niche, only 3.7 per cent of the women do so. This group includes drivers of vehicles such as buses, taxis or motorbike taxis - a trade in which women in Viet Nam do not usually participate.

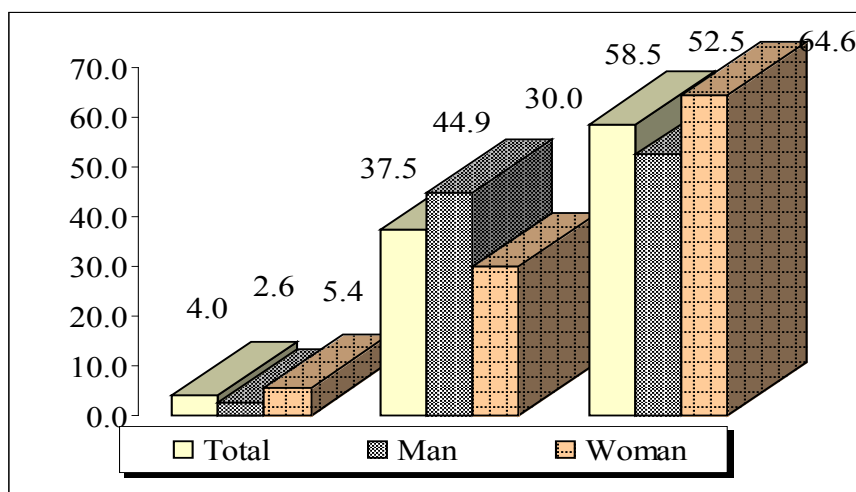
A big difference can be seen in the group of craft and related trade workers, with 18.8 per cent of male respondents and only 2.7 per cent of female respondents working in this occupation group. The occupations in this group include work as carpenters, goldsmiths, stonemasons, metal smiths, and these jobs are more often filled by men. The few female respondents in this category work as tailors or make products from bamboo and rattan.

Among the migrant workers employed as machine operators, clerks, craft workers (occupation categories 3, 4 and 6 in table 4), more than 75 per cent have signed a labour contract. About 25 per cent, except for those in training or working on a trial basis, often work under a verbal agreement between two parties. Technicians, legislators and professionals (occupation categories 5, 7 and 8 in table 4) lead quite stable lives in cities. These people often have high qualifications, enjoy better working conditions, a higher and regular income, and long-term labour contracts; they are also often house owners. Many of them have benefited from recent resident registration policy changes which facilitate the acquisition of permanent residence status for high-earning, house-owning, long-term migrants.

Working time

Over the last 12 months, respondents’ daily working hours ranged from five to 16 hours a day. Urban migrants not only work hard, they also work long hours.

Figure 13: Daily working hours of respondents (%)



Among the respondents, 58.5 per cent work more than eight hours a day and only 4 per cent work less than eight hours a day (see figure 13). The female migrants surveyed tend to work longer hours: 64.6 per cent of females and 52.5 per cent of males work more than eight hours a day. If one considers the average working duration, however, women work only slightly more hours (9.38 hours a day) than men (9.28 hours a day) (table 5).

Table 5: Daily and weekly working hours of respondents

	Average working duration/day	Average working day/week
Total	9.33	6.70
Man	9.28	6.68
Woman	9.38	6.72

Although women migrants interviewed have, on average, slightly higher working hours per day and working days per week, the difference is minor, with both female and male respondents working almost seven days a week.

Male respondents reported that they sometimes spend Sundays engaged in leisure activities. However, women are less willing to do so because of the opportunity cost of missing a day’s work; seeing a film, socializing with friends or even relaxing can mean that respondents would be unable to pay for rent, food or basic utilities. Workers from rural areas, especially women, tend to take little time off and even work in the evenings in order to maximize their income. In cases where women did take time off from work, they did not remain in the city to relax but rather returned to the countryside to engage in household and care-taking duties.

Female respondents in the elementary occupation group often work in more than one job during the daytime: for example, in the morning, some of the women purchase recycled waste; at noon, they do the washing-up for a small restaurant; and in the afternoon, they work as cleaners. They

need to have multiple jobs to earn enough money to cover their living expenses, support their family and save for a rainy day.

Income

The average yearly income of the respondents in 2009 was USD 1,386,⁵ or nearly USD 116 a month. This is higher than the average national income, which currently stands at around USD 1,052 a year (UNDP 2009).

Table 6: Average income of respondents and family in 2009 (USD)

	Respondent -man	Respondent -woman	Spouse	Family members in Hanoi	Family members in place of origin
In 2009	1,656	1,116	768	1,188	1,056
Month	138	93	64	99	88

A significant difference between the income of male and female migrants can be noted (see table 6): while the average yearly income of the male migrants interviewed is USD 1,656 (about USD 138 per month), female migrants earn about USD 1,116 a year (about USD 93 per month). The difference between the average incomes of male and female migrants is more than USD 540 a year. Thus, although there is no significant difference between the working hours and days of male and female respondents, there is a significant difference between their incomes.

Nearly two thirds of the respondents (52.6% of men and 47.4% of women) confirmed that they have the most important role in supporting their family economically through remittances. Comparing the income of the migrants surveyed and that of other members of their family (table 6), it can be seen that the income generated by the migrants in Hanoi is higher than that of their family. This can be considered as a reason for increasing migration.

Payment methods are different depending on the type of work. Only 9 per cent of the respondents, mainly office staff, receive their salary via a bank account, while the others receive their salary in cash. There is no considerable gender difference among those who receive their salary via a bank account. Monthly payment is the most popular method of payment, cited by 41 per cent of the total sample (46.2% of men and 36% of women). In the sample, 6.3 per cent of the migrants surveyed stated that they are owed wages.

With regard to future plans for financially supporting their families, both male and female respondents intend to continue labour migration. Hanoi is still widely seen as the best destination: a city of dreams for migrants from rural areas.

* * *

According to the above data, there are gender differences in the employment opportunities and income of the migrant workers surveyed. While more than 66 per cent of female respondents work in elementary occupations, only one third of male respondents do. Although women migrants interviewed have, on average, slightly higher working hours per day and working days per week, the difference is minor, with both female and male respondents working around nine and a half hours per day and almost 7 days a week. While one in four migrants is able to secure a job without accessing his/her social networks, both men and women rely heavily on their social networks from

⁵ Exchange rate as of October 2010: USD 1 = VND 19,494; thus, the average annual incomes of male and female respondents are USD 1,644 and USD 1,128, respectively.

the area of origin. Female migrants tend to access a larger variety of social network members. Women respondents, especially those employed in elementary occupations, are less ready to relax and instead try to maximize their working hours in the city and then spend their spare time at home.

Although there is no significant difference between the working hours and days of male and female respondents, there is a significant difference between their incomes. Male migrants earn USD 1,656 a year (about USD 138 per month), while female migrants only earn about USD 1,116 a year (about USD 93 per month). However, labour migration in order to send remittances is likely to remain a key livelihood strategy for rural households, with both male and female migrants earning more than the national average.

3.2 Gender differences in expenditure and living conditions at the destination

Expenditure

The average expenditure of a migrant worker in the interview sample is around USD 53 per month. Men spend almost USD 62 a month, on average, which is more than the average expenditure of women (USD 46 a month).

The most expensive regular expenditure is rent. A 12m² flat with a shared ancillary building and kitchen costs about USD 50 a month, while a flat with a built-in ancillary building costs about USD 75. The trend of sharing a flat is becoming more and more popular with migrant workers who do not live with their family.

“We can pay rent per day, per month or per night here, but it will be cheaper if you pay per month. One night costs USD 0.4 and includes electricity and water. One day costs USD 1.5-2 and that includes food and room. This fee will be about USD 36 if you pay per month.”

(IDI, women, age 34, hawker)

The electricity fee is calculated differently in different lodging houses. For example, the fee can be fixed at the price of USD 1.5 per month per person, with detailed regulations about the types of equipment that one can use, including a lamp, a small individual fan, a mobile phone battery charger and a rice cooker, and USD 2.5 for the drilled well water. In some other lodging houses, all tenants contribute to pay for the electricity and water based on the indicator of the meter, which leads to a relatively high fee and the risk of migrants being overcharged by their landlord. The lodging houses where seasonal migrants typically live tend to charge based on the meter.

“In my lodging house, it is regulated that electricity can only be used for lamps, fans and cookers. Sometimes I use electricity for my radio, then they complained that I should pay more money for it. There is no problem with mobile phone battery chargers because of its low level of electricity consumption.”

(IDI, woman, age 35, scrap collector)

In terms of health service in the city, migrant workers only go to health centres when there is no other choice. They tend to self-medicate when they catch minor illnesses, on the advice of drug sellers or their roommates, or based on their own experiences. In case of severe illnesses, the migrants surveyed return to their hometowns, where the cost of living and health service expenses are lower.

“If I just catch flu, I will still go to work normally. Working hard makes the body sweat and it will be okay soon and I am rarely ill. In case of severe or strange symptoms, I will go back home. It

costs me just USD 2.6 for the transportation fee to return home so that my wife can take care of me. It will be expensive if I keep staying here and do not know what I should do.”

(IDI, man, age 48, stevedore)

The migrant workers’ expenses for food are very low, but there is a major difference between men and women. Except for workers who live with their families or eat at their places of work, most of the men surveyed eat at rice restaurants to save time. To limit expenditure, almost all of the female workers surveyed bring rice from their hometown; each female migrant contributes 4kg of rice a week and USD 0.5 a day for food, cooking three meals a day alternatively. The expenses of the male migrants interviewed are a quarter higher than that of the women because of the cost of the drinks and cigarettes that male migrants buy when they meet their friends or relatives.

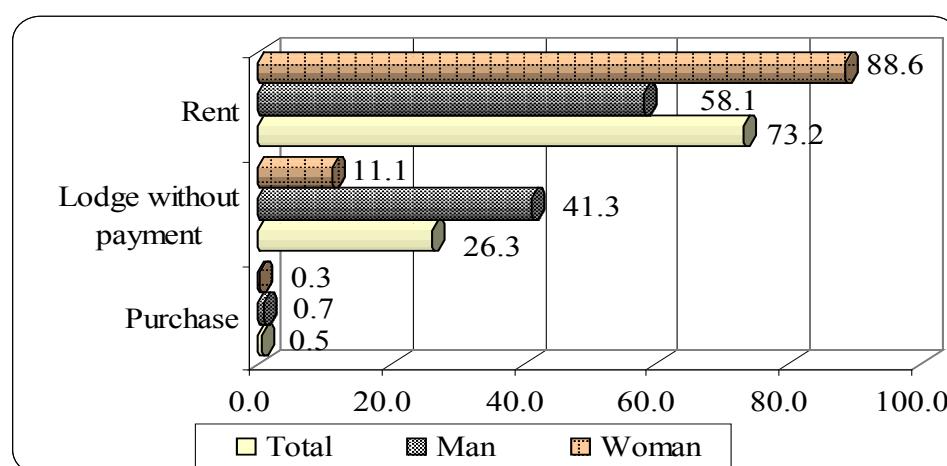
“Regarding the wasteful expenses, there are things that we don’t want but have to pay for. For example, we meet a friend, then he asks you to go out for some food and drinking; maybe you don’t like to pay for it but you have to pay because you feel obliged, then you agree to do it. Sometimes, we should have some cigarettes for our friends. It costs me USD 3 a day, on average, for food and accommodation, drinking and cigarettes. Most women can save more because of their low income and they always feel regret if they spend too much money.”

(IDI, man, age 48, stevedore)

Living conditions

The living conditions of urban migrants are an essential issue because of the influence of such conditions on their well-being and the wider impact on the city where these migrants live.

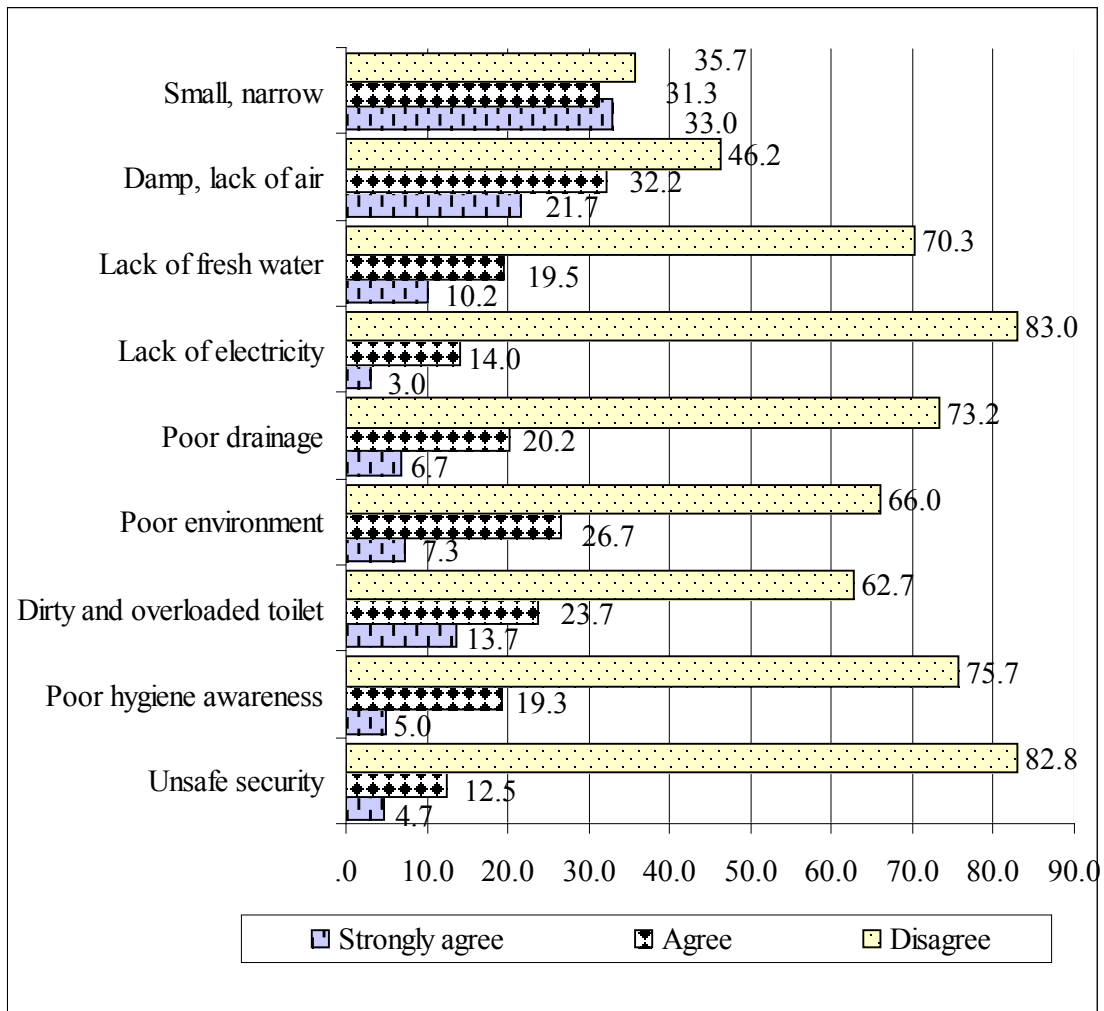
Figure 14: Housing status of respondents in Hanoi (%)



Only 0.5 per cent of the sample own houses (see figure 14). Because of their lack of economic capacity and other conditions such as residence registration to own a house in the city, 73.2 per cent of the respondents rent. Most female migrant workers lodge in inns (88.6%), while 58. per cent of the male migrants rent. Forty-one per cent of male respondents and 11 per cent of female respondents “lodge without payment”; this means that they live in the homes of their relatives or friends or at their places of work (e.g. waiters or waitresses in restaurants or construction workers on construction sites). The male respondents are thus much more likely to save on rental expenses than their female counterparts.

Most migrants who rent often have to live in low-price lodging houses, in small alleys with bad security and lack of facilities. It is quite common for tenants to move because of the lack of safety, high rental fees, increased water and electricity fees, shabby rooms or the polluted environment caused by rubbish dumps or the lodging house’s proximity to the To Lich River. All of these factors have a considerable influence on the health and living conditions of migrant workers in the city.

Figure 15: Evaluation of housing quality by respondents (%)



Many problems were quoted by the respondents when they were asked about the quality of their lodging house (see figure 15): too small and narrow (cited by 64.3% of the respondents); damp and lacked fresh air (53.9%); dirty and overflowing toilet facilities (37.4%); and polluted environment (34%). Other problems mentioned were insufficient water supply and drainage, poor security and poor hygiene among lodging house tenants.

“There are many difficulties, such as cramped rooms; while they are so large in my hometown, I cannot live there. Here, a dozen people live in a tiny house. We even get wet when it rains. A toilet for dozens of people is often overloaded. If all the people have the awareness of keeping hygienic conditions, it can be clean; otherwise, it is very dirty.”

(IDI, woman, age 42, cleaner)

Some cases, the area for sleeping and individual activities is determined as an area with a width of 80cm and the length of 160cm. As lodging houses are often located at the end of an alley or on the banks of the To Lich River, pollution, dampness and lack of air are unavoidable. The average size of a room is about 20m²; with six to seven people living in a room, the average space for each person is just over 3m².

In term of the types of houses, 61 per cent of migrant workers live in old tile-roofed houses, even provisional houses; 8 per cent live in flat-roof, single-storey houses; 26 per cent live in flat-roof two-storey houses; and the rest rent and live in old tenement houses. The main difference between old tile-roofed houses, provisional houses and the other types of houses is the self-contained ancillary building. Having a self-contained ancillary building can reduce overloading of toilets, leading to improved hygiene conditions. Most migrant workers cannot use hot water in lodging houses, which directly affect to migrant workers' health.

“We can use well water comfortably; however, it is cold water. In the cold weather, we just have a quick wash with some buckets. If it is too cold, we can have a few buckets of hot water.”

(IDI, woman, age 35, scrap dealer)

Thirty-four per cent of respondents use their own kitchen and toilet; just over 4 per cent do not use the kitchen at all; and the rest (62.5%) have to share the kitchen and toilet with the tenants of other lodging houses.

Household appliances and facilities

Overall, possession of household appliances and facilities among the respondents is rather low. Seventy-one per cent of the respondents have mobile phones; 31 per cent have motorbikes; 28 per cent have bicycles; and 29 per cent have electric cookers. Other appliances such as refrigerators, washing machines, computers or kettles are considered to be “expensive” or “luxurious” by migrant workers.

Television is the source of news and other information for 79.5 per cent of the respondents, followed by newspapers (32.5% of the respondents), radio (19%), the Internet (17.3%), public loudspeakers⁶ (12.7%) and leaflets (10%). The only daily social relationship of most surveyed migrants is their small community of roommates or people from the same hometown.

Table 7: Average time per day for leisure activities (%)

		% of respondents spending time on the following activities				Minutes spent on each activity on average per day			
		(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
1	Total	81.7	22.7	40.8	99.5	94	67	49	75
2	Man	85.5	28.1	47.9	100	108	71	47	82
3	Woman	77.8	17.2	33.7	99	78	59	52	66
1	Legislators, senior officials and managers	100	50	100	100	75	60	53	45
2	Professionals	100	0	100	100	75	0	60	30

⁶ In Viet Nam, loudspeakers are installed in most residential areas to communicate important information to local people.

Table 7: Average time per day for leisure activities (%)

		% of respondents spending time on the following activities				Minutes spent on each activity on average per day			
		(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
3	Technicians and associate professionals	91.9	45.9	97.3	100	109	74	71	74
4	Clerks	100	40.7	92.6	100	78	65	59	56
5	Service/shop and market sales workers	84.8	19.6	53.3	100	109	83	56	84
6	Craft and related trade workers	84.6	15.4	32.3	100	125	76	48	80
7	Plant, machine operators and assemblers	85.7	36.9	56.0	100	114	75	45	84
8	Elementary occupations	75.3	16.4	20.6	99.0	74	51	28	70

Notes: (1). Watching TV, (2). Listening to the radio, (3). Reading, (4). Talking

As shown in table 7, there are 99.5 per cent of the respondents spend, on average, 75 minutes of their spare time each day talking with their relatives and friends; 81.7 per cent spend about 94 minutes a day watching TV. While 85.5 per cent of the men surveyed spend about 108 minutes a day watching TV, only 77.8 per cent women spend time daily on this activity, for an average duration of 78 minutes a day (30 minutes less than male respondents). According to occupation criteria, seasonal migrant workers spend less time watching TV. The elementary occupation group spends the least time watching TV: only 75.3 per cent of respondents in this group spend their spare time watching TV, for an average duration of 74 minutes a day.

Only 40.8 per cent of the respondents spend their spare time reading the newspaper. Migrants with a higher educational background tend to spend more time (about 60 minutes on average) on this activity, while migrants with low-level work (those in occupation categories 5-8 in table 7) seldom spend their time reading newspapers. While 47.9 per cent of male respondents spend about 47 minutes a day reading the newspaper, only 33.7 per cent of female respondents do so.

Some of the workers surveyed who work more than 10 hours each day in exhausting jobs do not want to interact with any media after a working day. These workers - almost exclusively women - only want to sleep or rest at night so that they can be strong enough for the next working day.

“I come home after 8 p.m. and finish my dinner and bath at around 9.30 p.m. I have no time to watch TV. I can watch television at my neighbour’s house, but I really do not like this, I fall asleep and do not want to do anything.”

(IDI, woman, age 37, cleaner)

* * *

The findings in this section have shown the difficult living conditions of migrant workers and the various strategies they pursue to limit expenses. While women cut their expenses down to USD 46 a month, men spend around USD 62 a month, with the biggest single expense for both groups being rent. While almost nine out of 10 female migrants rent, only six out of 10 male migrants do

so, thus saving on this major expense. However, migrants who rent limit costs by sharing small and crowded spaces, and pooling the rice that they bring from their hometowns. While 70 per cent own mobile phones, overall possession of household appliances and facilities among the respondents is rather low. The men surveyed have a higher tendency to use various media daily as a leisure activity and as a way to access information. The lower the occupation field, the less time the migrants spend on accessing media.

3.3. Gender differences in remittance frequency and rate

Motivation to save and send remittances

When asked how they evaluate their family's living standard in relation to other households, 75.7 per cent of the respondents described their family's living standard as average; 14.5 per cent said it was low; 1 per cent characterized their living standard as very low; and only 8.8 per cent said it was high. Therefore, most of the respondents (91.2%) judge their economic condition as average or less than average.

Approximately two thirds of the respondents are the main or the only breadwinner in their families, with only a slightly higher proportion of men than women assuming this role. Those who receive economic support are mostly members of the migrant's immediate family, such as spouses, children, parents or parents-in-law (see section 5.1).

Their income in the rural areas is not enough to cover living expenses for 29.3 per cent of women and 18.5 per cent of men surveyed. For many poor rural families, remittances are an indispensable source of income to alleviate poverty and adapt to natural disasters, diseases, drops in the prices of agricultural products and other risks. For some families, remittances may not be sufficient to cover the household's needs; however, in combination with other revenue sources, remittances can improve living conditions and even allow families to generate savings.

Information obtained from IDIs and FGDs shows that marital status can influence the remittance-sending pressure and the purposes for which money is earned. Unmarried people often migrate to help their parents economically; young unmarried migrants from large families may migrate to earn money to support the education of their siblings or to accumulate capital for themselves in preparation for future investments. Sometimes, labour migration is one of the reasons for delaying marriage among rural men and women, as economic and career opportunities are given priority. Married persons are often motivated to migrate to improve economic conditions for their spouses, children, parents and families-in-law. Some rural migrants living in Hanoi migrated with their nuclear families. Besides being responsible for their nuclear families in the city, these migrants also have to support the needs of their parents and relatives in the countryside.

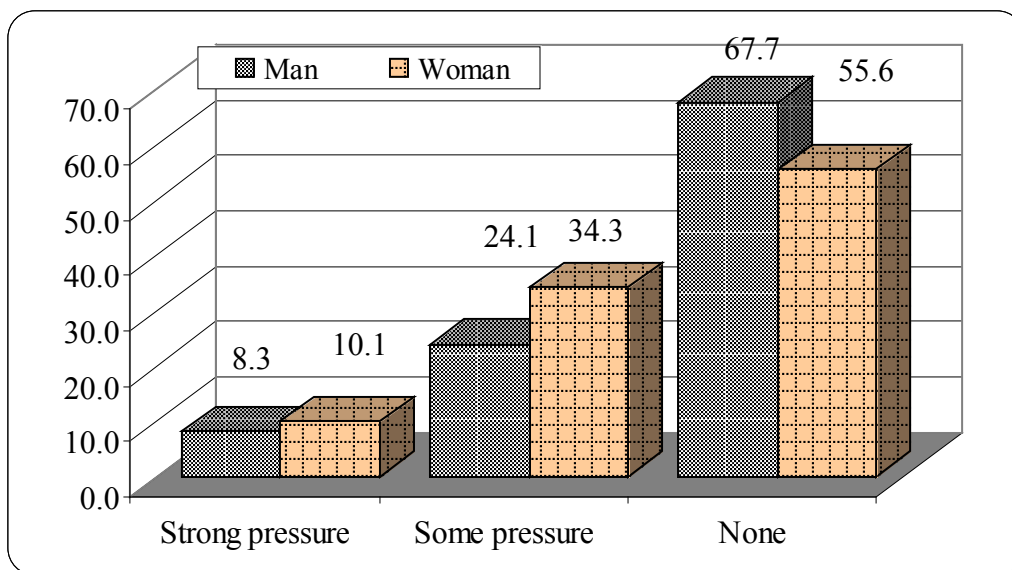
When migration is undertaken to support the livelihood needs of the family, a fixed amount needs to be earned regularly, which may result in stress and emotional burden for migrant workers: they have to work hard, take risks and put all of their efforts into getting the required amount, even if this entails occasionally borrowing money. Most workers move to the city not only to earn enough for everyday living, but also to substantially improve their family's economic conditions - a goal that may prove to be a stressful burden for migrant workers.

"I am working in the city and have to earn money for my family, I am a breadwinner. This life is a heavy burden to place on my shoulders; my family members' living conditions depend on me. I always have to try my best to support my family."

(IDI, woman, age 40, worker)

With regard to pressure to earn, 61.7 per cent of the workers surveyed stated that they do not feel such pressure. Twenty-nine per cent of the respondents have to work under pressure of earning a fixed amount of money, and 9.2 per cent of migrants said that they are under high pressure. While the amount of pressure seems to be related to the family’s economic conditions, women always experience more pressure than men independent of their family’s economic condition.

Figure 16: Remittance-sending pressure experienced by respondents (%)



While 44 per cent of female respondents feel under high or some pressure to earn enough money to remit, only 32 per cent of male respondents feel under high or some pressure. Female migrants tend to suffer more from higher pressure to earn than their male counterparts (see figure 16). Among the women surveyed, 10.1 per cent feel strong pressure, while 34.3 per cent suffer from some pressure. Among men, 67.7 per cent do not feel any pressure, 24.1 per cent feel some pressure, and only 8.3 per cent feel strong pressure.

Table 8: Stress of earning money among respondents (%)

		Very stressful	Partially stressful	Not stressful
Poor		25.8	28.0	46.2
Average		5.3	30.8	63.9
Above average		13.2	17.0	69.8
Man	Poor	17.5	25.0	57.5
	Average	6.4	25.1	68.5
	Above average	10.7	14.3	75.0
Woman	Poor	32.1	30.2	37.7
	Average	4.1	37.0	58.9
	Above average	16.0	20.0	64.0
Unmarried		2.7	22.9	74.4

Married		12.3	33.4	54.3
Separated, widow/widower		27.8	22.2	50.0
Man	Unmarried	2.8	19.0	78.2
	Married	13.0	28.6	58.4
Woman	Unmarried	2.5	29.6	67.9
	Married	11.6	37.4	51.0
	Separated, widow	27.8	22.2	50.0

The poorer the family is perceived by the respondents, the more stress the respondents suffer (see table 8). According to the survey, 25.8 per cent of workers who come from very poor families in rural areas feel a lot of pressure to earn money for their families, while only 13.2 per cent of migrants from families with above-average economic conditions feel that level of stress. Female migrants who perceive their households as poor are twice as likely to experience serious stress as their male counterparts (32.1% versus 17.5%). Even when the family's economic situation is perceived as average, the stress levels of the female migrants surveyed remain higher than that of men. There are significantly less women than men who do not feel stressed at all, no matter their economic background. Although there is a declining correlation between poverty and stress levels, almost a fifth of migrant workers who do not come from poor families still experience some degree of stress. From this, we can see that the pressure to earn is experienced not only by migrants who perceive their families as poor or very poor, but also those from families with average incomes. This means that labour migration is not only undertaken to reduce poverty, but also to develop and improve the quality of life for families.

There is also a clear link between marriage status and stress levels experienced. Only 2.7 per cent of all single migrants suffer from a lot of stress, while the number of married men and women under a lot of pressure is four to five times higher. Nearly a third of the divorced or widowed group reported being very stressed. The tenfold increase in stress levels may be due to the fact that widowed or divorced migrants bear sole responsibility for their children.

Most of the respondents stated that they and their families would not know how to manage without labour migration, as their families depend on remittances. Therefore, no matter how bad working conditions are, they try to deal with it. Men and women migrating for economic reasons have the same financial role in supporting their families; however, women often have the double burden of being financial providers and taking on additional care-taking and family duties as wives and mothers.

“Sometimes I feel too stressed and tired. Because when staying here, my housework at the place of origin I cannot complete, I cannot take care of my parents, my husband and my children. Here I'm under pressure from work. These days I am tired, the goods I make aren't beautiful, the employer said. When being sick, I was not permitted to take a rest. Sometimes, I think my children's future is brighter than mine. I try my best to work to forget tiredness.”

(IDI, woman, age 40, worker)

Remittance frequency and rate

The frequency of money transfer is eight times per year on average: female migrants send money nine times a year, while males send money seven times a year. Migrants engaged in elementary

occupations have the highest frequency of sending or bringing money to their hometowns (over 9 times a year on average), followed by managers, officers, and service and sales workers (7 times a year). Other occupation groups remit at a lower frequency (about 6 times a year). The remittance frequency is determined by various factors (see figure 17).

Figure 17: Factors influencing remittance frequency (%)

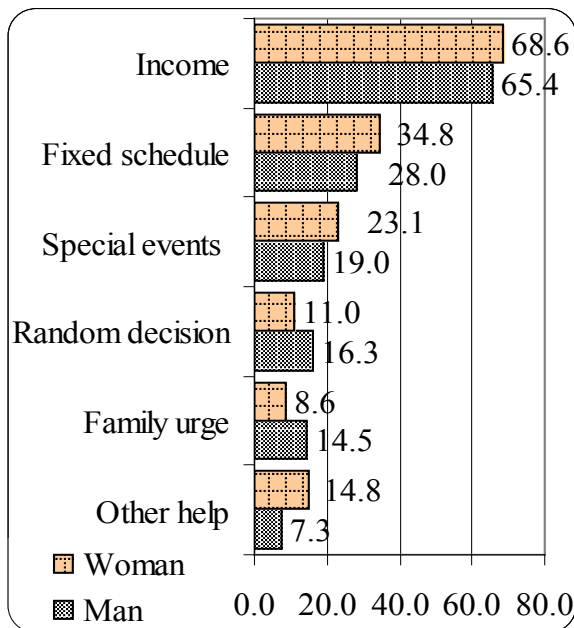
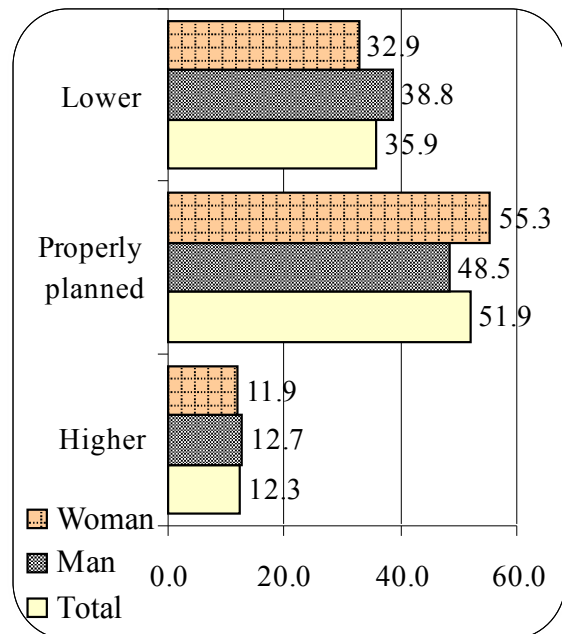


Figure 18: Remittances per year compared with expectations (%)

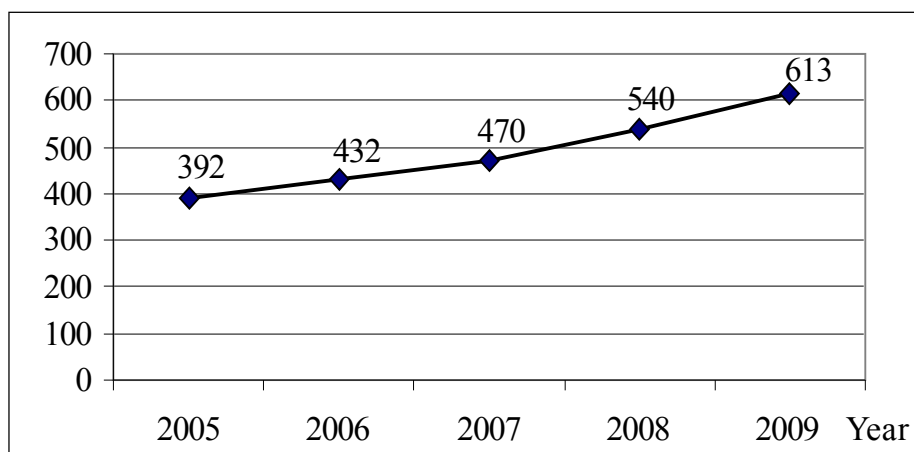


The main factor influencing remittance frequency for both male and female migrants is current income level. Compared with their male counterparts, more female migrants tend to remit money at fixed frequencies. While 34.8 per cent of women send money home at fixed periods of time, only 28 per cent of men do so. In addition, women often send money home when there are specific events or when someone they know is returning to their hometown and can help deliver the money. Meanwhile, men tend to send more spontaneously without any schedule or fixed timetable. However, male respondents are specifically asked more often by their family to transfer money than female respondents.

“I know that my parents are not rich; even when they are retired and get a salary of VND 1,200,000, it is very difficult for them to afford two children. The money that I get depends on my educational background, I cannot get more even trying my best; I also have to spend much. Whenever I get more money, I will send it to my parents; sometimes, they call me to ask for some money”.

(IDI, man, age 31, clerk)

Average remittances are gradually growing despite the impact of the economic crisis. Most of the urban migrants interviewed said that they were not majorly affected by the economic crisis in 2007-2008, and the crisis did not seem to influence their life and work.

Figure 19: Average remittance level in USD among respondents

In 2009, the migrant workers surveyed sent remittances of USD 250-1,000. A third of the migrants sent USD 250-500; a quarter sent USD 500-750; and 16 per cent sent USD 750-1,000. Fourteen per cent of migrants sent under USD 250 and another 14 per cent sent more than USD 1,000.

Although individual remittances may seem small, one has to view these small amounts from a bigger perspective. The 2009 Census recorded 6.6 million internal migrants in Viet Nam, excluding short-term and return migrants. At least half of the internal migrants have remitted money or goods to their community of origin in the last 12 months (Niimi and Reilly, 2008). If we take the average amount of remittances recorded in this research and multiply it with half of the recorded migrants in the 2009 Census, the overall internal remittance flow may reach up to VND 40 trillion, or almost USD 2 billion. Although this estimation is based on various variables, it can be expected to be much higher and it gives an idea of the importance of internal remittances.

* * *

The urge to improve the economic condition of their families is the main migration motivation for both male and female respondents. Two thirds of both male and female respondents are the main or only breadwinner in the family. Over 90 per cent judge the economic condition of their families as average or below average. The task to support their families financially results in varying degrees of pressure: married migrants experience more pressure than unmarried migrants; the pressure rises with perceived poverty levels and female migrants always suffer from more pressure than male migrants, independent of the financial situation of their families. Separated or widowed female migrants experience the highest stress levels. The average frequency of remittances is nine times for female respondents and seven times for male respondents, with the elementary occupation group having the highest frequency. The main factor influencing the frequency of remittances is income level, with half of the surveyed migrants meeting their targets. Average remittance levels have continued to rise, amounting to USD 613 a year in 2009.

4. GENDER DIFFERENCES IN ACCESS TO AND UTILIZATION OF MONEY MANAGEMENT AND REMITTANCE-SENDING CHANNELS AT DESTINATION

4.1. Saving habits of male and female migrants

Financial support from the respondents plays an important role for their families in rural areas. However, the level of support depends on individual possibilities and savings.

Source of savings

Migrant savings represent the balance between a migrant’s income and expenditure. Because of the higher cost of living in the city, urban migrants have to spend more money in Hanoi than in their places of origin. A small proportion of migrant workers do not have any savings at the end of the month, and they cannot manage additional expenses besides their minimum personal expenditure.

“Everything is expensive; we have to spend USD 13 per month for renting a flat, USD 0.5 for food per day, and electricity, sometimes medicine, transportation fees. I can only save about USD 50 a year. Normally I cannot save much money; I even have to borrow some in urgent circumstances.”

(IDI, man, age 23, cook)

According to table 9, the monthly income of a worker in the city is four times higher than that of the members of his/her family in rural areas. The average expenditure of a migrant is 2.2 times higher in cities than in rural areas, and there is a big difference between the amount of money saved by workers in the cities and those in rural areas. Expenses are unstable and can change every month. However, over the year, almost all respondents manage to save some money.

Table 9: Gender, income and expenditure of respondents

	Average earnings	Average expenditure	Savings	Estimated average earnings in place of origin	Estimated average expenditure in place of origin	Estimated savings in place of origin
Total	116	53	63	26	22	4
Man	138	60	77	<i>Unit: USD per month</i>		
Woman	93	46	47			

When cross-tabulating income and sex, we can see that male migrants earn more than women, but they also spend more. Overall, this still results in average monthly savings of USD 77 for male respondents and USD 47 for female respondents. In both cases, this represents more than half of their earnings. Female migrants often spend money economically and try to reduce their expenditure as much as possible so that they can remit more to their children and family.

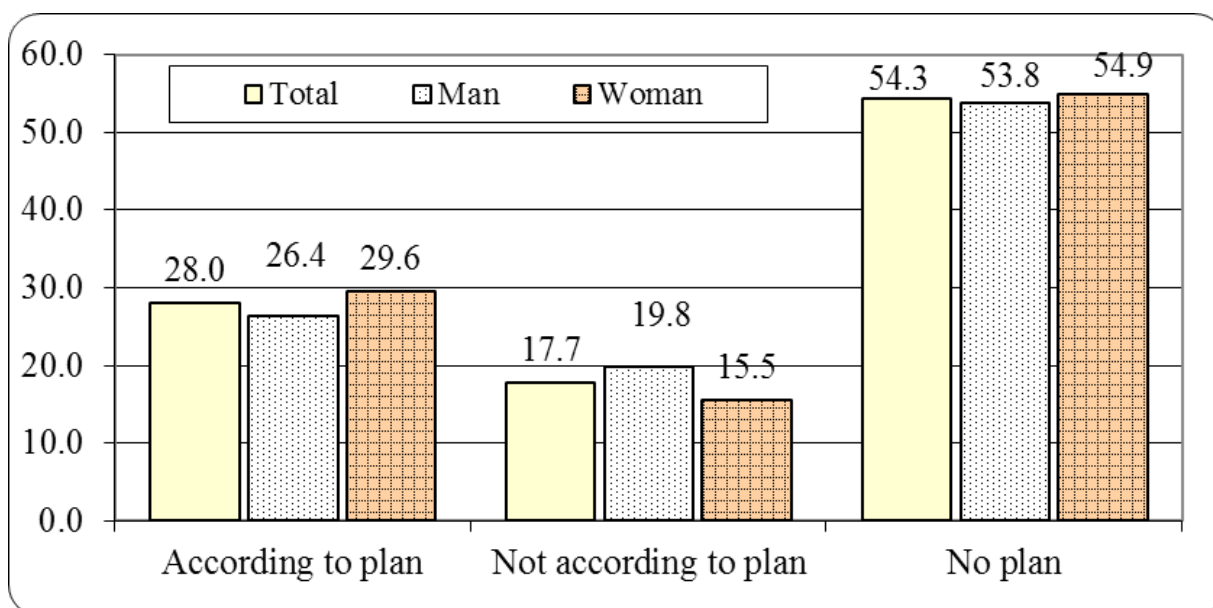
“Everything in Hanoi is very expensive, so we are not able to buy many things. Sometimes, I see people enjoying a USD 1 soup, I only pass by and dare not look back. Delicious food is not even considered. If we enjoy such food here, it is very sad when our parents and children in our hometown do not. It is much better if we gather and share it with the whole family; I do not enjoy it by myself here. Thinking of a hard life, I cannot spend much money on the things I do not really need.”

(IDI, woman, age 40, worker)

Savings plan

Developing a savings plan is a way for migrants to limit their expenditure and ensure regular remittances. However, more than half of the male and female migrants in the sample group do not have a savings plan (see figure 20).

Figure 20: Savings plan of male and female respondents (%)



Almost half of the 600 respondents have a savings plan; in this group, 28 per cent meet their monthly estimated savings target, while 17.7 per cent do not. Female respondents have a higher tendency to fulfill their saving plan than male respondents (29.6% compared with 26.4%).

Notably, over half (54.3%) of the respondents do not have a personal savings plan. There is no significant difference between men and women in terms of percentage, but the explanation is very different. For both, the amount of money saved is based on monthly earnings and expenditure. While male migrants can accurately estimate their income, it is very difficult for them to calculate their expenditure in advance, as they often end up in situations where they spend money on drinking and eating out with friends. Male migrants find it hard to refuse invitations to have drinks or meals with friends, even if they want to. In contrast, over half of the female respondents can accurately estimate their monthly expenditure, but find it difficult to calculate their income. The fact that more females than males work in the informal economy and are in situations of unstable employment can be seen as the main reason. Moreover, factors such as seasonality, frequency of home visits, and their own health as well as that of the members of their families in the countryside, further complicate women's efforts to estimate their income.

There are significant differences between male and female respondents in terms of the share of their savings which they remit (see Table 10).

Table 10: Share of savings sent as remittances (%)

	Send all	More than half	Nearly half	Send a small amount	Do not send	Do not know	Total
Total	48.8	28.3	7.5	14.2	.7	.5	100
Man	41.9	32.3	9.2	15.2	.7	.7	100
Woman	55.9	24.2	5.7	13.1	.7	.3	100

Seventy-seven per cent of the respondents send more than half or all their savings to support their family, with 80.1 per cent of female respondents and 74.2 per cent of male respondents doing so. Significantly more female respondents than male respondents send all of their savings as remittances (55.9% compared with 41.9%).

* * *

Most of the migrants surveyed are able to save and send remittances. The survey data shows that while men have a higher expenditure than women, they also have higher savings due to their higher incomes. More than half of respondents do not follow a savings plan because of unstable income and expenditure. Of those who do have a saving plan, female migrants are more likely to meet their own targets than their male counterparts (29.6% compared with 26.4%). An interesting finding is that men can estimate their income per month but not their expenditure, whereas females can estimate their expenditure, but find it very difficult to calculate their income. This reflects the peer pressure male migrants experience to spend money spontaneously on drinking and dining, while the women surveyed suffer from unstable employment and the double burden of being caretakers when they return home.

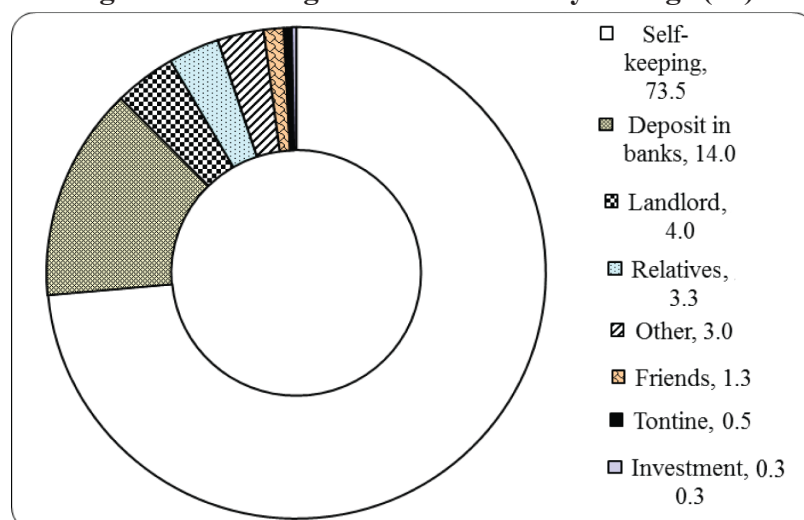
4.2. Gender differences in access to and utilization of money management tools

Storing money

Limiting spending to accumulate monthly savings and increase remittances is particularly difficult in simple, unsettled conditions, when migrants live together and have almost no place to keep their belongings.

A total of 73.5 per cent of respondents store their money with them (see figure 21), with no major difference between male and female migrants. Migrant workers from rural areas, especially seasonal migrants, do not have the habit of using banking services. Most of the respondents do not have any plans to keep their savings in the bank now or in the near future. According to them, the interest on their meagre savings will be very small and they have to deal with complex banking procedures. Many workers are afraid of losing money if they do not understand the regulations and procedures correctly. Most of the respondents in this group do not spend much time on consulting official information providers, and only trust information provided by friends and acquaintances. Only 14 per cent of the respondents keep their money in the bank. Others have their relatives, friends or hosts keep their money (8.6%), take a part in a tontine⁷ or invest their savings.

⁷ Taking part in a tontine is one way of keeping savings safe. For example, six persons each contribute USD 1 a day to the scheme. In one week, they will have USD 42 (6 persons x 7 USD). This amount will be given to the first person. The second week, USD 42 will be given to the second person and so on until the sixth person also receives USD 42.

Figure 21: Strategies to store monthly savings (%)

Seasonal migrants find it more convenient to keep their savings with them so that they can easily access the money for urgent situations. However, these migrants face more difficulties in storing money since they do not have their own space at the inns in which they stay. Only 14.6 per cent of respondents can store their savings at their houses, in their cabinets or personal safe; 4.6 per cent stash the money in secret places in their inns; and 73.5 per cent of the respondents always carry their money with them. The last method is most often used by simple labourers: while male respondents use their wallets, female respondents usually sew small cloth drawstring bags and pin these bags to the inside of their trousers. When they accumulate many small bills, they change these into a bigger bill for saving. With nowhere safe to store their savings, migrant workers are prone to losing their money or having their earnings stolen.

“I have lost money several times. While I was eating, I put my money in the wallet, I pick the noodle bowl up to eat, and felt very uncomfortable when sitting down with the wallet, I pin money on my groin - I only took my eyes of my wallet for a few seconds, then I lost a few million Viet Nam Dong. I am sure that someone looked at me when I took my wallet out. Another time I lost my money when I was in the washing room.”

(IDI, woman, age 25, street vendor)

Twenty per cent of respondents (22% of the females and 16.5% of the males) reported incidences of losing or having their savings stolen while living and working in Hanoi. Male and female respondents lose their money in different ways (see figure 22). Sixty per cent of male migrants who have ever lost money did so on the street, while only 41.5 per cent of female respondents did. Over 43 per cent of female migrants and 16 per cent of male migrants have been swindled out of their money. About 6 per cent of female and male migrants have lost their money to robbery.

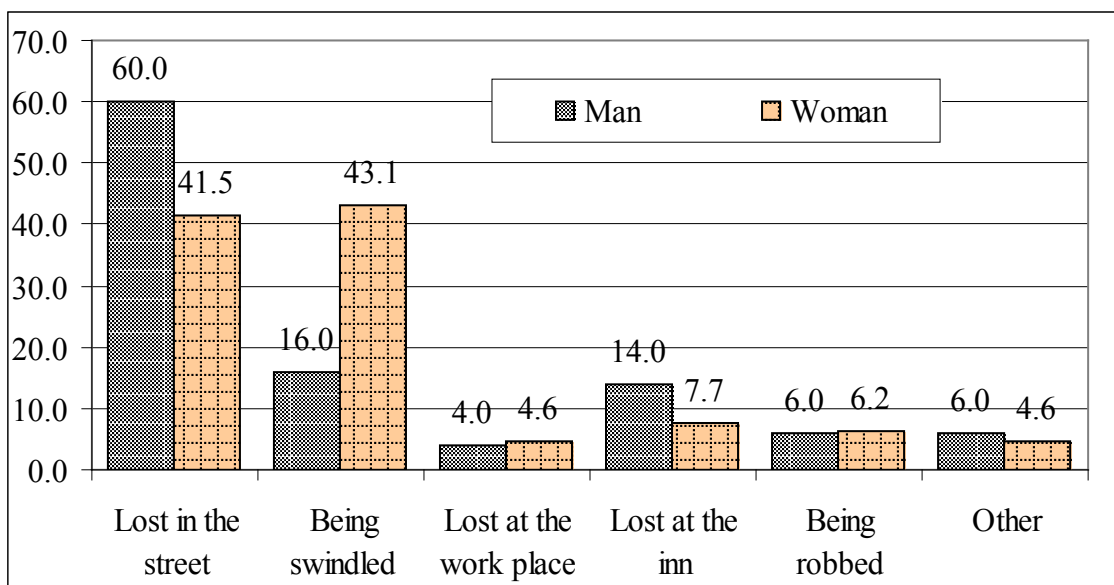
In order to avoid the risk of losing money, workers try to send their savings home. They usually try to send home an even amount; for instance, if they have USD 92 USD, they would borrow USD 8 so that they can remit USD 100.

“Normally, when my relatives go home, I will ask them to bring money home for my family. Sometimes I prefer bringing money home myself instead of asking friends or fellows to help. The amount is usually USD 50-100, but sometimes just USD 25, it depends. People here are helpful,

for example, lending money or helping somehow in everyday life. If I send money, but I have only USD 92, I will borrow USD 8 to make it USD 100, and then I will give it back some days later. It is easier to borrow money here than in the hometown, because everyone has work and they have money in their pockets; in the hometowns, people rarely have a cent in their hand.”

(IDI, man, age 42, motorbike driver)

Figure 22: Reasons for losing money in Hanoi (%)



Cash is stored in the local currency by 99.5 per cent of the respondents; they do not buy gold, nor do they convert the money to US dollars. Information gained from in-depth interviews showed that this way is completely different from the traditional practice of buying gold in typical rural households (see section 5.2).

Access to and utilization of money management channels

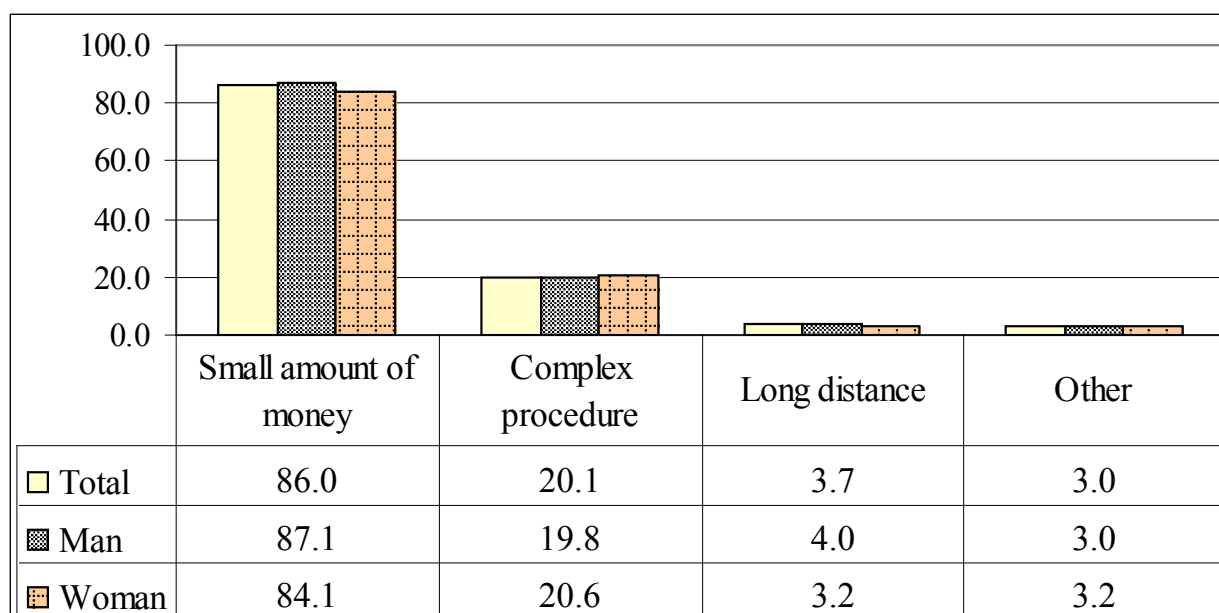
Although the migrants interviewed have different ideas about the safest way of storing money, more than half of the respondents (53%) believe the safest way to store money is through banks or savings funds; 35 per cent of the respondents appreciate the efficiency of self-storage; and only a few people say that having their relatives or hosts keep their money is the safest way. There are some differences between the two genders in their perceptions of the best way to safeguard money: 60 per cent of male migrants deem banks to be the safest method, and 30 per cent consider self-keeping to be the best option. In contrast, the figures for female respondents are 45 per cent and 40.5 per cent, respectively. It is thus interesting to note that female respondents have less trust in the safety of banks and more trust in self-keeping, although they tend to lose money more often than men on average.

“I want to send money to the bank since I will get some interest and I do not have to keep it in my house, where it might be lost if I am on a business trip or have any problems. That is the reason why sending money to banks is the safest way, although it does not yield much interest. I often deposit in banks for a fixed time, such as for one year.”

(IDI, man, age 35, technician)

There is a discrepancy between respondents' evaluation and actual usage of money management channels. Overall, 73.5 per cent of the respondents store their savings with them, but only 35 per cent of them judge self-storage as the safest way. It shows that though the majority of migrants feel that storing money in banks is the safest way, they choose not to do this.

Figure 23: Reasons for not using the safest way of storing money (%)



As shown in figure 23, 86 per cent of migrant workers do not deposit their money in banks because they feel that they have too little money. Twenty per cent feel overtaxed to search the required documents or are intimidated by complex procedures; a few people do not want to travel too far. There is no major difference between male and female respondents in terms of not using money management channels perceived as safe.

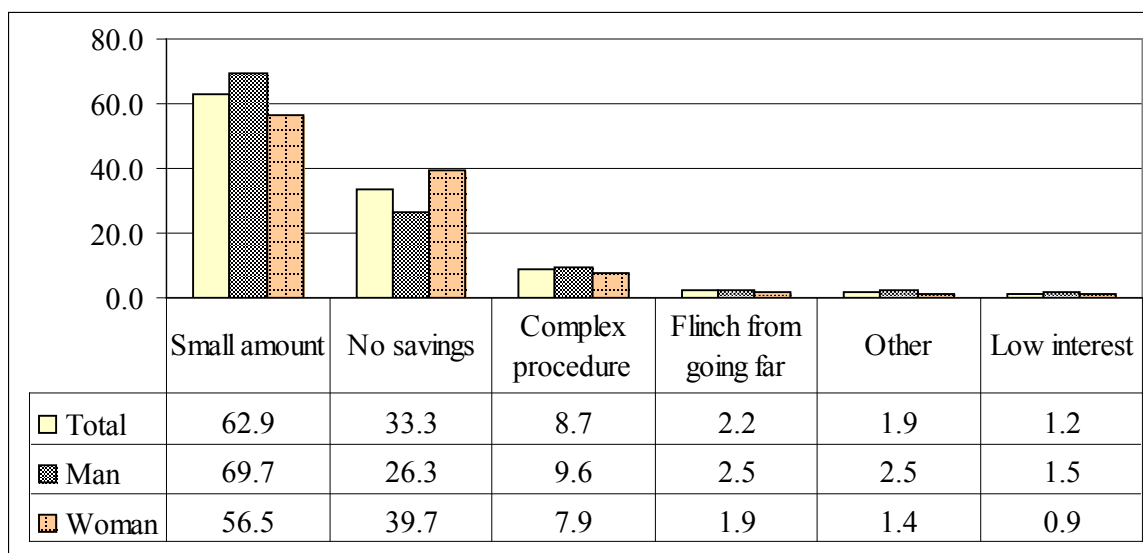
Only 18 per cent of the respondents deposited money in a bank during the last 12 months. No considerable difference could be noted between male and female migrants. Cross-tabulation with the age of the respondents (see table 11) shows that the higher the age, the lower the frequency of depositing in a bank. While 26 per cent of respondents under 30 years old deposited money in a bank in the past 12 months, only 15 per cent of respondents between 30 and 40 years old did so. The rate is even lower for those over 40 years old (4.5%), indicating that the older generation is not familiar or are afraid of using banking services.

The rate of depositing in banks over the last 12 months increased gradually according to education level: primary level, 5.2 per cent; secondary level, 7.2 per cent; high school level, 18 per cent; college and university level, 57.6 per cent; and graduate level, 100 per cent (see table 11). The higher the education level, the more frequent the use of banks for storing money. Long-term urban migrants are twice as likely to use banking services as temporary migrants. In fact, companies, organizations and enterprises often transfer salary to workers through their bank accounts; therefore, most of the official workers in these companies make monthly bank transactions.

Table 11: Use of bank services over the past 12 months (%)

	Yes	No
<i>Sex of respondent</i>		
1. Man	18.8	81.2
2. Woman	17.8	82.2
<i>Age of respondent</i>		
1. <30 years old	26.3	73.7
2. 30-40 years old	15.0	85.0
3. >40 years old	4.5	95.5
<i>Education of respondent</i>		
1. Primary	5.2	94.8
2. Secondary	7.2	92.8
3. High school	18.0	82.0
4. Colleges/Universities	57.6	42.4
5. Graduate	100.0	0.0
<i>Occupation of male and female respondents</i>		
1. Legislators, senior officials and managers	100	0
2. Professionals	100	0
3. Technicians and associate professionals	59.5	40.5
4. Clerks	51.9	48.1
5. Service workers and shop and market sales workers	28.3	71.7
6. Craft and related trade workers	15.4	84.6
7. Plant and machine operators and assemblers	21.4	78.6
8. Elementary occupations	4.2	95.8

When asked about their reasons for not keeping money in a bank, 63 per cent of the migrants surveyed said their savings were too small to warrant opening a bank account (see figure 24). More men than women felt this way (69.7% compared with 56.5%). As mentioned previously, male respondents have a higher interest in keeping money in a bank than female respondents - and they shared that if they have more savings and can send remittances more regularly, they will choose banking services because of the lower fees and higher safety. Over 9 per cent of male respondents and almost 8 per cent of female respondents perceive banking procedures as too complex. Nearly 40 per cent of female migrants said that they do not have any savings to keep because they send almost all of their money to their families or they spend most of the amount. This rate is only 26 per cent for male respondents.

Figure 24: Reasons for not depositing money in a bank (%)

In fact, many migrant workers do not feel comfortable visiting banks and asking about bank procedures because they feel intimidated. The lack of information on bank services is a major hindrance for the urban migrants surveyed. More than half of the respondents felt that they do not receive any information regarding depositing money; 27.8 per cent receive information from time to time; and only 17.3 per cent feel sufficiently informed and updated. Even urban migrants who access information regularly do not do so through official channels; rather, they seek advice from their friends or relatives who have used bank services before.

* * *

An interesting finding in this section is the inconsistency between the evaluation and selection of saving methods. More than two thirds of men and women choose to keep their savings with them, but only half assess this method as the safest. One out of five migrants has lost money or has had his/her money stolen, with slightly more females than males having had this experience (22% compared with 16.5%). Losing money on the street is the most common incident for men, while women tend to be swindled out of their money. While only a fifth of the migrants surveyed use banking services, 60 per cent of male respondents and 45 per cent of female respondents judge it as the safest way. The use of banking services rises with education levels and falls with age. Migrants have various reasons for not using banking services: some feel that they have too little money; others only keep their money for a short time before sending it home; and others do not know the banking procedure or are afraid that it may be difficult to withdraw money.

4.3. Gender differences in access to and utilization of remittance sending channels

Sending channels

The development of sending services opens many possibilities for migrant workers to send money domestically. Apart from official sending channels including the post office and the banking system, there are also private services which offer a comfortable way of sending money (e.g. sending through bus drivers). The respondents use a variety of money-sending services (see figure 25): 38.8 per cent of the respondents send money through their friends who return home; 20.5 per

cent use banks; 15.5 per cent send through the post office; and 11.3 per cent send money through drivers or other services.

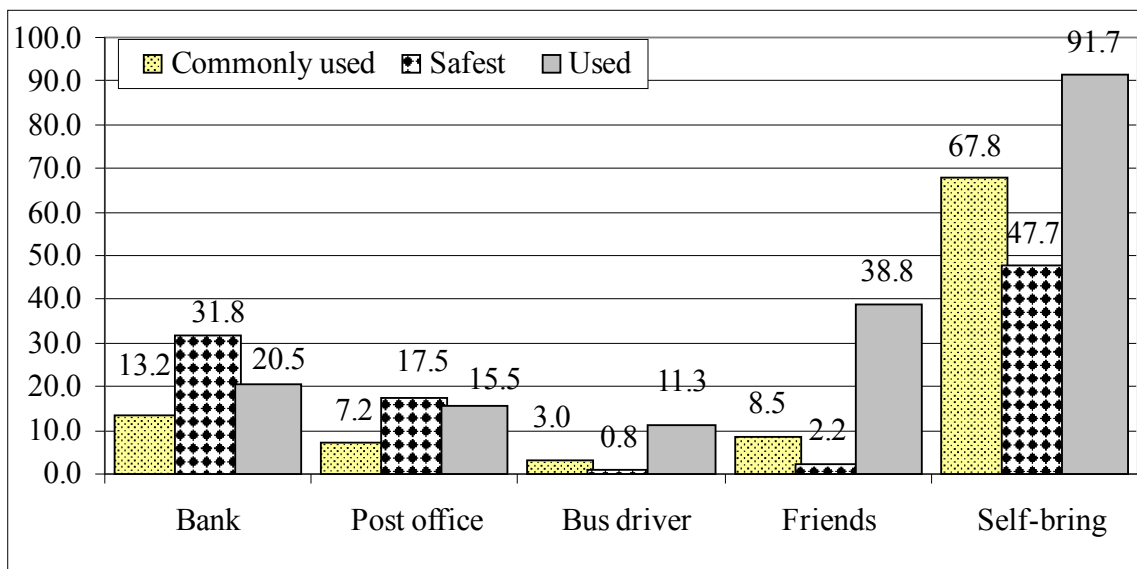
“In my hometown, many buses pass by our house every day, so many people send money via the bus driver. Firstly, I am afraid of this channel since we do not have any agreement on what would happen if the money was lost, but I only have a small amount of money and many people use this channel without being afraid. We can use the post office channel if we send a lot of money, but it takes time.”

(IDI, woman, age 25, service worker)

“I often bring the money home, which is the safest way for me. I can also ask a passenger car or my aunts or uncles. In general, I can send money in many ways, but the question is whether it is safe or not. It seems safe with relatives because I know them, but I am not sure about the safety of sending in other ways. About asking drivers to keep the money, some people told me that sometimes they deny having kept the money and in such cases, nothing can be done because nobody witnesses this. Therefore, I think sending via post office is the best way because the money will be delivered to homes.”

(IDI, woman, age 19, clerk)

Figure 25: Opinions on sending channels (%)



Evaluating the safety of remittance-sending channels, almost half of the migrants surveyed consider bringing money home themselves to be the safest way, while the other half of the sample believes in sending through official channels such as banks (cited by 31.8% of the respondents as the safest method) or the post office (17.5%). Only a negligible number of migrants use the few available private remittance-sending services.

Selected remittance-sending channels

The most commonly used method to remit is through the migrant bringing the money home himself (67.8%), followed by banking services (13.2%), the post office (7.2%) and a friend’s help (8.5%). All of the respondents who belong to the legislators, senior officials and managers

occupation category send money through banks; over 55 per cent of professionals and technicians and associate professionals surveyed use the bank or the post office, 26.1 per cent of the service group, 29.8 per cent of workers and engineers, 21.5 per cent of craftsmen and only 5.5 per cent of the elementary occupation group.

There is a big difference between the evaluation of remittance channels and usage frequency. Figure 25 shows that 47.7 per cent of the respondents feel that bringing money home themselves is the safest way; however, 67.8 per cent respondents frequently use this method.

“I only bring money back home since it is very convenient without the need for any documentation. We can keep our money and do not need to give it to others. It is safe as we depend on ourselves, we need to pay much attention to our money and we cannot lose it if we are careful.”

(IDI, woman, age 32, street vendor)

Bank and post office services are evaluated as the safest options. However, usage frequency is much lower than the evaluation for these remittance channels. Sending money through friends or drivers is not considered a safe option. However, the number of workers using this option is three times higher than the number that evaluates it as safe.

Table 12: Reasons for not using the most secure money-sending channels (%)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total	54.7	36.3	16.0	10.4	4.7	4.2	3.8	2.8
Man	52.0	39.8	14.6	9.8	4.1	2.4	2.4	2.4
Woman	58.4	31.5	18.0	11.2	5.6	6.7	5.6	3.4

(1) Small amount of money
(2) Want to bring money in person
(3) Difficult for relatives in hometown to receive money because they do not know the procedures
(4) Needed documents and papers are not ready
(5) Do not want to use since friends have never used the remittance channel before
(6) Not ready to go far
(7) High sending fee
(8) Complex procedure, strict regulations

Fifty-two per cent of male respondents and 58.4 per cent of female respondents do not use the safest service because they feel that their savings are too small (see table 12). More women than men feel this way since they have lower incomes and they tend to be more intimidated by these services. Thirty-six per cent want to bring the money in person, with more men preferring this method than women (39.8% compared with 31.5%). Sixteen per cent feel that bank and post office services in their hometown are not very convenient because of the following reasons: such services are very far from the migrants' homes; their families do not understand or know about the procedures for receiving money; it is unsafe to bring money home from the bank; they do not know bank branches and post offices nearby; or they are afraid that other people will know they have money and ask for loans. The female respondents appear to be more reluctant to use official money-sending channels. However, respondents also express their wish for banking services to be increasingly extended to the countryside to make it easier to remit via bank transfers.

“I hope to have a faster sending service from banks. If we expand this service not only in cities but also in rural areas, for example, it is very convenient for people in rural areas if we have more ATMs. It is easily understood that they [the rural population] find it very difficult and unsafe to go for hundreds of kilometres to get money out.”

(IDI, woman, age 32, officer)

Access to information on remittance-sending services

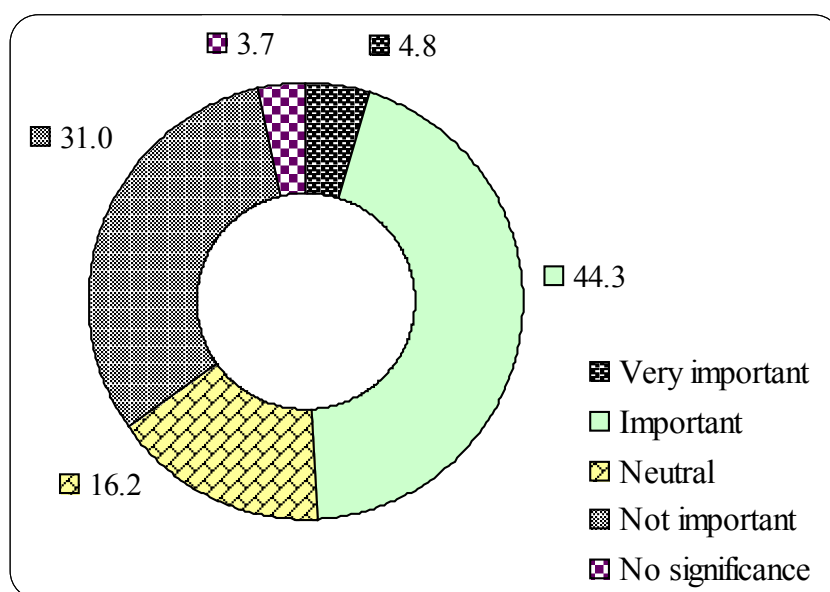
Interest in receiving information on money-sending channels has been expressed by 82.2 per cent of male respondents and 59.6 per cent of female respondents. Only about a third of the respondents think that this kind of information is not very important. The elementary occupation group is the least interested in such information, with 46.3 per cent of the respondents expressing no interest; followed by craft and related trade workers (23.1%), and machine and service workers (14%).

“Updating information about remittance-sending service is good but not really important. I do not have time to take that information into consideration; I myself can bring my money back home since it is not much. I will be interested in it if I have much more money to save.”

(IDI, woman, age 25, cleaner)

Many respondents said they are currently not interested in such services as they feel their income is too low, but they will potentially be interested once their income levels rise. Moderate interest in accessing information on remittance services was expressed by 16.2 per cent of the respondents. Such information is considered important or very important by 44.3 per cent and 4.8 per cent of the respondents, respectively (see figure 26).

Figure 26: Importance of information on remittance-sending services (%)



For those interested in information on sending services, 44.6 per cent look for information from service providers such as banks or post offices (see table 12), which they consider as the most accurate and up to date information providers. These providers are used by 51.1 per cent of male respondents and 38.1 per cent of female respondents to access information. Male migrants seem to have more autonomy in looking for information on money-sending channels, accessing a more

diverse range of information sources. Nearly 30 per cent of all migrants surveyed obtain information from media channels and 28.4 per cent get information from their friends and relatives.

Table 13: Information sources (%)

	Bank, post office	Media	Inns, friends	House-owner	Relatives	Others
Total	44.6	29.3	28.4	5.2	9.0	2.3
Man	51.1	32	32.1	5.0	8.3	2.9
Woman	38.1	26.6	24.6	5.4	9.8	1.6

Respondents who are interested in information feel that it gives them better options to compare services and get the best prices for the best services. According to 35.5 per cent of the respondents, selecting reliable services helps workers keep their money and property safe.

“The more service information I have, the better it will be since I have the option to select the best service, the most reliable one with a reasonable fee”.

(IDI, woman, age 25, clerk)

* * *

There are inconsistencies in the evaluation of sending services and their use. Bringing money home in person is the most commonly used method as it is perceived to be the most convenient. However, only about half of the respondents assess self-bringing to be the safest method, but two thirds of the respondents use this method regularly. Moreover, only a few respondents assess sending money through friends or bus drivers as safe, but the number of respondents who use this method regularly is still three times higher than that for those who deem it safe. Nearly three quarters of male employees and more than half of female employees in the sample are interested in information on money transfer services. The elementary occupation group is the least interested in such information. Men are more active in seeking information by accessing a wider variety of information sources, while women feel more anxious about using such services.

5. THE RELATIONSHIP BETWEEN GENDER AND THE MANAGEMENT AND UTILIZATION OF REMITTANCES AT THE COMMUNITY OF ORIGIN

5.1. Gender differences in the management and utilization of remittances

In most families, there is a person who primarily manages remittances and makes spending decisions at the place of origin. Apart from necessary expenses, this person tries to save small amounts for rainy days.

Table 14: Main person deciding on the use of remittances (%)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Total	45.3	36.7	11.0	4.3	2.3	0.7	100
2. Man	58.1	31.4	8.3	1.3	0.3	0.7	100
3. Woman	32.3	42.1	13.8	7.4	3.6	0.6	100
1. Man, unmarried	97.9	0	0.7	0	0	1.4	100
2. Woman, unmarried	96.3	0	1.2	0	0	2.4	100
3. Man, ever married, migrate without spouse	11.7	74.2	14.1	0	0	0	100
4. Woman, ever married, migrate without spouse	1.9	72.4	18.6	2.5	4.4	0	100
5. Man, ever married, migrate with spouse	75.8	0	18.2	3.0	3.0	0	100
6. Woman, ever married, migrate with spouse	25	20	18.3	30	6.6	0	100
<i>(1) Parents; (2) Spouse; (3) Respondents; (4) Parent-in-law; (5) Children; (6) Brother/ Sister; (7) Total.</i>							

As the cross-tabulation of the sex of the remittance earner and the main person deciding on the use of remittances shows (see table 14), 42.1 per cent of women send money home for their husbands to keep, while only 31.4 per cent of male respondents send remittances primarily to their wives. The research shows that men generally take a central role in the household, retaining control over expenditure even when they have migrated for work. Some female respondents are unaware of how the money they remit is managed and spent by their husbands. Reasons cited for this include low levels of numeracy and lack of time to spend on family finances. Some husbands reported they did not feel it was necessary to keep their wives informed of expenditure. The reverse situation, however, did not occur in any of the cases studied. Some male respondents reported only remitting enough money to their wives for monthly expenses, as they did not feel comfortable with their wives completely controlling the money. However, in general, many respondents claimed to have had discussions about common economic activities and reached an agreement about expenditures. Almost all of the unmarried female and male migrants surveyed send money to their parents.

According to information gathered during IDIs and FDGs, remittances sent by single migrants cover the expenses of their families and the education of their younger siblings; the rest is kept by the migrants' parents for them so that it can be used as capital after a migrant gets married. Only a few respondents send money directly to their children. As the average age of the respondents is 32.35 years, their children are not mature enough to manage money for the family.

Married migrants who migrate without their spouses most often send their remittance to their partners, with 74.2 per cent of men sending money to their wives and 72.4 per cent of women sending money to their husbands (see table 14). The small difference can be explained by the fact that 6 per cent of female respondents are divorced but are counted in the "ever-married" group. Thus, although these women have been married, they do not send remittances to their ex-spouses. This also partly explains the slightly higher rate for female migrants who migrate without their spouses in terms of remittance management and decision-making (18.6% for women compared with 14.1% for men). While 11.7 per cent of married male migrants who migrated without their spouses send their remittance to their parents instead of their wives, only 1.9 per cent of women send money to their own parents. Among married female migrants, 2.5 per cent send remittances to their parents-in-law instead.

Only 15.5 per cent of the respondents are married and have migrated with their spouses. Three fourths of the male respondents in this group send remittances to their parents, while only a fourth of the female respondents in the group do so. Once women get married, they tend to remit to their parents-in-law instead (a third of the married women in the sample remit to their parents-in-law). This is because women become part of their husband's family after marriage and live with their in-laws. Almost one fifth of both male and female married respondents who migrated with their spouses indicated that they are the main person managing their money. Interestingly, 20 per cent of married female respondents who migrated with their spouses stated that their husband is the main person managing the money, while none of the married male migrants who migrated with their wives indicated this.

Rural families still maintain the habit of converting their savings into gold. Saving in gold gives these families a feeling of security and helps them avoid careless spending. Gold can be used as a present for the children at their wedding, and it is very easy to sell gold to get money when the family needs cash.

"If we have money, we buy gold, never put in the bank. The registration stage is not comfortable, bank staff shows their uncomfortable feelings to rural people like us. We think that saving gold is more flexible, when needed we can sell very quick to get money; for example, if a family member is sick and have to visit the hospital, we can sell gold at any shop to get money. Meanwhile, going to the bank we have to wait for the deadline or something like that, we are not sure about the information."

(FGD, man and woman, Hoang Mai district)

* * *

The marital status of respondents mainly decides the destination of remittances. Almost all of the unmarried female and male migrants send money to their parents. Once married, the spouse becomes the primary recipient of remittances. In the sample, 42.1 per cent of married women send money to their spouses, compared with 31.4 per cent of married men. When disaggregated by

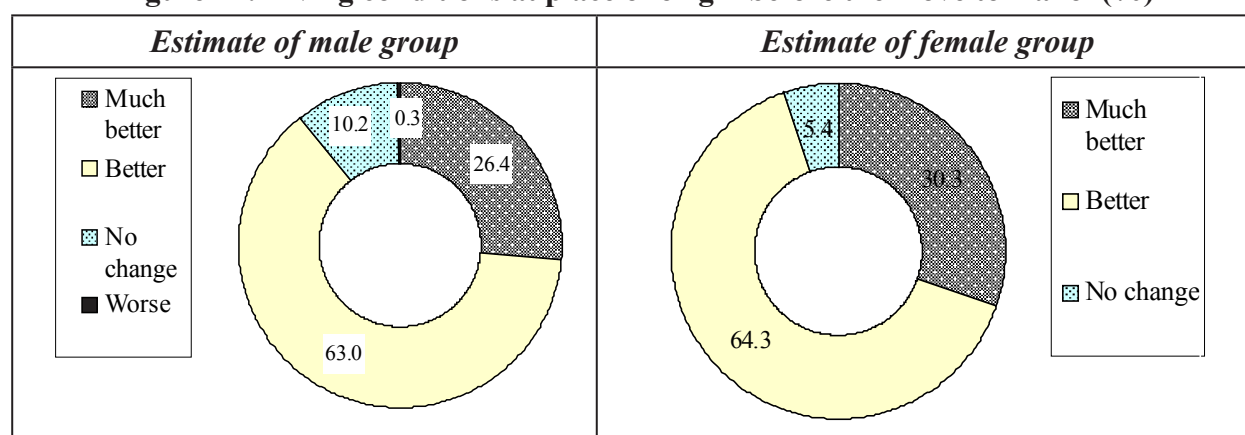
mode of migration, it becomes clear that both married men and women send their remittances to their spouses if they migrated without them. However, 11.7 per cent of married male migrants who migrated without their spouses send their remittance to their parents instead of their wives, but only 1.9 per cent of married female migrants do so. Although many money management decisions are taken jointly, in-depth information showed that men are still more likely to have the final right of decision or to manage money, in general. Reflecting the tradition that women become part of their husband’s family once married, three fourths of married male respondents who migrated with their spouses send remittances to their parents, while only a fourth of female respondents send money to their own parents. Interestingly, 20 per cent of married female respondents who migrated with their spouses stated that their husband is the main person managing the money, but none of the married men in the sample indicated that their wives assumed this role.

5.2. Role of remittances in the family

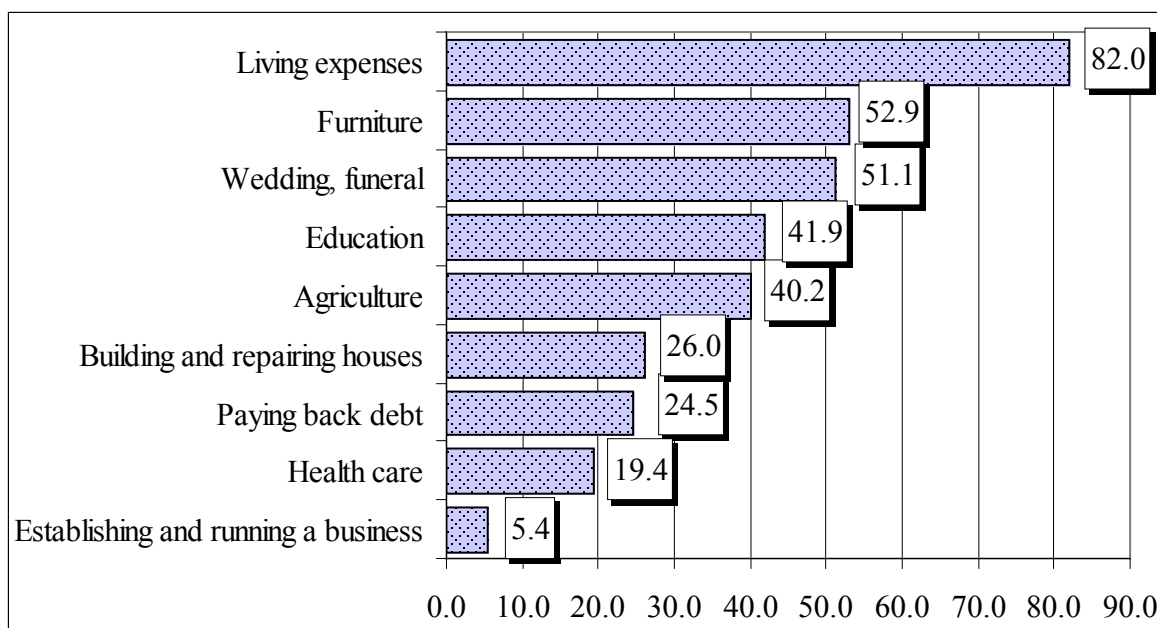
Economic development

Comparing the economic conditions of their families at present and before migration, most of the respondents stated that the financial situation of their families has improved significantly (see figure 27).

Figure 27: Living conditions at place of origin before the move to Hanoi (%)



Both male and female migrants are overwhelmingly positive about the impact of their labour migration on the economic conditions of their families. In 92 per cent of the cases, the economic condition of the family in the hometown had improved due to migration. However, female migrants tend to report slightly better results than their male counterparts. Almost twice as many male respondents as females estimated that their family’s economic situation has not changed (10.2% compared with 5.4%). No case of worsened living standard among the families of female migrants was found, and only a few cases were reported among male respondents. Additional information from IDIs indicates that those migrants who reported no change or a slightly worsened economic condition have been in debt before migrating; thus their earnings go toward reducing their debts. Some of the migrants are working in the city for the first time; others are in poor health and hence could not work. Remittances are used for various purposes depending on the family’s initial economic situation and other factors.

Figure 28: Purpose of remittance-spending (%)

Eighty-two per cent of the respondents stated that their family spends all or part of their remittances on daily expenses (see figure 28). Remittances are often used to upgrade the frequency, quality and variety of food, which is particularly important for families with very young and old members. Forty-two per cent of the sample send money home to invest in their children's education. Education fees are high, burdening rural families and leading to increased school dropout rates in rural areas. This therefore motivates some parents to migrate to the city to support their children's education. Many of the migrant parents surveyed consider education a long-term investment and an important motivation for them to tolerate harsh living conditions in the city.

“Firstly, my family in my hometown is poor. Secondly, children's education is important. My life is hard, I should accept to be a migrant for my children to have a better life. If not for my children, I would never come here to live such a hard life. The remittances are mainly spent on children's education; other expenses can be solved in various ways. A father getting his children dropped out of school is irresponsible, education is their right.”

(IDI, man, age 48, porter)

Expenses for medical care can also be a burden for households in rural areas. Other expenses include those related to buying facilities, building houses, organizing weddings and funerals, and paying off debt. Almost 99 per cent of the respondents feel that their remittances are used reasonably, with hardly any difference between male and female respondents.

Nearly as many women as men are in charge of deciding how remittances should be spent (46.5% and 53.5%, respectively). Both groups spend remittances on living expenses, furniture, education, building and repairing the house, and weddings and funerals. However, while 47.6 per cent of men invest in manufacturing, especially agricultural development, only 35.3 per cent of women do so. More women than men spend remittances on developing services or small businesses, health care and debt repayment.

Facility buying alone shows the importance of remittances for improved living standards. Remittances greatly contribute to the purchase of numerous facilities (see table 15).

Table 15: Facilities bought since migration (%)

No.	Facilities	Remittances (and other source)	Other sources only	Total
1	Wardrobe	83.6	16.4	100
2	Motorbikes	79.4	20.6	100
3	Water heater	77.6	22.4	100
4	Fridge	72.8	27.2	100
5	Bikes	71.4	28.6	100
6	TV	69.5	30.5	100
7	Video, VCD player	67.2	32.8	100
8	Gas/electric cooker	64.2	35.8	100
9	Electric rice cooker	63.6	36.4	100
10	Telephone	51.9	48.1	100

In addition to the above-mentioned expenses and necessities, some families choose to spend money on buying facilities for production, such as ploughing, milling and threshing machines or other agricultural materials that will enable them to provide services. For these families, agricultural services are a good way to expand their business, because such services meet the needs of agricultural households in the town of origin.

Changes in gender norms and roles in rural households

In Viet Nam, traditional views on gender roles within the family still prevail. Men are still considered breadwinners, while women are often reduced to their care and reproductive role.

“The man is the house and the woman is the kitchen. My wife and children are the windows of the soul, they should take care of the home and do simple things. Earning money is the duty of the husband. I cannot ask my wife to do a man’s duties, if so I am irresponsible for my family. In Hanoi, some people move here and successfully earn their living, but some of them cannot. Young people have more chance to find jobs in Hanoi; my wife is old, if she came, she would only be washing dishes.”

(IDI, male, age 38, motorbike driver)

Although views on traditional gender roles have undergone some changes, especially in urban centres, inequality in labour distribution persists in large parts of the economy and within the family. However, if women migrate to the city, tasks need to be shared with other family members such as parents, parents-in-law, spouse, or children.

“Women in my hometown are very different from women here, their husband’s role plays the most important part in their family no matter how much money they earn. It is not really the same as here where women’s role is not very important, even when we earn much money. However, it can be changed, for example, we have more rest time than before, our housework be shared from other

members in our family. Generally speaking, we can see now our husband cook, wash clothes and do some housework.”

(FGD, woman, Hoang Mai district)

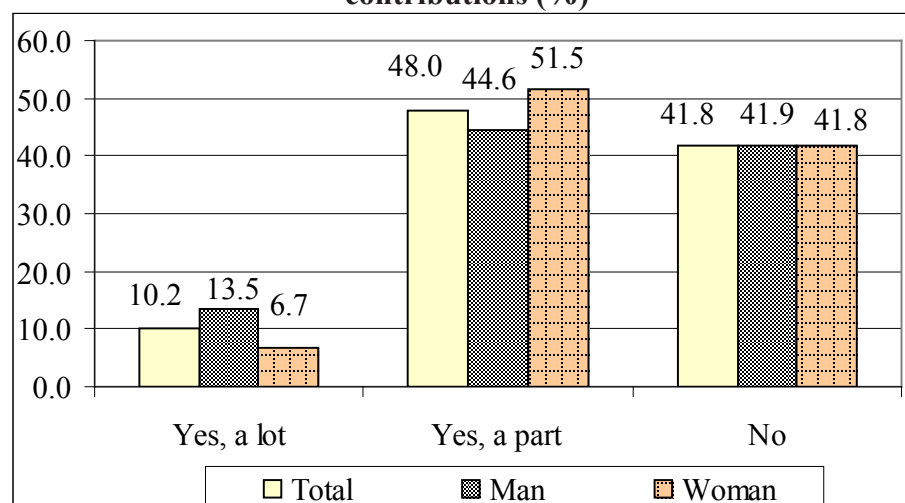
When both women and men migrate and leave their families behind, this can lead to a fundamental change in traditional family roles. In 15.5 per cent of the cases studied, both husband and wife leave their home and let their parents take care of the children; more married couples may migrate in turns. In some cases, they leave with their children, but barriers to accessing schools for migrant children hinder many families from migrating together, even in cases where the parents are long-term or permanent migrants. This can put an additional emotional strain on migrants and their children.

“Labour migration has a positive side of earning extra income for families, but its negative side is that children cannot receive all the love from their parents, many children also cry when missing their parents. The daily life can change sometimes; family members must deal with the whole job at home, a couple’s life is disrupted.”

“If we maintain our life in the rural areas, we cannot earn much money. However, working far from home also creates problems, especially with our children when they do not receive much love when they are separated from their parents. They cannot even study well because they miss their parents, especially if their grandparents cannot look after them very carefully.”

(IDI, woman, age 40, seller)

Figure 29: Increase in respondents’ power within the family through economic contributions (%)



When asked about the influence of their economic contributions on their power within the family, almost half of the respondents recognize that their power has partly increased (see figure 29). 41.8% feel that there has been no change and 10.2% feel that their power has greatly increased. While an almost equal number of male and female respondents feel that their economic contributions have had no influence on their position within the family, there are some gender differences between those who felt a difference: twice as many male migrants as females feel that their power has increased significantly (13.5% compared with 6.7%). It is noteworthy that more than half of the female respondents feel that their power has somewhat increased.

It is obvious that economic contribution is not the main determinant of the role of a family member, but it is nevertheless an important factor. Thirty-four per cent of respondents feel that the frequency and amount of remittances are proportional with the enhancement of their power within the family. Eighteen per cent of the respondents are sure that the more money they send home, the more power they will have in their family; male respondents account for 65 per cent of this group. Huy (2004) showed that the level of income is one of the elements considered when husband and wife discuss sharing housework; the narrower the income gap between husband and wife, the more equally they tend to share the housework. It is likely that there is a transfer of power between husband and wife.

* * *

Remittances play an active role in contributing towards improved living conditions and the economic development of rural households. More than nine out of 10 female and male migrants interviewed feel that the economic condition of their families has improved through their labour migration, with women being somewhat more optimistic. Remittances are used for different purposes, but are mainly spent on daily living expenses, while education and medical expenses also represent a major expense. More than half of both female and male migrants feel that their position of power within their families has improved through their economic contributions.

5.3. Remittances and changes in rural areas

For a country like Viet Nam whose economy is mainly agricultural, rural–urban labour migration is an important strategy which contributes to solving problems such as demographic pressure, general unemployment and seasonal rural unemployment, unequal regional development and social stratification. It creates advantages for the economy through the redistribution of money and goods, labour transfer, information dissemination and the modernization of traditional rural society. Even though remittances are most often sent in small amounts, with the average rural income in Viet Nam remaining largely inferior to urban income, urban migration remains an important livelihood strategy and a crucial support for rural communities.

Migrating far away from home was considered men's responsibility in the past. Nowadays, women are becoming an important part of current migration flows to urban areas and engaging in all employment areas such as business, trade, services and industrial production in the city. The concept of social change on gender norms are expressed through the consensus of the family to jointly deal with household chores when women go far away to do business. Most of the women surveyed said that they are able to make decisions due to their new opportunities for employment and personal income, which they previously did not have.

The process of labour mobility from rural to urban areas has significantly reduced the pressure on human resources and employment in rural areas, creating a new income source for each household. Remittances contribute to poverty reduction in remittance-receiving families, to partially help enhance the economic, cultural and social life of the local community, and to create a link between rural and urban life in Viet Nam.

Through lending, remittances can be used to help other families solve their problems, to invest or to expand production.

“At first, when I had not repaid yet, I was worried that my monthly savings would be used to cover my debts. Now, I have already repaid, I feel relief and spend the monthly savings economically, so I have a little money which is saved. Sometimes, my neighbour needs money, I lend them again without

charging interest because anyone can be needy at a time.”

(IDI, woman, aged 25, fruit seller)

Remittances, goods and information from the city are sent to households and communities in rural areas through the migrant labour force, which have significantly changed the appearance of rural areas. Internal rural–urban migration contributes to restructure the rural labour force from purely agricultural labour to other economic fields. IDIs showed that after working in the cities, migrants often will have saved up capital to start a business and use their acquired working skill and experience to create non-agricultural jobs on the countryside. Therefore, remittances play another important role in contributing to infrastructure in rural areas. As shown above, families that receive remittances can also increase their consumption by buying new facilities or spending more on such events as weddings and funerals, which boosts the local economy.

Despite all the opportunities for employment and increase in income, male and female migrant workers also face many challenges. Low wages and the pressure to remit money to their families push workers to live in cramped and poor conditions and to accept precarious and harmful jobs. However, despite these problems, labour migration still represents an opportunity to improve a family’s economic situation, with the remittances being an indispensable supply for the families of almost all respondents.

* * *

Remittances not only bring advantages for individuals and households, but potentially also for the rural community at large. Labour migration eases pressure on the rural job market. The resources and knowledge of returning migrants helps expand rural infrastructure and creates new businesses. Consumption among remittance-receiving families increases, which in turn helps the local economy. Regarding gender equality, the feminization of internal labour migration in Viet Nam potentially contributes to the recognition and advancement of women.

6. CONCLUSION AND RECOMMENDATIONS

6.1. Conclusion

This research aimed to explore gender differences in remittance-sending behaviour, income management among migrants, and access to and utilization of remittance-sending services and channels, as well as the relationship between gender and the management and utilization of remittances in the home and the community of origin. Although the survey only covered urban migrants living in central Hanoi and may not be representative of urban migrants elsewhere in the country, several trends can be seen nevertheless: three fourths of 600 respondents left their hometowns with the primary goal of earning more money for their families; in this regard, there are no major differences between male and female respondents. Two thirds of the migrants surveyed are the main or only breadwinner in the family, with only a slightly higher share of men. Remittances play a central role for the families of both male and female respondents.

Male and female migrants face different obstacles during their labour migration, which influences their remittance behavior. Twice as many female migrants as males work in “elementary occupations”, which are characterized by low income and instability. A main reason quoted are flexible working hours which support household and care-taking responsibilities. This ongoing double burden makes it harder for female migrants to access more settled jobs and thus increase their income.

Both male and female migrants rely heavily on their social networks, both as a source of support in the city and to find employment. Friends, colleagues and other people from the same community of origin are considered as primary sources of support by eight out of 10 male and female migrants. Overall, female migrants tend to seek more support from various sources than men, and only half as many female migrants as males claim to need no support (2.6% versus 5.3%). However, four out of 10 respondents also managed to organize a job by themselves without accessing their immediate social network.

The double burden of female respondents is also reflected in the circularity of their migration: married migrants return home more often than non-married migrants and female respondents return home more often than their male counterparts (8.4 times in 2009, on average, while male migrants returned 7.4 times). The most important reason for female and male migrants to return home is to attend funerals or weddings (this reason was cited by 64.7% and 70.9% of male and female respondents, respectively). This reflects a specific characteristic of the village community in rural areas of Viet Nam, namely a very close-knit community life. Although women return less often for funerals or weddings, women tend to spend more time on these events when they visit because they participate in the preparations, cooking and logistics.

Although working hours and days are almost equal, female migrants earn less – about USD 1,116 a year, while male migrants make USD 1,656. Both men and women report higher expenditure in the city than in the countryside, but male migrants spend more than female migrants. Both groups save, on average, more than half of their income, but female migrants are more likely to reduce food expenditure and to feel less comfortable spending time relaxing. The female migrants surveyed have, on average, an hour less leisure time than their male counterparts. The lower the occupation field, the less time migrants spend on accessing media and thus information.

The task to support their families financially results in varying degrees of pressure: married migrants

experience more pressure than unmarried migrants; the pressure also rises with perceived poverty levels and female migrants always suffer from more pressure than male migrants. Independent of the financial situation of their families, female migrants who perceive their households as poor are twice as likely to experience serious stress as their male counterparts (32% and 17.5%, respectively). Separated or widowed female migrants experience the highest stress levels. The average yearly frequency of remittances is nine times for female respondents and seven times for male respondents, with the elementary occupation group having the highest frequency. Average remittance levels have continued to rise, amounting to USD 613 a year in 2009.

Only under half of the female and male respondents reported following a personal savings plan - of those, women are slightly more likely to meet their own targets. Male and female respondents without fixed saving plans cannot estimate their expenditure and earnings. This reflects the peer pressure male migrants experience to spend money spontaneously on drinking and dining, while surveyed women are more likely to be in unstable employment and have to return home more unexpectedly.

Both male and female migrants accept difficult living conditions to limit their expenditure, and living in cramped conditions limits their opportunity to keep their private properties safe. However, almost three fourths of the surveyed migrants choose to store their savings with them, but only a third of the respondents feel that self-storage is the safest option. Female respondents have less trust in the safety of bank transfers and more trust in self-keeping, although they tend to lose more money than men on average. Eighty-six per cent of migrant workers do not choose to deposit their money in banks, primarily because they feel they have too little money. More male than female respondents feel they do not earn enough money to deposit it in a bank, but they showed a higher interest in keeping money in the bank than females. The use of banks increases with education level and decreases with age.

More than half of the respondents claim they do not receive any information regarding depositing money; those who do receive information do so mainly through friends. Male migrants feel more confident seeking advice and accessing official services for sending and storing money than female migrants.

More than half of the respondents claim they do not receive any information regarding depositing money; those who do receive information do so mainly through friends. There is a high demand for information on remittance-sending services among 71 per cent of migrant workers. The main sources of information are service providers such as banks or post offices (44.6%), with the rate of male respondents using these providers being higher than that of female respondents (51% and 38%, respectively). This showed again that male migrants feel more self-confident to access official services than females.

The marital status of respondents mainly decides the destination of remittances. Almost all of the unmarried female and male migrants send the money to their parents. Once married, the spouse becomes the primary recipient of remittances, if a migrant migrated without him/her. However, 11.7 per cent of married male migrants who migrated without their spouses send their remittance to their parents instead of their wives, and only 1.9 per cent of women do so. Although many money management decisions are taken jointly, in-depth information showed that men are still more likely to have the final right of decision or to manage the money in general. Reflecting the tradition that women become part of their husband's family once married, three fourths of

the married male respondents who migrated with their spouses send remittances to their parents, while only a fourth of the female respondents do so. Interestingly, 20 per cent of married female respondents who migrated with their spouses stated that their husband is the main person managing the money, while no married male migrant who migrated with his spouse indicated this.

Fifty-eight per cent of both female and male respondents feel that their role and power within their family has improved due to their economic contributions. Almost all of the migrants interviewed feel their family is better off. Eighty-two per cent of the respondents stated that their family spends all or part of their remittances on daily expenses and only just over 5 per cent use the remittances to run or establish a business. However, remittances also support education (cited by over 40% of the respondents), health care, debt repayment, furniture purchase, house construction or investment in production tools.

More and more women participate in migration flows to the cities, and their status as remittance senders bears the potential to enhance their social status. Given these opportunities, Hanoi will continue to attract rural workers. Thus, urban infrastructure needs to be continuously adapted; the vulnerability of male and female migrants needs to be reduced; and the full potential of internal remittances needs to be ensured by making formal money-storing and money-sending channels more accessible to registered and unregistered male and female migrant workers. The economic potential of internal remittances needs to be recognized by policymakers and service providers.

6.2. Recommendations

6.2.1. Provide migrant workers with the opportunity to maximize the benefits of migration

- Ensure that housing conditions do not affect the health of workers and the reproductive health of women workers: Make landlords responsible for raising awareness of temporary residence declaration procedures as well as for enhancing security of property. Strengthen information dissemination among migrant workers about the rights and obligations of landlords to ensure that accommodation fulfils required standards. Encourage legal and qualified rental services. Formalize the status of residence of eligible workers with permanent settlements. Create stable conditions for migrants to access all the rights and obligations of citizens.

6.2.2 Provide migrant workers with information

- Develop mechanisms for disseminating gender-sensitive information, possibly through job opportunities, vocational training, reproductive health and general health-care services, social services, and savings and investment options for remittances, as well as information on sending channels.

- Specifically disseminate information on labour rights and encourage the use of formal contracts to reduce hazardous and vulnerable employment, especially of female migrant workers.

- Enhance public education on remittances: Engage media channels to provide information for migrant workers on various money management systems and money transferring channels and related procedures. These advertisements should be concise, easy to understand, screened at various times, and provide migrant workers with all the essential information to access official channels and encourage migrant workers, especially female workers.

6.2.3. Enhance access to money management and remittance-sending services

- Encourage banks to offer savings schedules specifically designed for migrant workers. Reduce

transfer fees and make different transfer options accessible, especially to migrant women who tend to send smaller amounts and experience higher risks of losing their money, in order to maximize their savings. These services should be flexible, safe, simple and should require a low minimum amount in order to establish trust in banking services.

- Encourage banks to train their employees to improve accessibility. Migrants, especially female migrants, should not feel intimidated by official procedures and by a bank's staff.
- Encourage savings through official channels to generate interest for the migrant workers and to have remittances feed into the national economy.
- Extend banking services in the countryside to make it easier to remit via bank transfers. Provide information on the location of banking services and post offices, especially in rural areas.

6.2.4. Improve the sustainable use of remittances

- Encourage and support productive collective investments at the community level, for instance, by creating business and education opportunities. Encourage the national government and local authorities to support such schemes. Ensure women's participation in decision-making processes related to the collective use of remittances.
- Facilitate gender-sensitive financial literacy and/or business training for men and women migrants, returnees and beneficiaries of remittances.

6.2.5. Engage in further research

- Approach and seek further information relating to disadvantages experienced by female migrant workers in terms of access to health care and reproductive health, sexually transmitted diseases and risk of HIV infection, and divorce for reasons related to migration activities, among others.
- Conduct a comparative analysis of the remittance-behaviour of long-term and short-term migrants.
- Extend research to more urban areas in north, central and south Viet Nam to explore similarities and differences in remittance behaviour.
- Access respondents' households at the place of origin to get multidimensional information on the role of remittances in the family, and gender differences in the management and utilization of remittances.
- Research the role of remittances in poverty reduction in communities with a large number of labour migrants and the role of migrants in the transfer of knowledge and skills to members of rural communities.

NOTE

1. Occupation group

The occupation group definitions are adapted from the ILO occupation definitions, which mention eight groups:

- *Legislators, senior officials and managers* (0.7%) include legislators, senior officials and managers, leader of enterprises or organizations, or internal departments.
- *Professionals* (0.7%) increase the existing stock of knowledge, apply scientific or artistic concepts and theories, or teach about the foregoing in a systematic manner.

Gender and remittances from internal migrants

- *Technicians and associate professionals* (6.2%) perform mostly technical and related tasks connected with research and the application of scientific or artistic concepts and operational methods, and government or business regulations, and teach at certain educational levels.
- *Clerks* (4.5%) record, organize, store and retrieve information related to the work in question, and perform a number of clerical duties especially in connection with money- handling operations or travel arrangements.
- *Service workers and shop and market sales workers* (15.3%) provide services related to travel, housekeeping, catering, personal care, or demonstrate and sell goods at stalls and on markets.
- *Skilled agricultural and fishery workers* tend fields, tend or hunt animals, produce a variety of animal husbandry products, cultivate, conserve and exploit forests, breed or catch fish and cultivate or gather other forms of aquatic life.
- *Craft and related workers* (10.8%) apply their specific knowledge and skills in the fields of mining and construction, form metal, erect metal structures, set machine tools, or make, maintain and repair machinery, equipment or tools, carry out printing work as well as produce or process foodstuffs, textiles, or wooden, metal and other articles, including handicraft goods.
- *Plant and machine operators and assemblers* (14%) operate and monitor industrial and agricultural machinery and equipment on the spot or by remote control, drive and operate trains, motor vehicles and mobile machinery and equipment, or assemble products from component parts.
- *Elementary occupations* (47.8%) consist of simple and routine tasks which mainly require the use of hand-held tools and often some physical effort.

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ANNEX 1: RESEARCH SAMPLE

Due to financial and time limitations, the field work could only be conducted within three wards of three urban districts in Hanoi. Hoang Mai, Dong Da and Ba Dinh were chosen after a period of careful discussion and consideration. Three wards were selected within these districts, namely Hoang Liet ward in Hoang Mai district, O Cho Dua ward in Dong Da district and Doi Can in Ba Dinh district.

I. QUESTIONNAIRES

No	Group	Sample		
		Man	Woman	Total
1	· Elementary occupations	25	25	50
2	· Service workers and shop and market sales workers	25	25	50
3	· Craft and related workers · Plant and machine operators and assemblers	25	25	50
4	· Legislators, senior officials and managers · Professionals · Technicians and associate professionals. · Clerks.	25	25	50
<i>Questionnaires per each ward: 200</i> <i>Total of questionnaires: 600</i>				

II. IDIs

No	Respondent	Sex	Cases	Working time in HN	Other demand
1	· Elementary occupations	Man Woman	4	> 1 month	Ever send money to support family
2	· Service workers and shop and market sales workers	Man Woman	4	> 1 month	Ever send money to support family
3	· Craft and related workers	Man Woman	2	> 1 month	Ever send money to support family
4	· Plant and machine operators and assemblers	Man Woman	2	> 1 month	Ever send money to support family
5	· Clerks.	Man Woman	2	> 1 month	Ever send money to support family
6	· Legislators, senior officials and managers · Professionals · Technicians and associate professionals.	Man Woman	2	> 1 month	Ever send money to support family
<i>Number of IDIs per each ward: 14/16</i> <i>Total of IDIs: 42</i>					

III. FGDs

No	Respondent	Cases
1	Male group with different characteristics: differences in age, job, length of migration, marital status, education etc. Working time in Hanoi must be at least more than one month, has to have ever send money to support family.	1
2	Female group with different characteristics: differences in age, job, length of migration, marital status, education etc. Working time in Hanoi must be at least more than one month, has to have ever send money to support family.	1
3	Male and female group with different characteristics: differences in age, job, length of migration, marital status, education etc. Working time in Hanoi must be at least more than one month, has to have ever send money to support family.	1
4	Male and female group with different characteristics: differences in age, job, length of migration, marital status, education etc. Working time in Hanoi must be at least more than one month, has to have ever send money to support family (with far distance from place of origin to Hanoi)	1
Number of FGDs per each ward: 4		
Total of FGDs: 12		

IV. OTHER IDIs

No	Respondent	Cases
1	Local police in charge of registration and residence management in the three selected ward	1-3
2	Leaders of habitant groups	1-3
3	Local woman union	2-3
4	Landlords	3-4
5	Bank staff	3-4
6	Post office staff	1-3
7	Driver	2-3
8	The staff in charge of habitant registry of the city	1-2
Total of other IDIs: 15-25		

ANNEX 2: RESEARCH TEAM AND OTHER COLLABORATORS

Core research team

- Ms. Tran Nguyet Minh Thu, report writer, national consultant and lead researcher, IOS
- Mr. Dao The Son, member of national consultant team during field research, ECCO
- Ms. Dang Thuy Hanh, Project Officer, IOM Viet Nam
- Ms. Saskia Blume, Project Officer, IOM Viet Nam
- Ms. Nguyen Thi Viet Nga, Expert, Social and Environmental Statistics Department; Coordinator of the GSO component project of the Joint Programme on Gender Equality, GSO
- Mr. Do Anh Kiem, Deputy Director of Social and Environmental Statistics Department, GSO; Deputy director of the GSO component project of the Joint Programme on Gender Equality.
- Mr. Nguyen Phong, Director of Social and Environmental Statistics Department, GSO; Director of the GSO component project of the Joint Programme on Gender Equality

Editor

- Ms. Saskia Blume, Project Officer on Gender, IOM Viet Nam
- Ms. Valerie Hagger, Editor, IOM Geneva

Field research team

- Mrs. Nguyen Thi Kim Thuy
- Mr. Chu Thanh Hung
- Mr. Phung Khanh Chu
- Mr. Nguyen Huu Linh
- Mrs. Phung Thi Thuy
- Mr. Dao Nguyen Son
- Mr. Nguyen Van Tra
- Mr. Do Quang Huy
- Mrs. Ta Thi Tam
- Mrs. Nguyen Thi Nga My
- Mrs. Pham Thai Lien
- Mrs. Tran Thuy Phuong
- Mrs. Dang Thanh Nhan
- Mrs. Nguyen Thi Phuong
- Mr. Le Duc Hanh
- Mrs. Truong Thuy Hang
- Mr. Le The Linh

Other

- Mr. Stanford Smith, One UN Communications team
- Mr. Le Van Duy, Sampling consultant
- Mr. Tom Tanhchareun, Policy Officer, IOM Viet Nam
- Ms. Tran Thi Phuong Giang, financial and administrative officer, IOM Viet Nam
- Mr. Ngo Doan Thang, Accountant of the GSO component project of the Joint Programme on Gender Equality, GSO

GENDER AND REMITTANCES FROM INTERNAL MIGRANTS



CHỊU TRÁCH NHIỆM XUẤT BẢN

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BIÊN TẬP

Đỗ Văn Chiến

TRÌNH BÀY

Thanh Thủy - Dũng Thắng

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