

## The Migration of Women in the Light of the Backward and Forward Linkages

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### Abstract

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The article focuses on women's migration between the two coasts of the Mediterranean and on its effects on sending and receiving societies. It examines, through 219 direct interviews, how migration -mainly triggered by family reunification- informs social change considering both the perspective of women who have emigrated and those who are left behind. The empirical study -carried out in an economically developed Italian region and in a rural region of Morocco- has a twofold aim: (i) to explore the social changes affecting the position of migrant women in the labour market and the family context, and their role of agency (ii) to consider the impact of transnational activities on the migrant source country, concerning the economic (and social) remittances and their use. The findings highlight that female migration produces independent outcomes largely related to social investments and human capital accumulation, both aspects that can only be assessed over the long term. The study suggests how the first stage of migration leads, through the activation of backward and forward linkages, to a second and unpredictable stage, as the Hirschman's processual approach to development suggested.

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**Keywords:** Female Migration, Integration, Agency, Social Remittances, Return Intentions

### 1. Introduction

The study<sup>2</sup> presents the results of the research project on 'Women's Migration from Morocco to EU: a Warp Yarn for the Development' within the Aeneas program co-financed by the UE in 2010<sup>3</sup>. In particular, we studied the flow of female mobility from an underdeveloped, internal region of Morocco (Chaouia-Ouardigha) to a highly-developed region of northern Italy (Lombardia). One of the questions concerning contemporary migration is whether and how the transnational mobility of women for family reunification is as beneficial as economic migration (see "female breadwinner model") and, therefore, politically sustainable. Considering the contextual background, migration has been one of the pillars of the Moroccan economy. More than 3 million Moroccans live in other countries, especially Spain and Italy. The importance of migrant remittance inflows in terms of continuity and amount is to be associated, according to the literature, with the significant transnational ties that distinguish Moroccans from the citizens of other countries of the Maghreb (De Haas and Plug 2006; De Haas 2007).

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<sup>3</sup> The project, undertaken by the Soletterre non-profit organization within a transnational partnership between Italian institutions (University of Milan, Institute for Social Research -IRS) and Moroccan institutions (Agence de Développement Social, Mohammed V University in Rabat-Agdal) intended to promote institutional corridors between the two regions and support economic activities of women migrants and left behind families.

According to the literature, 16 percent of Moroccan families receive remittance inflows (Chaabita 2007), and the scale of remittances, estimated in the 2014 at 6,962 US dollars million (7,256 dollars in 2011, before the economic downturn effects), represent the 6.6% of GDP. The number of women in the flow of migration from Morocco to Italy is very high and growing: Moroccan women migrants represented about 40% of the total in 2008 and rose to 41.8% in 2011. These figures are significantly higher than Tunisians or Egyptians, who do not reach 30%. In particular, the number of young women who migrates for work reasons represents 18% of total. What are the factors that make Moroccan women more likely to migrate? The answer lies in the institutional, economic and demographic transition that Morocco is going through.

Within the scenario of upheaval in North African countries (Arab Spring), Morocco seems so far to have maintained some stability thanks to the moderate policies of King Mohammed VI, who is investing in agricultural infrastructure, social housing, and especially in health care and education. One of the most visible aspects of social change is precisely the increase in the level of education, together with urbanization. The new Family Code (Moudawana) of 2004 and revision of the constitution in 2011 are advancing women's rights and social awareness, at least in urban areas. These changes are creating a sort of female strategy that tries to combine tradition and modernity (El Ghali 2010). Women's movements in the Maghreb have a long history, and Morocco is characterized by achievements on the political level (Sadiqi 2010). These advances, however, have not yet translated into a general improvement of the material conditions of women's lives. 15 percent of the population is below the poverty line and is concentrated to a great extent in rural areas where the female illiteracy rate remains high (80%) (World Bank 2007) and the urbanized population was around 57 percent in 2012. There is neither a ministry nor other public institutions specifically dedicated to the protection and promotion of women's rights. Officially, female participation in paid work is still very low: activity and employment rates rose from 8 percent in 1971, excluding the employees in agriculture to 25 percent in 2009 (EC 2011). Empirical work on Morocco has been largely absent from the theoretical debate on migration and development (de Haas 2009). Adopting a transnational approach to the study of migration, we would like to explore the processual nature of women migration and its economic and not economic value, expressed by indirect effects on development, principally driven by investments in human capital and on the welfare of the left-behind population.

## **2. Theoretical Framework**

From the theoretical perspective, the study merges two major lines of research: one that applies the role of women in migration processes, within the wider debate on migrant transnational's and social integration (Snel, Engbergesen and Leerkes 2006; Levitt, Glick Schiller 2007, Engbergesen et al. 2013) and one based on migration and development theories (De Haas 2010, Sanderson 2013), with particular reference to the impacts of remittances.

### **2.1 Transnationalism and Social Integration: The Place and Role of Women in Migration Processes**

The relationship between female migration and development (Dannecker, Sieveking 2009) has not been exhaustively tackled by the literature. As we mentioned above, almost 50 percent of the world's migrant are women. However, both the neoclassical economic theories – based on the paradigm of individual action – and the structural theories – centered on the push and pull effects of supply and demand for immigrants – have long been gender-blind: that is, they have ignored the gender differences related to migration processes. In the late 1970s, migration flows were dominated by family reunification, which became the main channel of legal entry into Europe, as the result of restrictive policies adopted by governments. This trend of a massive presence of women was, as a consequence, more visible, and there has been a growing recognition that gender was an important perspective to follow in migration studies and how the active role played by female migration had been collectively underestimated (Morokvasic 1984). The feminization of migration (Castles, Miller 1998) is therefore not a new trend, but what has really changed in the past three decades is the growing demand for female labor, and the fact that increasing numbers of women are emigrating themselves in search of work (female breadwinner model). They have become active subjects of remittances and sometimes the initiators of subsequent processes of family reunification.

The issue of female migration was definitively consolidated in the late 1990s (Pessar, Malher 2003, Malher, Pessar 2006) thanks to the many empirical international studies (Anthias, Lazaridis 2000; Carling 2005; Casas, Garson 2005; Morrison, Schiff, Sjöblom 2007) which highlighted the wide differences among ethnic groups.

It is today more evident that gender relations and the social role assigned to women influence the composition, intensity and destination of migration flows: in other words, which and how many members of the family have leave, to which destination, and for what purpose. The consolidation of a theoretical approach centered on gender differences has played a key role in the analysis of migration processes, which is now better able to capture the complexity that lies behind transnational movements of people. However, much of the literature has focused primarily on only two major themes: on the push and pull factors which stimulate female mobility and on the effects induced by migration on women's economic and social conditions. In addition, the vast majority of studies only address migrants and do not include non-migrants and their households in the research populations (de Haas 2009). In this regard, our study of a migrant source region in Morocco and the impacts of women-to-women remittances is an exception. The model of female mobility for family reunification has been considered by the economic literature as a minor phenomenon compared with the migration flows attracted by the job markets of rich countries.

In fact, in the process of family reunification women are mainly 'recruited' as support for male migration and represent firstly a signal of its stabilization. This type of migration, which is therefore perceived as an economic cost for the receiving state, usually raises political conflicts accentuated during an economic crisis. The early studies on migration tended to draw essentially a distinction between migration for family reasons and migration for work, treating them as two contrasting behaviors: to the former was assigned a 'micro-social' meaning, while to the latter a 'macro-economic' value. This original deterministic approach was gradually overtaken by new empirical evidence showing the complexity of women migration patterns and the risks linked to a generalization of women's experiences of migration (Anthias, Cederberg 2006). Our findings show a more nuanced role of women, capable of producing independent outcomes for themselves, their children and the left-behind families

## **2.2 Migration and Development: Impacts of Remittances on Receiving Societies and the Gendered Approach**

Within a dominant economic framework for understanding remittances, the New Economics of Labour Migration (NELM) emerged in the 1980s and 1990s as a suitable theory by placing the individual behavior of migrants within a wider socio-institutional context, considering the household as the appropriate decision-maker unit, measuring the effects of remittances on local development and the role of human capital acquired by migrants, such as education, training, technical and relational skills, that could potentially be reinvested on their return (Stark, Bloom 1985; Taylor 1999; King and Vullnetari 2003). In line with the transnational's theory (Portes, DeWind 2007), the NELM focuses on the intersections between the networks of migrants and non-migrants. Remittances have greatly increased over time and represent an amount of money more than triple (\$ 450 billion in 2010) the total of international aid to developing countries.

However, remittances are not in themselves synonymous with development: they improve the quality of life and consumption of receiving households, and they reduce poverty; but this does not necessarily translate into an increase in the country's wealth and a boost to new production activities (Adams, Page 2003). Other studies have highlighted that emigration may actually create a dependency among the receiving societies. It does not stimulate pro-activity in the labor market, and it is an incentive for new migration flows by the working age population. In conclusion, remittances may not represent spontaneously a tool of development; instead they need targeted policies to regulate them in different directions. Even though the economic contribution of migrant women has been increasing over time, the issues of women's remittances and differences between women and men in sending and using them have been highly under-researched, and few studies have obtained consolidated results (van Naerssen et al. 2015).

According to the literature, we can observe several gender differentiated patterns in remittances behavior (Rahman 2012) , within emigrant households the remittances sent by men serve more to guarantee an income on return home, to make investments in productive assets or real estate, and to repay debts. Instead, the probability that remittances are used for social purposes, as a sort of insurance against poverty for the family of origin, to cover current expenses, and to pay for the education and health care of children, increases with the quantity of resources controlled by women (Quisumbing 2003; Quisumbing and Maluccio 2000, Rahman 2012). Much of the research on remittances has focused on the economic aspects, and ignored the social and cultural implications related to the gender differences.

However, a certain body of ethnographic literature provided on the one hand a conceptual framework for rethinking remittances (Carling 2014) and on the other it shed light on the concept of "social remittance" as opposed to "economic remittance" as usually understood. It refers to forms of cultural diffusion locally induced by migration: "they are ideas, behaviors, identities and social capital that fluctuate by the communities of the destination country to those of sending country" (Levitt 1998; Levitt, Lamba-Nieves 2011). This concept states how new ideas and practices are shaped in the destination countries and through what mechanisms they are returned back to the sending. As we will see, in our study the meaning of remittances is halfway between economic and social remittances: they are, in fact, money flows, limited but continuative, directed to the improvement of living conditions of non-migrant members of the family.

A central tenet of the study is that, thanks to the binational migration pattern (Engbersen et al. 2013) characterizing migrants from Morocco, to the first stage of migration trajectory -activated by mechanisms of adaptation and integration- follows an unpredictable second phase activated by transnational practices and social investments on second-generation in both geographical contexts, and their impacts will only be visible in the long term (Sanderson 2013). This sequence of actions, reactions and behaviors, highlighted by the research, reminded us the original hirschmanian paradigm of development. In *The Strategy of Economic Development* (1958, ch.6) Hirschman criticized the then dominant theory of growth, demonstrating that development depends not so much on finding optimal combinations for given resources, but searching activating mechanisms, and not only because of their immediate contribution to output, but because of the impulse they are likely to give to further investments, which arise because of their linkages.

### **3. Methods and Empirical Context**

The study, conducted in 2010-2011, combines quantitative and qualitative methods and is based on over two hundred (219) direct interviews to migrant and non-migrant women, carried out in the two transnational regions by a close-ended questionnaire. Empirical research conducted in Morocco also enlisted 10 qualitative interviews to stakeholders and experts on migration. The main entry point for the fieldwork in both regional realities has been Soletterre NGO. Our Italian research team has distributed the questionnaires face to face to the sample in Lombardia and did the interviews to stakeholders in Morocco, focusing especially on women migration patterns, remittances and local development; whereas the collection of data through questionnaire in Morocco has been assigned to a local research team of the University of Settat, after a day of briefing together.

All interviews, that have been recorded, were based on a structured questionnaire consisting of two sections: a first section, common to both surveys, focused on demographic and social characteristics, economic and employment conditions; a second centered on the experience of migration for the first sample and on the use of remittances for the second sample. Making use of snowball sample technique we arrived to a sample of 116 immigrant women from Morocco to Lombardia and 103 non-migrant women belonging to transnational families and living in the Chaouia-Ouardigha region, which is traditionally the source of significant migratory flows to Italy. The part of research carried out in Morocco has enriched the overall research results, extending the view beyond the usual perspective of migration studies focusing only on immigrants. Despite the empirical relevance of the fieldwork (more than 200 questionnaires collected) - notwithstanding the great difficulty in achieving face-to-face meetings - the sample does not claim to be statistically representative. Hence, the self-selected nature of the two samples implies caution in generalizing the results. Table 1 Presents the Prevailing Characteristics of the two Samples.

**Table 1. Prevailing Characteristics of the Sample in the Two Countries (Receiving and Sending)**

Characteristics	Migrant women in Italy (N. of interviews 116)	Non-migrant women in Morocco (N. of interviews 103)
Average age	36 years	43 years
Educational attainment	Up to high school diploma (51.7%)	Up to compulsory school (67.2%)
Training	Received training (53%)	No training (67.2%)
Household composition	Married with children (50%) 4 family members on average	Married with children (32.2%) Never married (21.3%) 5,3 family members on average
Average number of children	2,5 children	4 children
Employment condition	Employed (49,6%)	Unemployed (50.5%) of which 22% housewives
Personal checking account	Yes (65.5%)	No (74%)
Average household income per month	€ 1.809	€ 674.48
Perception of one's economic status	Medium-low (87%)	Medium-high (70.9%)

The group interviewed in Lombardy consisted mainly of young women (85% under 45 years and 47% under 35), of urban origin, married, mothers, with quite high migratory seniority (80% at least 5 years), belonging to the first generation, with a medium level of education. For more than half of them, the migration process originated by family reunification, but a significant number (49) had moved for economic reasons, individually or with their original family. The interviews carried out in Morocco involved a sample of women (103) belonging to transnational families (with at least one member emigrated in Italy), including some returnees and a small group of self-employed. Compared to the sample of emigrated, these were women of an older age, little or non-educated, resident in predominantly rural areas.

#### **4. Women Migration In The Light of the Activation of Forward and Backward Connections**

The paper aims to explore the mechanisms that govern these migration processes in the light of connections with both the receiving society and the sending. On the one hand we consider as “forward connections” of migration those subjective and objective factors that bind immigrant women to the receiving context. On the other side, the “backward connection” refer to the activation of transnational ties and the sending process of remittances, devolved, as we shall see in next paragraphs, to increase the family well-being through social investments on non-migrant families. The context of origin and destination of migration flows are connected through relationships that Moroccan migrants themselves build and maintain over geographical, political and cultural boundaries. These linkages and their effects, which accumulate over time and reinforce each other, are not easy to detect and to measure objectively.

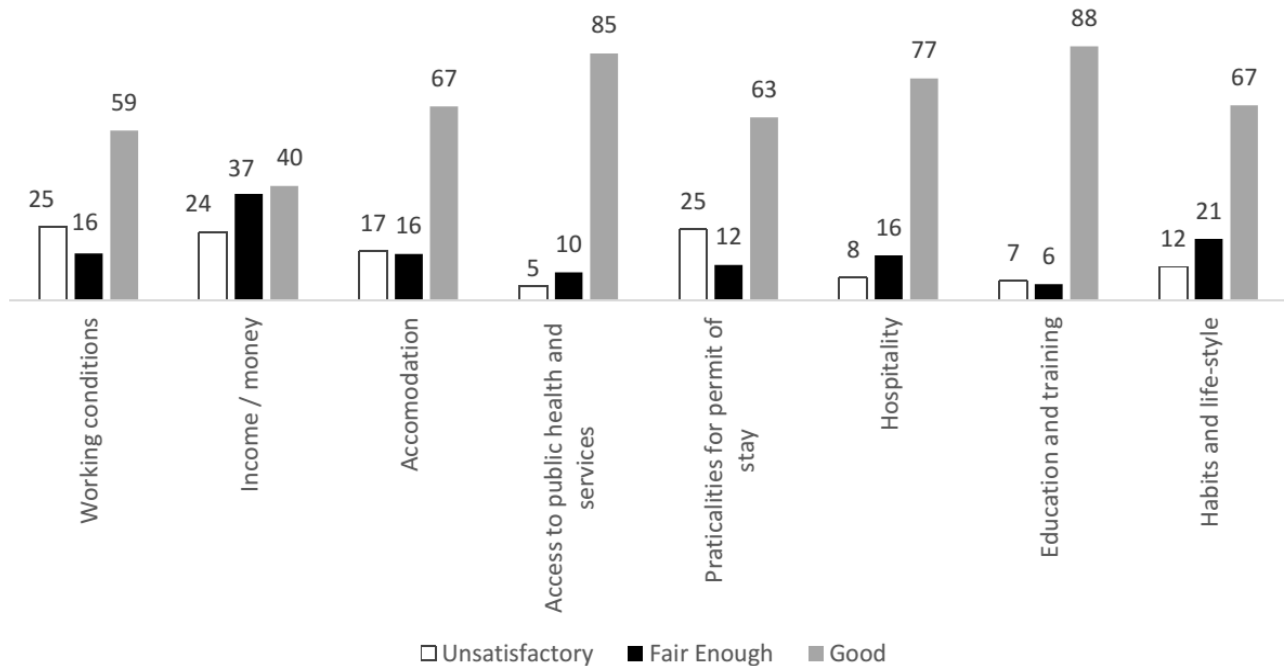
In the following sections we analyze the data coming from the empirical survey on how migrant women engage into the forward and backward connections and how non-migrant women use remittances.

##### **4.1 Connections with the Receiving Society: Integration And Stabilization**

In order to explain how women migrants engage into forward linkages and how these linkages are activated we investigated specific areas of their lives, such as migratory experience, social networks, living conditions, employment status, dynamics of the relationships with their children and return intentions. Specifically, we built an index of the perceived integration into the receiving country, considering three dimensions: 1. An economic dimension, related to housing, labour market inclusion, capacity of saving money and send back remittances; 2. A social dimension, concerning the ethnic composition of friendship networks, the participation in civil society associations and the expectations towards their children's future; 3. A cultural dimension, based on the degree of knowledge and use of the Italian language and the level of interest in the local socio-political events. The scores were given on the basis of the combination of these selected variables and the sample was divided into three categories on immigrant women: the poorly integrated, the integrated and the highly integrated. The analysis shows a picture of significant integration perceived by the Moroccan women interviewed, within a family migratory pattern.

It emerges in fact that a quarter of women consider herself “well integrated” (25.2%) into the Italian society, more than half (57%) “fairly well integrated” and just a minority (17.8%) “poorly integrated” in the destination context. The degree of perceived integration is greater for women with higher levels of education (at least a high school degree) and increases along with the migration seniority (length of permanence in Italy). As we can see, the majority of immigrant women expressed a positive assessment of their migratory experience (Figure 1), above all in relation to the quality of education and training, the access to public health and social services and the inclusiveness within the receiving society.

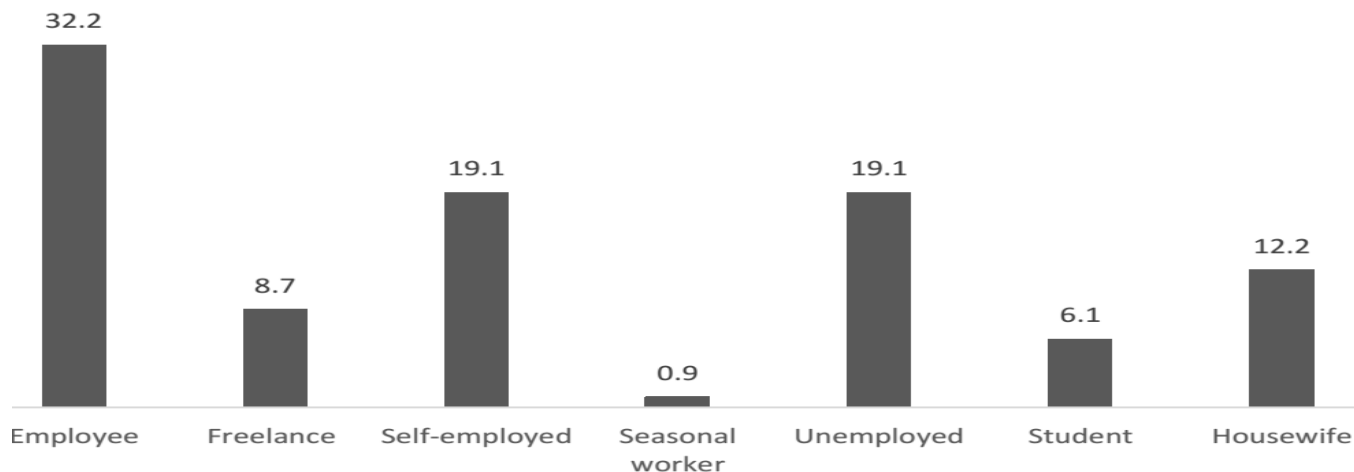
**Figure 1. Assessment of the Migratory Experience by the Moroccan Women Living In Italy**



Source: Survey on immigrant women from Morocco, living in Italy

Among the sample, 86 percent had a good knowledge of the Italian language, 70 percent had a regular visa, and 53 percent is resident in Italy for more than 10 years. As might be expected, employment is an important factor of social inclusion. Figure 2 shows that 50 percent of immigrant women had a job, although often precarious and discontinuous. The inclusion into the labour market is combined with a brain-waste trend. Despite their medium-high level of education (51.7% of the sample reported having at least a high school diploma, i.e. “baccalauréat” Table 1) end up in the cleaning or care and domestic jobs, often frustrating the employment expectations cultivated when leaving Morocco, where almost 50% of them already worked in the labour market. Difficulties coming from discriminatory practices due to their ethno-cultural belonging and the fact of wearing a veil appear greater only for the less educated women, according to interviews recorded during filling in the questionnaire. In the sample there is however a proportion of the interviewees (15.3%) that, as employees or freelance, carry out qualified jobs in the service sectors, such as linguistic-cultural mediation, translation and activity of interpreters, showing upward social mobility trajectories. Hence, high educational attainments combined with a certain migration seniority and a good mastery of Italian influence integration positively, facilitating the access to better jobs.

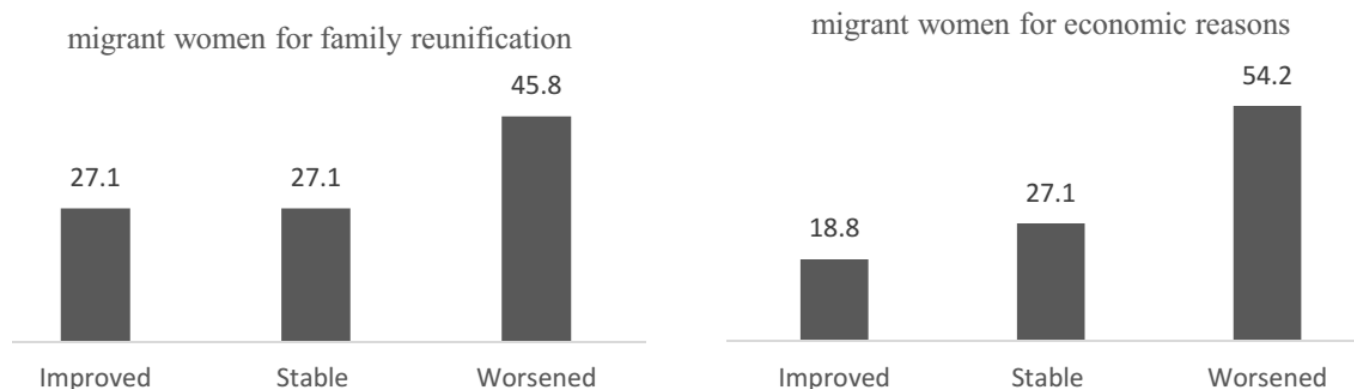
**Figure 2. Labour market status in the receiving society**



Source: Survey on immigrant women from Morocco, living in Italy

The aim to integrate in the receiving context looks like an intentional and rational strategy, as some fragments of interviews show, and the particularity to avoid the abandonment of children left-behind, that characterize this type of ethnic migration, plays a key role in the relative stability reached, which allows women to give meaning to migration. Social adaptation, described as a progression of experiences embedded in social life, has been reinforced by the positive perception that the receiving society develops towards foreign women, whose presence is probably seen as a guarantee of social order with respect to immigrants. A better economic situation goes hand in hand with social upgrading. However, the data also show (Figure 3) that half of the Moroccan women (49.5%) reported worsening economic conditions, compared to a lower rate of improvement (23.4%), due to the loss of purchasing power of wages and rising family expenditure with the birth of children, as well as the economic crisis and greater difficulties arising in the labor market. In particular, this negative trend was more visible among single women who had emigrated Autonomously than among those who had emigrated for family reunification (Figure 1).

**Figure 3. Trend of economic conditions by the reason for migration**



Source: : Survey on immigrant women from Morocco, living in Italy

Apparently, these women, especially those coming from an urban rather than a rural context, have been able to engage in new challenges, increasing their aspiration for economic independence. As we have mentioned before within the sample, 50 percent had a job, albeit prevalent intermittent or low-skilled, and some of them had completed their educations. The migratory experience is perceived as a self-improvement by the majority of women (Table 2).

**Table 2. Usefulness of the Migratory Experience**

Aspects assessed	Great/Fairly good		Weak		Total
	A.V.	%	A.V.	%	A.V.
Family relationships	68	64.5	36	34.6	104
Professional skills	72	68.6	33	31.4	105
Economic resources	69	65.7	36	34.3	105
Acquisition of information and knowledge	88	83.8	17	16.2	105
Personal initiative and autonomy	85	81.0	20	19.0	105

Source: Survey on immigrant women from Morocco, living in Italy

Within transnational migration framework, the temporal dimensions of the mobility trajectory and specifically the return intentions, which have been neglected by the literature (King 1978), have acquired greater significance. More recently, return considerations have been understood as “identification markers and expressions about belonging” (Erdal 2014), and there is evidence of the relative strength on integration and transnational's that is decisive for return migration intentions (Carling, Pettersen 2014).

In general, women are more likely than men to adopt a model of permanent migration despite the more unfavorable working conditions, characterized by segregation in personal services, higher risks of employment in the shadow economy, irregular and low-wage jobs (INSTRAW 2005,2007; Pfeiffer et al. 2008). The study confirms the main findings of the empirical literature: also this group of migrant women, in fact, tend to turn their migration projects from temporary and unplanned to permanent, considering that 53 percent is resident in Italy since more than ten years. About the migration plans, for more than half of the sample (51%) the duration of emigration to Italy was initially undetermined, while 32 percent of respondents expect that it would be permanent, and only 17 percent considered it just temporary.

Return migration from Italy to Morocco is very frequent, even during retirement, and our research confirms the findings of other similar surveys (Cassarino 2007; Hamdouch, Ould-Aoudia 2008). In our case, return considerations depend to a large extent on the level of integration in the destination region and the return plans are limited to failure situations and economic difficulties, which are, paradoxically, the less suited to a repatriation. The ideas of either “return” and “circular” migration (Vertovec 2007), desirable in principle as a political strategy, turns out to be abstract and hard to generalize, at least when applied to particular life-course phases such as family consolidation (Kley 2010 ). It represents, in fact, the time in which transnational mobility is expected to improve the conditions of family life in the future. We found instead a diffuse desire of temporary returns that are more as a distinctive aspect of the contemporary transnational migration, supported by transport and communication facilities, than an illusory prospect (Sayad 2008). About return intentions, we found that two-thirds of women who had expressed a wish to return to live in Morocco thought of a temporary period, given that almost all of them (91%) expected that their children will be integrated in Italy and only 2 percent of the sample wish for them a return in the sending country.

The presence of children, at least in this migration framework, is as a key factor in explaining the linkages with the receiving society, but this aspect has not been adequately considered by the literature (Levitt, Glick Schiller 2007). The integrative dynamic of these migrant families is enhanced by the fact that children generally share the experience of mobility with their mothers or are born in Italy. The interviews collected showed the irreplaceable role played by women in the transmission of linguistic and cultural diversity to the second- generation, favoring the consolidation of a binational identity. Interestingly, mothers are apparently more important in the transmission of the native identity, while fathers are better able to transmit the values of the host society (Casey, Dustmann 2009). The quite positive picture outlined by our survey, should not make us forget that the self-selected nature of the sample does not probably include the more vulnerable group of immigrant women (far more difficult to survey) as pointed out by the vice president of the Moroccan ACMID association in Milan: ‘Migrant women are sometimes more at risk of marginalization and backwardness here than in the cities of Morocco. They access health services only in situations of emergency because they are obstructed -by husbands, or fathers- for religious reasons; it happens that a migrant woman loses her regular residence permit because of the husband's polygamy. There are women – wives, daughters – blackmailed and at constant risk of expulsion because their regular presence in Italy depends on the will of men’ (D. Ettiab 2011).



## 4.2 Connections with the Sending Society: Transnational Practices, Sending Process and Use of Remittances

As a proxy of the linkages with the sending society we use some relevant indicators of transnational ties, such as the frequency of contacts with the family left behind, the frequency of travels in Morocco, the awareness of the local socio-political events, and the sending remittances. Our findings highlight that 91 percent of the respondent women, even those with high migration seniority, had maintained stable contacts with the original household. The majority of them regularly returned to Morocco: 54 percent at least once a year, 30 percent less than once a year, and only 10 percent sporadically; more than half (55%) were regularly updated on current events, especially the educated ones. Remittances constitute, however, the more solid indicator of the close connection between sending and receiving country. Our data indicate that the Moroccan women resident in Italy are acquiring an active role in sending remittances, albeit of small amount of money, and that the same trend occurs in the control of remittances by the receiving women in Morocco.

### 4.2.1 The Sending Process

The remittances sent are women to women remittances on top of those sent by their husbands or other family's members. The majority of the women in the sample, even the married ones, seemed to be active in the household's economic decisions and contributed independently, apart from other remittances of the husband. The answers indicate that 43 percent send money regularly, 35 percent occasionally, and 20 percent only during family events or religious holidays. The average remittances sent by the women was 717 euros a year, equivalent to about one month of the annual income (674 euros) declared by non-migrant Moroccan women (see Table 1). As to be expected, the amount of remittances has declined during the economic crisis, and it seems to be inversely proportional to the length of migration: higher in the first phase, lower when migration becomes a permanent settlement.

All economic transfers are directed to members of family, and there is no evidence of any kind of collective remittance to the wider community or institutions. Women who send remittances are in 75 percent of cases aware of how they are used, and the receivers are often other women of the household (mothers, sisters and daughters). The few research studies focused on the differences between women and men in sending and using money indicate that remittances sent by women –in very different geographical contexts – fall more easily into the category of "altruistic purposes". In other words, women more easily assume responsibility for maintaining human relations and developing human capital. Our research findings go in the same direction. The money sent by women is allocated almost exclusively to improve the basic living conditions to the household especially medical care, everyday family needs, accommodation facilities, but it is also devoted to some important events, such as wedding, baptisms, funerals - that secure the respectability of the family- and to the children's education (Table 3).

**Table 3. Destination of Remittances Sent Autonomously by Women (Multiple Choices)**

	N.	%
Medical care	62	68,9
Provide for everyday family needs	55	61,1
Build / buy a house / renovate / maintain it and pay taxes	21	23,3
Religious anniversaries	13	14,4
Education of children, brothers / sisters	12	13,3
Gifts	10	11,1
Purchase of durable goods	8	8,9
Provide for other specific needs	8	8,9
Savings	7	7,8
Purchase of land / agricultural equipment / livestock / other productive investments	5	5,6
Pay debts	4	4,4
Other	2	2,2
Total of respondents	90	

Source: Survey on immigrant women from Morocco, living in Italy

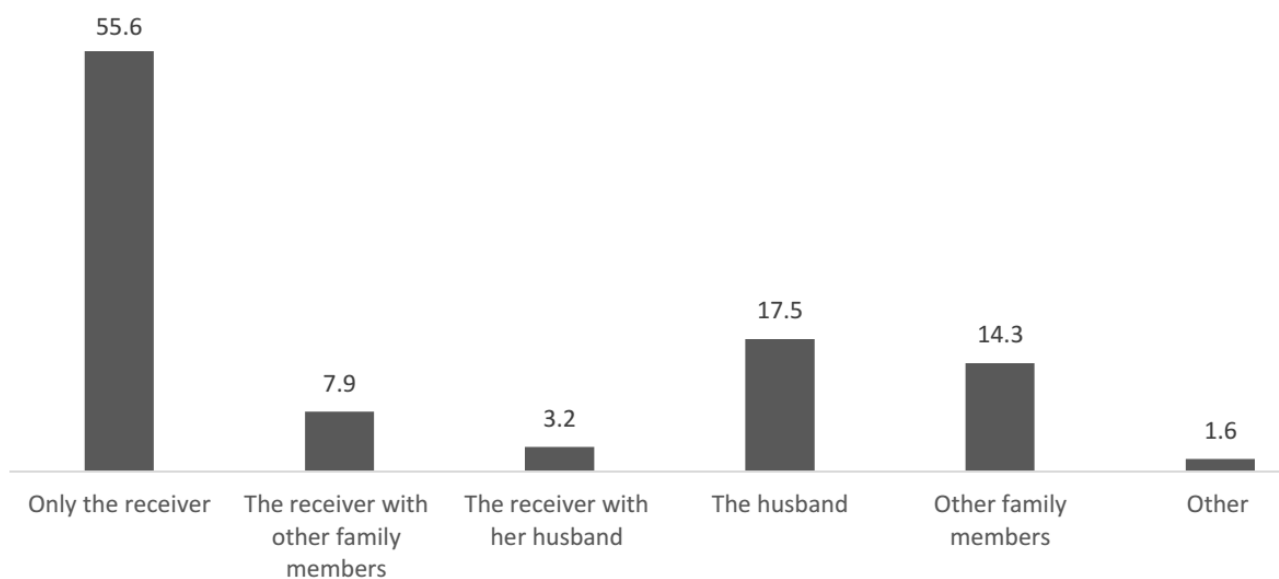
Alongside the literature, the use of remittances usually depends on the duration of migration. In the initial stage, the money is intended to support consumption and improve the housing conditions of the families of origin; thereafter, remittances tend to diversify into economic activities, both in services and manufacturing (Berriane 1996; De Haas 2009). Our findings instead show that remittances sent by women maintain their original characteristic of social investments even among people who has migrated since many years. We found also that there was no awareness that remittances can trigger the desire to migrate by the receivers, especially in Morocco, as the literature has highlighted (Van Dalen, Groenewold, Fokkema 2005).

#### 4.2.2 The receipt process

The second survey on women living in Morocco, belonging to a transnational family, confirmed both the main findings outlined by our first part of research on migrant Moroccan women living in Italy and the literature findings on the "social nature" of the use of remittances by women. Firstly, the study shows that on the front of remittance's receivers at the micro-level, the average amount of remittances received by the women interviewed in Morocco was 625,00 euros per year, and 42 percent received less than 500,00 euros per year.

Although these amounts may seem negligible, given that the per capita annual income in Morocco was around 3,700 euros (IMF 2011), remittances were considered 'an important additional source of income' for 87 percent of the receivers and 'the main source of income' for 13 percent of the sample. Contributions may also come from other sources, such as pensions, social assistance or other work wages, but the living conditions for those who do not receive any remittances are harder. Secondly, the majority of women (55.6%) who receive remittances play a role in controlling their use personally (Figure 4) and finally, the remittances they control are largely allocated to improve the daily living conditions of the households and to invest in the education of children (Figure 4).

**Figure 4. Family Member Deciding For the Use of Remittances**



Source: Survey on non-migrant women living in Morocco

What are the impacts and implications of these capital flows, even if limited, on individual, households and community development? What the research suggests is that the first priority for remittances is the basic survival needs of the family and the improvement of the daily life quality (Table 4). Remittances received were devoted primarily to current expenditures and medical care, but in some families remittances are used also to finance and invest in the educational future of children. Those insights confirm other empirical evidences coming from a gendered approach to remittances, showing that "women have more control over remittances than men; women's remittances tend to be invested in human capital and those of male in physical capital; more females play the role of principal economic providers for families than their male counterpart" (Rahman 2012).

Alongside the natural priorities in the use of foreign earnings for the purposes listed above, there is a minority of financial resources being used to finance business, saving or renew the work equipment. Less relevant are the more productive investments. In the development visions by some national actors involved in the project (M. Ftou, K. El Ghali), the basic needs of the family are still considered more important and less risky than investments in business activities, also because of the unreliability of the local institutions, primarily the banks. For this reason – although remittances are essential for GDP growth as we mentioned above – economic investments are limited and migrants living abroad do not represent a direct support for local development. On the contrary, the sale of the house inherited from parents in order to buy a house in the receiving country is a factor of impoverishment for the source migration community.

**Table 4. Use of Remittances by Women Interviewed in Morocco (Multiple Choice)**

	N.	%
To meet the needs of the family	63	95,5
Medical Care	53	80,3
Purchase of durable goods	30	45,5
Education	28	42,4
Home renovation	16	24,2
Build/buy a house	13	19,7
Purchase of land	10	15,2
Saving	8	12,1
Modernize farming equipment	8	12,1
Financial/ economic investments	7	10,6
Other	3	4,5
Total	66	

Source: Survey on non-migrant women living in Morocco

In rural areas of Morocco, emigration and remittances have also supported local forms of income diversification by engendering crafts, retail trade, and small-scale service businesses (Berriane 1996). However, the unfavorable conditions of the local environment make the survival of these businesses difficult and even more difficult is the survival of independent activities carried out by women, although women's cooperatives are becoming more common in the last years. The problems that make these economic activities so fragile emerged clearly from our meetings with the two women's textiles cooperatives in the periphery of Settat, both supported by Soleterre NGO.

Firstly, all employees were illiterate, except for the managers; secondly, the greater obstacle they denounced is linked to the difficulty of obtaining start-up capital, since many women wanting to work are unable to pay the initial membership fee, the equivalent of 200 euros in dirham. Finally, their small business have particularly high risks of failure because of the weak development of bank credit (and the consequent problems in acceding to cash flow), the excessively high administrative and bureaucratic costs, and the difficulty of promoting and selling products on larger markets. Concluding, the residual investments in small business or investments in other sectors, such as real estate, or land, confirm the role of remittances used by women in reducing poverty of the household in the sending region.

## 5. Conclusion

The empirical study offers some contribution to the wider literature on women migration and development that benefits from the analytical transnational approach adopted, extending the view to non-migrant environment, beyond the usual perspective of the migration studies. Despite the women's migratory pattern in the area of Maghreb is still mainly triggered by family reunification, the experience of migration for our sample induces a process of direct and indirect social change, of which also non-migrants profit. The research, based on two surveys and qualitative interviews, evidences a type of migration that has remained largely invisible to date and helps to confirm some hypotheses on the role of women as agents of development in both contexts.

The findings of the analysis can be summarized as follows.

First, immigrant women show a relatively high perception of integration, favored by the presence of their children, the capacity to engage in social networks and consequently, the positive feed-back coming from the receiving society, as their presence represents a balancing factor. The migratory experience is positively evaluated from the large majority of women in terms of the increased personal autonomy in different spheres. These women develop a new binational identity, a dual sense of belonging that allows them to activate transnational practices and social investments. They do not judge traditions (religious identity, ethnic group identity, national identity) as limiting their integration, considering that women migration is socially justified in Morocco, because neither is it a challenge to family norms of domesticity and motherhood, nor seems to take the form of eradication of the social history of these women. Second, the conventional migration for family reunification does not exclude the participation in economic activities for the immigrant women, even if they face difficulties in accessing the regular labour market, especially those with lower education attainment.

Third, the study confirms lower return intentions -and even more return plans- among women, depending to a large extent on the degree of integration perceived, witnessed by the unanimous expectation of growing their children in Italy. They play a central role in supporting the stabilization of the mobility process within the receiving society. Nevertheless, we found a diffuse desire of temporary returns, that is today more as a distinctive aspect of the contemporary transnational migration (supported by transport and communication facilities) than an illusory prospect. Fourth, and of greater importance, the analysis showed that a significant part of them personally send remittances home, independently from their husbands, and control their use there. This is not an amount of remittances such to induce new migration, rather, it is a limited but constant flow of money, devoted to reduce poverty and illiteracy. In this respect, the women to women remittances are to be considered halfway between economic and social remittances. Within this national group, women are not passive; rather, they prove to have some sort of decision-making power on remittances.

They are able to support the accumulation of human capital, to keep the ties with their original families alive, and to contribute to the family's welfare, but not to the community's. Fifth, this last finding is confirmed by controlling the sample of non-migrant women in the receiving region in Morocco, where remittances are limited but not negligible. What seems more interesting is that they are essentially devoted to satisfy primary needs as healthcare, housing and food, but also increasing education and human capital accumulation. These results confirm the literature hypothesis on the role of remittances as a social process and on their particular significance from the gender perspective and suggest that there is a non-economic value of migration measurable only in the long term. Transnational linkages and the use of remittances for social purposes have the effect of mitigating the loss of human capital by improving family well-being (welfare household). Returning to Hirschman's interpretative model, we can conclude that through the activated forward and backward connections, the first stage of transnational mobility - motivated by family reunification abroad- announces a second and unpredictable stage that is to contribute to creating in the long term a new generation of well-being citizens in both the receiving and sending countries.

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