



**Gendered Practices of Remittances in  
Bangladesh:  
A Poststructuralist Perspective**

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## **Abstract**

This paper offers a gendered analysis of remittance behaviour in households that depend on overseas earnings. Applying a post-structuralist conceptualisation of gender as 'performativity' to a migrant community in Bangladesh, it discovers the performances of various subject positions adopted by males and females as remitters, receivers, providers and managers. While these fluid subjectivities are in opposition to prevailing gender norms, which see men as the providers and women as the carers of the household, the paper depicts the multiple ways in which men and women conform to and negotiate with these norms and thus normalise their position.

## Executive summary

Bangladesh belongs to the top-ten remittance-receiving countries of the world with a yearly earning of US\$15 billion. Comprising around ninety percent of the Bangladeshi overseas labour flow, men leave behind their spouses and children due to the high cost of migration and laws within the destination country. Compared to their men, few women migrate independently, since female migration involves unsettling the patriarchal gender order which sees men as main providers and women as carers of the household and also considers women to be insecure and unprotected abroad. In both the cases of male and female migration, however, stay put men and women come to have an important function in remittance management, but not necessarily in the same way. It is in this context that this working paper explores the relationships between remittances and men and women's diverse, complex and, in some ways, conflicting identities in Bangladeshi households that depend on overseas earnings.

The paper is an outcome of a qualitative study titled *Gendered Practices of Remittances and the Shaping of Youth Aspirations* carried out in Bangladesh from April to July 2015 under the auspices of Migrating out of Poverty Research Programme Consortium (MOOP). Primary data for this study was collected from 24 selected households of Tangail - a migration-rich district in Bangladesh (where MOOP conducted a large-scale survey in 2014) - using standard qualitative methods such as in-depth interviews, focus group discussions, informal talks and observation of the people concerned.

Building on the post-structuralist theorisation of gender as 'doing' or 'performativity', the paper analyses remittances' influence on the type of work, ideas and norms deemed suitable by males and females within migrant households and the organisation of gendered responsibilities within families. In doing so, the paper undertakes a systematic study of men and women's different roles, responsibility and access to and control over resources recognising the complex nature of intra-household relations. The underlying assumption is that gender is a fluid category which is to be examined beyond the status and power of the sexes. The paper examines several situations to understand the role of remittance practices in shaping of fragmented, discontinuous and multiple gender roles and subjectivities. These are: a) men's remitting in a nuclear household, b) women's remitting in a nuclear household, c) the remittance practices of unmarried men and women from joint families and, d) the uses of remittances across different types of households.

The study reveals that when men migrate as the main provider of the family, the migrant and his wife become the long-distance provider and de-factor manager respectively. In contrast, female remitters, despite being the main earner, cannot perform as a complete provider, as their husbands retain control over their remittances and also because of the complexities arises as men fail to perform their expected roles. Again, the gender role and position of unmarried female remitters - whose primary allegiance lies with the natal home - are mainly shaped by their economic contribution to the household coffers, whereas unmarried male remitters' subjectivity is influenced by the patriarchal norms of generational hierarchy. Investment and the use of remittances for girls' marriage and boys' employment at home and abroad have specific gendered implications, as shown in the paper, since it helps to maintain and reproduce the dominant gender ideologies of men as providers and women as carers of their household.

In line with Judith Butler's conceptualisation of gender as an individual's 'performativity' and a process of internalisation of norms, in a socially accepted way, the paper argues that remittances can well be considered an external factor which may have a differing impact on men and women's subject position as remitters, providers, carers and managers. Often by forming fragmented gender subjectivity, often by consolidating and subverting culturally specific gender norms, remittances help create multiple, complex and flexible gender identities among men and women in migrant households.

In unfolding the complexity of the challenges posed by the gender norms against the formation of new gender identities among men and women, the paper highlights the convergence and divergence of preferences and the ways in which these are negotiated. While the husband and wife's remittance expectations were converged in cooperative actions in a nuclear household, the wife's migration may generate non-cooperation from her husband as her migration emasculates men and their performances as 'providers'. Remittance earning, nevertheless, increases women's fall-back position to bargain with the patriarchy, as she can provide her family members with resources and capital. The relative economic gain of other members thus motivates others to cooperate with her. In contrast to both, single women remitters' negotiation exhibits a collective form of intra-household bargaining where they give up control over remittances in return for life-long support from the natal home.

The above findings contribute to the wider literature on remittance and gender through its focus on gender subjectivities and remittances practices beyond structural and development approaches. Men and women's experiences in patriarchal and low-earning structure, as highlighted in the paper, also implicitly offer policy imperatives towards recognising the role of gender in remittance management.

## Introduction

Gender has pervaded the remittance literature for some time. Studies carried out in different contexts suggest that remittance behaviour and preferences regarding expenditure vary across gender. They also show that gender relations shape the sending, receiving and spending of remittances and that, in turn, remittances contribute towards reshaping gender relations (Guzmán *et al* 2008, Agarwal and Horowitz 2002, Sana and Massey 2005, Naufal 2011, Leisy 2009, Cai 2003, Curran and Saguy 2013). This paper contributes to this growing body of literature by capturing the relationships between remittances and men and women's diverse, complex and, in some ways, conflicting identities. Building on the post-structuralist theorisation of gender as a 'doing' or 'performativity' and taking Bangladesh as a case, the paper explores remittances' influence on the type of work, ideas and norms deemed suitable by males and females within migrant households and the organisation of gendered responsibilities within families. The underlying assumption is that gender is a fluid category which is to be examined beyond the status and power of the sexes. This approach offers fresh insights into the formulation of gender subjectivity as well as remittance practices in a patriarchal society.

Bangladesh is one of the top-ten remittance receiving countries in the world, with annual earnings of US\$15 billion. Nonetheless, labour migration is a gendered phenomenon in Bangladesh, where men comprise more than 90 percent of the total flow. The patriarchal society and state conceive female migration as 'insecure' and 'unprotected' for unskilled women and therefore women only migrate when in extreme need (Rashid 2012). Female migrants suffer stigma at various stages of migration as they unsettle the patriarchal gender order. In addition to being hampered in migrating in the first place, stigmatization further subordinates women after they return home (Bélanger and Rahman 2013). The high costs involved in international migration and laws within the destination countries prevent migrants' families from accompanying them, thereby assigning spouses and children to remain home and migrants to retain links with their home community. As a result, stay put men and women come to have an important function in remittance management, but not necessarily in the same way. Given this background, it is pertinent to ask: How do men and women represent them as they assume new roles as remitters and receivers? How do they negotiate with the dominant gender norms entrenched in the patriarchal social system?

Studies have identified and elaborated several constructs that are central to an analysis of the gendered impact of remittances, i.e., dependency, domination and empowerment. Studies in Morocco (Van Rooj 2000), Sudan (David 1995), and South Africa (Francis 2002) show that men's remittances scarcely affect the traditional gender roles, as women take full responsibility for running the household in the absence of their men. In the Asian context, while some authors argue that left-behind women enjoy power in the decision-making process and economic freedom within and outside the family (Akram and Karim 2004, Hadi 2001), others emphasise that migrants' remittances may also contribute towards increasing the males' authority in the household, and to making women even more dependent on men for cash (Jolly and Reeves 2005). Studies carried out in the South Asian context of male and female migration also suggest that men and women become partners in remitting and managing the household (Gardner 1995, Lefebvre 1999, Gamburd, 2000:12, de Haas 2007, Rashid 2016). While these studies are important in their own right in highlighting the

gendered impact of remittances, they rarely deal with the substance and content of the gendered identities formed in remittance practices. My aim in this paper is to recast their basic constructs by reconsidering gender as a fragmented and flexible subjectivity which can be significantly influenced by external factors like remittance flow.

In effect, the formation of gender identities have informed recent works on migration and remittances in diverse backgrounds. Writing on the long distance motherhood, Millman (2013), for example, claims that motherhood is a flexible and relational concept, contingent upon social, cultural and personal perception of the mother and is transformed based on particular situations within which mothers see them. In the same vein, Moonhouse and Cunningham (2012) show how Zimbabwean migrant women in South Africa, reconstruct their motherhood as well as social identity and mediate 'double-othering' as a consequence of their rejection by the host and own community. Similarly, Mexican women negotiate a variety of contradictions and paradoxes to participate in work migration to the United States which influence their quest to reaffirm their abilities as mothers to build children's future (Contreras and Griffith 2012). Recent studies have also examined the formation of male gender identities through migration. Ye (2014) demonstrates whereas normative gendered formation allows Bangladeshi men to reproduce their masculinity through labour migration to Singapore, their masculinity may well be constrained if they fall out of work due to an accident for example. The importance of locally specific gender norms in the shaping of multiple masculine selves is also tested upon Filipino seafarers, who experience transnationality, remittance earning and economic investment (Mckay 2015). While high salaries help bolster Filipino seafarers' social and masculine standing, in practice, they also try to be good providers and good parents and thereby fulfil the traditional gender roles through their spending and investment for the family. Economic provision is thus considered to be the cornerstone of mature Filipino masculinity (ibid:126-128). Conversely, literature on non-migrating men in Indonesia and Philippines shows that they adapt gender identities of 'father-carers' in the absence of their wives and take up responsibilities such as buying food, managing finances, earning money, attending school events and undertaking the intimate aspects of care work in relation to their children (Lam and Yeoh 2014). As the authors put it, "normative gender identities are in flux as people constantly 'do' and 'un-do' gender in everyday life" (ibid: 121). This paper departs from the above studies in several ways: first, it highlights a patriarchal context which is different from most of what has been discussed above; secondly, it examines the formation of simultaneous subject positions adapted by men and women i.e. mothers, fathers, husbands, wives, providers carers and the ways in which these are contested; and, last but not least, it uses remittance behaviour as a lens to understand the construction of these identities.

The household will be the locus of my investigation although it is not a site of consensus (Kabeer 1998, Silvey 2004). To avoid ignoring important inequalities among men and women, children and the elderly in resource distribution and decision-making, the paper will capture the different ways in which conflict is manifested or power resisted within the household (Kabeer 1998). The complex nature of intra-household relations will be analysed here by undertaking a systematic study of men and women's different roles, responsibility and access to and control over resources. Essentially, it will provide a picture of how gender norms and positions are negotiated in the migrant household.

The data and information for this paper stem from field work carried out in April-May 2015 under a Migrating out of Poverty RPC project entitled *Gendered Practices of Remittance Use and the Shaping of Youth Aspirations: A Case Study of Bangladesh*. The study selected 24 households from a migration-intensive area of Tangail district, 100 kilometres southwest of Dhaka, the capital. An equal number of male and female Gulf migrant, returnee and non-migrant households were chosen for the study. Different members of these households were interviewed at several stages using unstructured schedules to understand how the decision-making surrounding remittances involves and affects gender and generations. In order to tease out information about the sensitive topics of negotiating gender norms we asked questions such as: who receive and collect remittances; who manage the household; what new roles do men and women perform as migrants and stay put; who decides what amount to be spent for what purposes and so on. The data collection methods also included a basic household survey, interviews with locally important persons, informal talks and observation.

The paper is divided into five sections. The next section discusses the conceptual framework, drawing on post-structuralist notions of gender. The third section sets the scene for the dominant gender ideologies and remittance patterns of the people under inquiry. The next section deals with the representation of men and women as remitters and receivers, as evident from the study villages in Bangladesh. Concluding the paper, I summarise the findings.

## **The Conceptual Framework**

### ***Poststructuralist Approaches to Gender***

As a multidisciplinary concept, gender refers to the varied and complex arrangements between men and women, including the organization of reproduction, the sexual division of labour, and cultural definitions of femininity and masculinity (Bradley 2007:1). Traditional gender perceptions view 'man' and 'woman' as natural and obvious categories. The poststructuralist approach, however, interrogates the permanence of definitions of gender, paying particular attention to the fluid process of gendered identification and shifting forms of action. Accordingly, gender must be understood as socially constructed relationships between women and men, among women, and among men in social groups; it is neither a rigid nor reified analytic category imposed on human experience, but rather the fluidity in its meanings emerges in specific social contexts as it is created and recreated through human actions (see Butler 1991, Bucholtz *et. al.* 1999). According to this approach, theorisation based on structural issues is an oversimplification of experiences. Any analysis of gender therefore needs an examination of the dynamic, reciprocal, and interdependent interactions between and among women and men (Rosaldo 1980). This paper will thus analyse men and women's experience and knowledge of how gender systems operate, their cultural construction, and their relation to individual and social interactions.

### ***'Doing Gender' or Gender 'Performativity'***

The notion that gender is not a role, social trait or representation but rather a performance or accomplishment was first introduced by West and Zimmermann in their article 'Doing Gender' (1987). Rejecting the classic gender/sex distinction, they argue that complex relations exist between social and physical features and it is the daily social practices and behaviour



which in fact codify and manifest femininity and masculinity. Judith Butler's *Gender Trouble: Feminism and the Subversion of Identity* (1991) popularised this concept further as she views gender as an act of performance and a constructed concept, that is not essential to one's sex. To her, an individual, rather than being restricted to a gendered identity, puts on a gender performance in the specific circumstances of an interaction, whereby he/she can reject gender roles and in doing so challenge the masculine/feminine binary. According to these authors, people do gender in language (Butler 1991) and interaction (West and Zimmerman 1987).

Poststructuralists reject the idea that a person makes decisions rationally on the basis of a unified sense of self, and that there is an essential truth. Instead, they claim that one's sense of self or subjectivity is socially constructed, often contradictory and fragile. Thus, an individual is always 'doing' gender by performing, deviating, embodying and believing in gender norms and engaging in practices that map on to those norms. Gender is internalised and acquires significance for individuals as their performances are judged by others. According to Butler (1991:25), the repeated performances 'in a highly rigid framework constitute gender identity it is purported to be' which normalises the essentialism of gender categories. This conceptualisation of 'gender performativity' or 'doing gender' is of enormous value when analysing remittance behaviour in Bangladeshi migrant villages where men and women adopt new roles and relations as remitters and remittance managers.

### ***Subverting and dwelling in Gender Norms***

Bourdieu (1977: 167-70) defines norms as *doxa*- the process through which socially and culturally constituted ways of perceiving, evaluating and behaving become accepted as self-evident and taken for granted – i.e. 'natural' (1977: 164). According to Bourdieu, the field of *doxa* is predicated upon the extent of 'fit' between 'objective structures' and the internalization of those self-same structures in *habitus* (1977: 166). It is the successful 'internal' replication of structure that leads individuals to mistake 'objective structures' as 'natural' part of the social order, which goes without saying and is not open to questioning or contestation. While Bourdieu stresses constraining aspects of embodied social power, post-structuralists see the body as a site of resistance to social inscription. Moving away from a dualistic framework in which norms are conceptualised on the model of 'consolidation' and 'subversion' and as 'doing' and 'undoing', Mahmood (2005: 23) argues that norms are lived and inhabited, aspired to, reached for and consummated in a variety of ways (ibid: 23). To her, although relationship exists between the immanent form of normative actions and the model of subjectivity it presupposes, the bodily behaviour does not simply rely on the relationship between self and society but it also endows the self with certain kinds of capacities that provide the substance from which the world is acted upon (ibid: 27). By applying this argument to the remittance behaviour of female migrants, the paper will show that certain gender norms are manipulated by men and women to increase their bargaining power to live, inhabit, change or subvert other gender norms that obstruct their new identities.

### ***Intra-household bargaining***

In conceptualising bargaining as a household strategy, I shall rely mainly on Agarwal (1997: 3), who contends that the presence of multiple actors with varying and often conflicting

preferences, interests and differential abilities to pursue and realise those interests has essentially characterised household decision-making as some form of bargaining. Again, a member's bargaining power is defined by a range of factors, i.e. individual economic assets including parental wealth, nonwage income and communal support systems, social norms and institutions, and perceptions about contributions and needs. Building on Katz (1996: 19), Agarwal (1997: 4) argues that, while the same household may contain different models of decision making through unitary, cooperative, non-cooperative and collective bargaining, all of them carry elements of both cooperation and conflict. This offers a useful framework for explaining how gender asymmetries create different aspirations and motivations for specific decision-making.

Central to the bargaining power of a member is the strength of that person's outside options, or 'fallback position' (should a negotiated agreement fail) which is determined by a variety of factors, including control over economic resources, such as wealth, access to outside income, assets on marriage, and kinship networks that provide material support (Blumberg 1988, Folbre 1997). It is thus interesting to examine the extent to which remittances - as an important economic and social determinant - may contribute towards increasing or decreasing the fall-back position of its members, influence their control over remittances and help them to forge new identities as remitter or remittance manager.

### **'Providers' and 'Carers' in Tangail Households**

The remittance behaviour of the migrant households cannot be fully and fairly understood without an understanding of how their behaviour is continuously mediated by their subject position within the existing discourses, context and interaction. Remittance behaviour in Tangail villages is broadly maintained through the dominant gender norms which consider men as the providers and main breadwinners who are expected to make every possible effort to earn for their family and women as the carers of the members of the household. An ideal man is someone who is responsible for his parents, wife and children, and also cares about the members of the wider family (Baluja 2003, Haque and Kusakabe 2005). For parents, the best adult son is the one who helps his parents by providing the largest share of his earnings. In the eyes of a wife, a husband is 'good' if he is devoted to his immediate family and earns a comfortable living, providing his children with basic amenities, especially education. A man is usually considered 'spineless' by his community if he fails to provide for his family through adequate earnings and his wife takes complete economic responsibility (White 1997, Gamburd 2000, Rashid 2013). It is in this context that labour migration becomes a gendered phenomenon; in the villages it becomes men's stuff, whereas women migrate only when in exceptional need or in circumstances such as widowhood, desertion or disability of the husband or other male members of the family who would, in normal circumstances, take responsibility for a woman.

The literature on women and gender in Bangladesh sees women's status and position within the family and society mostly in the context of patriarchy which denotes higher level of prevalence of male dominance towards women in society (Sultana 2010). It also sets women's role inside the household as a wife, mother and carer of the household. An ideal woman is one who is married, has children and is capable of taking care of all of the members of the

household. She should be caring towards the elderly family members, especially her husband's parents. Thus, women's status in rural Bangladesh lies in their reproductive prowess and modesty (Kotalova 1993, Rozario 2001). Not only a woman's chastity but also her attitude and behaviour are considered pivotal to the prestige, honour and reputation of her family. It is this idea, inscribed in the cultural norms and traditions, that in turn has created the paradigm of 'insecurity' for Bangladeshi women and prescribed women's need for men's 'protection' (see Kabeer 1983). If a woman loses the protection of a male guardian, be it her father, husband or even her son, her position becomes less secure (Rozario 2001). An inability to 'preserve' the 'honour' of their women is equally shameful for men. The gender ideologies of honour, protection and seclusion project foreign lands as 'insecure' and 'unsafe' for women (Rashid 2012).

The patriarchal state endorses the above gender ideologies. Despite having an intense economic interest in promoting overseas female labour migration, the state is often unwilling to do so at the cost of the 'honour' of the women who are also the 'cultural carers' of the nation (Anthias and Yuval-Davis 1989, Mohsin 2004). The independent migration of unskilled female labour from Bangladesh has been facing a partial or complete ban since the 1990s to ensure the 'safety' and 'security' of women abroad (Siddiqui 2001, Rashid 2012). While the ban was somewhat relaxed in 2003, women still make up less than 10% of the total migration flow. Again, owing to the low wages, the short-term nature of most jobs and the receiving countries' laws restricting residence visas to the dependents of low-earning migrant workers, men usually leave their family behind.

### ***Household, Family and Gender Relations***

Any analysis of men and women's manoeuvring of resources from remittances requires an understanding of the social organisation of the community under study. Like elsewhere in Bangladesh, a household (*Shongshar*) in Tangail is an economic unit consisting of a group of blood-, marriage- or non-related people living together and sharing a cooking hearth. People belonging to a household are usually also members of a family - a kinship unit that is ideally made up of a man, his wife and their children which may comprise one or more adjacent households. However, while the wife and children are considered the immediate family of a man, in its wider sense, it also includes his parents, grandparents and married or unmarried siblings, who may or may not reside in the same household, the same premises or even the same village. Several families constitute a *Gushtis* (patrilineage units) and the village is usually inhabited by several *Gushtis*. Residential compounds or homestead land (*Bari*) composed of patrilineal fragments constitute an important social unit in Bangladesh (Aziz 1979: 46).

The ideal family in Tangail villages is patrilocal and patrilineal. In the villages, daughters usually leave their parents' home to go and live with their husband on marriage, whereas sons are separated when they get married and become parents. Most of them build a new house to start their own household that is separate from their parental house (*Ghor*) and share common yards, ponds and tube-wells. Sometimes, sons settle in their in-laws' village, living with their in-laws or in their own household. Nonetheless, while their father is alive, sons and their wives and children are considered to be part of their father's family, and their land, homestead and other property usually remain undivided and in the name of their father. Under the inheritance law of Bangladesh, a woman inherits half of what her brother receives, but in reality women usually give their share of the property to their brothers in return for

their life-long support. The remittance behaviour in the villages is largely shaped by the above social context.

### ***Remittances in Tangail Villages***

In this paper remittances indicate migrants' own money transfers and the transfer of wages by the employer to Bangladesh.<sup>1</sup> Over the last few decades, remittances have become important drivers of the household economy in Tangail villages. Poorer households, that used to depend on farming or non-farm activities, have diverted their earnings through migration to the Gulf and Southeast Asian countries. According to this study, in 2014-15, an average Tangail household earned Tk. 50,000<sup>2</sup> (US\$ 640) annually in remittances. The study found that women remitted a larger part of their earnings abroad than men. The women interviewed were employed as domestic workers or cleaners and earned almost two-thirds of what the men earned. Moreover, few women had control over their salary, as their employers often remitted directly to Bangladesh. Unlike men, who could earn more by taking on extra part-time work outside their company, unskilled female migrants had very little opportunity to do that. In cases where the women's food and accommodation costs were borne by the employer, women remitted their total salary whereas men sent according to the needs of their household and saved lump sums from their extra earnings.

The majority of remittances in migrant households were spent on food, education and health. After repaying any loans, the household concentrated on building houses, buying landed property and so on. Remittances were also spent on social and religious occasions. No significant differences were found between men and women remitters' preferences regarding how to invest their remittances; both male and female remitters' money was invested in land, buildings as well as the education and marriage of children. In what follows, the paper will discuss how remittance practices inculcate new gender subjectivities in men and women.

### **Representation of Men and Women in Remittance Practices**

The study suggests that remittance decision-making in the household mostly take place in one of the following situations: (a) the husband migrates and the wife and children stays home, (b) the woman migrates and the husband and children stays home, (c) the son/daughter migrates leaving behind his/her parents and siblings and (d) specific needs for the future of girls and boys in the household. An elaboration of each of these scenarios using the words of people interviewed, will help us understand the remittance practices in the household.

#### ***A. "My job is to earn, their (wife and children) job is to spend it"***

Most men migrated from nuclear households in the villages. While performing their responsibility to provide their family with overseas earnings, their left-behind wives became the de-facto head of the household and remittance manager, taking on all of the reproductive

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<sup>1</sup> In World Bank's definition these are termed as 'personal transfer' and the 'compensation' of employees as personal remittances' respectively (World Bank, 2015).

<sup>2</sup> 1 US\$=78 Bangladeshi Taka (BDT)

responsibility, including managing the household subsistence. Ali<sup>3</sup> (47) and Rokeya (38)'s case exemplifies this well.

Ali first migrated to Saudi Arabia 15 years ago, leaving his wife Rokeya and two small children behind in the village. Rokeya described her experience and the remittance behaviour of the household in the following way:

After marrying, I moved with my husband to his workplace at the jute mill in Narayanganj, where we had a small flat. We lived there for five years. At that time, I was too young to understand the household stuff and handle money. My husband used to spend as necessary, I used to stay home and cook for him...but when my son was born, it became difficult to maintain a household in Narayanganj on his small earnings. I returned to my husband's village where we had a house and some cultivable land. I started managing the household with the money he sent every month. That was the beginning of my running the household alone. Initially, my mother and brothers living in a nearby village helped me... In 2001, the jute mill closed down permanently and my husband decided to migrate to Saudi Arabia. By that time, I had two children and had learnt how to run the household and manage money without the help of a man...We borrowed Tk. 85,000 (US \$ 1100) from people to cover his migration cost. When he started remitting money from abroad, I used to pay off a third and keep the rest so I could run the household. Now he sends Tk. 30,000 (US\$ 400) almost every month. I spend half the money and can save the rest... He sends money to my account in the local branch of Sonali bank. He usually informs me of any transaction by phone, I then check it out with the bank officials. Often, I go by myself or send someone to collect the money from the bank. We have 15 decimal (0.15 acres) of land, but I lease it out to other people because I can't manage to cultivate it due to the shortage of manpower. Instead, I buy all of our food including paddy from the wholesale market during the harvesting season. This time, I have bought 1000 kilograms of paddy to feed the family for a year. I asked my husband to send an extra Tk.10,000 (US\$130) to buy paddy.

Ali and Rokeya's story shows that remittances are reshaping men and women's social worlds in a significant manner. Unlike Ali and Rokeya, who had experiences of being separated from each other prior to Ali's migration abroad, for most couples it involves coping with multiple sources of stress i.e. financial, familial and social. Rohima (40), wife of a Saudi migrant informed: "*My husband could not remit a single poisa (penny) during the first year of his migration since he did not get the job he was promised. I had to leave this village in fear of people who lent us money for migration.*" Most couples, nevertheless, found the hardship acceptable as long as remittances were vital for their household economy. Essentially, remittances took a centre point in the long-distance relationship between husband and wife in migrant households in the study villages.

A man's position as the breadwinner remains unchanged when he migrates, despite his loss of control over consumption and the spending of the remittances. His earnings give his family access to better consumption, savings and investment. Arguably, he becomes a long-distance provider since he cannot exercise power and control over the immediate and extended family. Despite having close communication with the family via mobile phone, most male migrants are unable or unwilling to consult their wife about the day to day allocation of remittances. As a visiting migrant commented: *My job is to earn, their (wife and children) job is to spend it as required. I don't want to know how she manages the household.* A man's

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<sup>3</sup> I have used pseudonyms of all respondents to maintain their anonymity and confidentiality.

performance as a 'provider' is also mediated by his wife's taking over the major management responsibility. Yet, in many cases he does not resent relegating some of the decision-making power to his wife as long as his productive activities remain unchanged and the collective interest regarding the welfare of the household is maintained. It would, however, be wrong to suggest that remitters always agree with the decisions taken in their absence. Talking about his divorced daughter, another visiting migrant Jillur (47) stated: "*...At the time my daughter married, I wasn't at home. They (his wife and brothers) settled everything, I just bore the cost of the marriage. If I were there, I would never have married her off to that person.*"

In the absence of men, women do work that is otherwise considered as men's jobs, such as going to public places i.e. markets and banks. I have also seen left-behind women leasing land for farming, hiring wage labourer, stockpiling staple food, negotiating loan repayments, conducting paddy trading, and renovating or constructing houses, tasks which were usually handled by their men when they were at home. Like Rokeya, a number of left-behind women also take important decisions, such as the marriage of their daughter or spending a relatively large amount of money to secure their son a job. The importance of such decisions questions the oversimplified stereotype of men as dominant and women as dependent. In effect, many of these women have become strong, dominant matriarchs in the absence of their men as their subjectivities change due to adopting new roles. Although not all women perform equally, the fall-back position of almost all of them increases due to their increased level of decision-making and control over household resources. They adopt multiple roles as carers and managers of the household and thus enjoy relatively greater economic control. In a situation where society approves of male migration for employment as necessary and beneficial for the household, his wife's becoming the de-facto head of the household and her interaction with the public sphere is not considered a transgression of gender norms. Rather, the repetitive performance as remittance manager by many left-behind women in the villages has given them a kind of social legitimacy.

Remittance receiving women ensure their active participation in the remittance practices without fully subverting or conforming to the dominant gender relations. Almost all of the women interviewed stated that they took all of the major decisions in consultation or with the 'permission' of their husband. Rokeya's statement is noteworthy, as she said:

"It's me who usually take all of the day to day decisions. It's not always possible to consult him (Ali). Often, I inform him after doing something. I know, if I can put it to him in a convincing way, he won't say "no". Usually, I ask him to send extra money whenever the family needs it. How will he know our needs? Sometimes my husband gives me directions. So it depends."

Rohima (40), on the other hand, was waiting for her husband's return from Saudi Arabia before taking the final decision regarding her second daughter's marriage to her nephew. In fact, whenever men and women take decisions about remittances, their conversation and behaviour are constantly negotiated by their competing subject positions within the prevailing gender discourse. A fundamental asymmetry in the process of negotiation is also evident, which is integrally linked to the dominant gender ideologies. In order to deal with the challenges related to their new subject position, women often exploit the resources embedded in their relationship with their natal family. Rokeya (38) lived close to her brothers-in-law but was more attached emotionally to her brothers. She sent her son to live in her natal home for a few years so that he could be raised properly by his uncles while his father was

abroad. The male guardian's presence is considered important for avoiding youth deviance. In the absence of their sister's husband, brothers feel that it is their responsibility to look after their sister, which again reflects the 'protecting' ideologies towards women in society.

The study also reveals that the new subject positions created among men and women by remittance flow are neither static nor permanent; they are always in flux. Men as long-distance providers and women as remittance managers cease to perform soon after the return of the migrants - something which is also evident from other contexts (Van Rooj 2000, McKay 2015). Returnee migrants take back the responsibility, leaving their wives to perform their traditional roles as carers of the household. In most cases, they take back total control of the household accounts. While none of the women expressed dissatisfaction over this change in responsibility, they did mention concerns regarding the future of the household as the remittance channels were closed after their husbands' return. Often it had a negative impact on spouses' relationship. We heard Anuma (27) to comment on her returnee husband Saiful (35): "*He can migrate again, but he won't. He is always in fear of falling sick again. Now we are living hand to mouth... If my brothers knew, they wouldn't have married me to him. They are all doing very well abroad.*" Saiful went to Dubai in 2007 and returned home in 2010 due to illness.

***B. "It's my mother who bought this property from her remittances."***

A few married women in the studied villages decided to migrate abroad since her husband was unable or unwilling to provide for the family. Making this choice equated to stating the husband's shortcomings in public and thus to disgracing him.

Romena (40) had the experience of working abroad three times. Her husband Khalil (60) was a driver for a government corporation. In 1991, she went to Malaysia, leaving her husband and 4-year-old daughter, Aleya, behind. She was the second wife of her husband. Though they married after having a love affair, after marriage, her husband used to beat her whenever he got drunk. Also, he used to waste most of his earnings on alcohol. The family were having an awful time, consuming only one or two meals a day, so Romena decided to migrate. She worked in a glove factory in Malaysia for four years and, every three months, she used to send Tk. 20,000 (US \$ 250) to her father's account. Her daughter lived with her maternal grandparents most of the time.

Romena returned from Malaysia in 1995 and migrated again to Saudi Arabia in 1997 to work as a cleaner in a hospital. She worked there for seven years. With the money she earned, she bought a homestead and 30 decimals (.30 acres) of land. Her father also built a tin shed house from her money. In 2003, she married off her 16 year-old daughter and the couple moved in to her house. Meanwhile, her son-in-law migrated to Jordan, leaving Aleya in her parents' home. Romena returned from Saudi Arabia in 2006 and, three years later, went to Malaysia again. This time, she took Khalil along with her. Romena used to remit money to Aleya's account and direct her about how to spend it. In 2012, they returned permanently and started a paddy business, leasing out land to cultivators. Khalil became disabled following a stroke. Romena, who had been looking after the family for many years, became the main provider of the extended family as she bought her husband's first wife and children a homestead and arranged migration for her *co-wife's* two sons besides managing her own household. According to Aleya: "Whatever you see today in this homestead is all her contribution."

The above case illustrates that women assume new responsibilities as the remitters and providers for their family when they decide to migrate abroad by crossing the social and geographical boundaries set for them. Female migrants' subject positions shift significantly as they become 'providers' rather than 'carers' of their household. While the recurring violation of the dominant gender roles and spaces has made female migration an accepted phenomenon in the villages, female remitters accrue a low social status for transgressing the gender norms and undertaking demeaning work. It is also observed that oppressive marriages, such as Romena's, women are pushed into adopting roles intended for men in other households, i.e. earning money, doing business, providing for the immediate and extended family members and so on. At the same time, they usually maintain long distance motherhood through engaging in frequent communication with their children. Through their phone conversations Romena encouraged her daughter to study and when she felt the time was right she arranged a marriage for her. She tried to ensure her daughter was in a situation where she did not suffer from the father's shortcoming. Migrant women's efforts reveal the female remitters' dual subject position as 'carer' and 'provider' at the same time. Being a remitter, Romena has not only bridged the feminine and masculine behaviour, but has also earned fragmented and flexible subjectivities as a provider and a mother of her children. She also had to make a trade-off between being an ideal wife (see page 8) and a remitter to ensure wellbeing of her family.

While the fall-back position increases manifold as a remitter, female migrants often feel challenged by the gender norm that sees men as the main providers. In many instances, tensions arise between husband and wife since a migrant woman's role as 'wife', 'mother' or 'carer' of the household ceases to exist due to her physical absence from the household. Although Romena was able to resolve this crisis by taking Khalil abroad with her, leaving behind her married daughter to manage the household, for most migrating women it remains a continuous strain between herself and the rest of the family. I also came across households where the married daughter had temporarily moved into her parents' house to take care of her father. While the overt and covert acts underscore women's ability to address the situation of dissatisfaction, it would be wrong to reduce such activities merely to acts of resistance against patriarchy. It is often through resisting the norm and dwelling within it that women perform their new role as remitter and bargain with the patriarchy. We came across female returnees who used to remit their full salaries to the husband's account. Salma (50) a returnee woman explained: "I have never touched or seen my salary. My Master used to send it directly to the account of my husband, who was alive at that time... He got his own earning from paddy processing business. But he also used to manage my remittances... My husband was a good person. He never wasted money. I knew I sent money to a good person." Salma's treatment to her husband's control over her remittances indicates a modality of inhabiting with norm rather than resisting it.

Again, remittances which may facilitate a bargaining position for migrating women within her family can also be a source of newer forms of conflict and challenges. There is every likelihood of their money being misused (*taka urai*) by husbands. To avoid contradiction, female migrants often remit to their father, brother or adult offspring's account to retain greater control over the use of remittances. However, such strategies sometimes fail. The following conversation with members of Romena's family makes this more explicit:



- Aleya: My grandfather built a tin-house from my mother's remittances in the hope that she would live there on her return. My father went there, broke it and brought all the corrugated iron sheets to his own house.
- Interviewer: Why did you (to Khalil) do that?
- Khalil: I felt insulted. I never wanted Romena to send money to her father.

Romena never sent money to her husband. She resolved this crisis by sending directly to her daughters' account. This kind of negotiation usually involved crossing a boundary, however small. It is small manoeuvres similar to this one that add elasticity to gender norms and eventually allows for social change.

The study also found that, in the absence of their wives, some men retained full control over their wife's remittances. Left-behind men rarely took over responsibility for household chores. In the absence of the women migrant, other women i.e. the mother, sister, daughter, daughter-in-law or sister-in-law, did the cooking, washing, and cleaning as well as taking care of the elderly and children. Unlike remittance-receiving wives, stay put husbands had their own earnings from farming, wage labour or petty trading which kept them busy. Most husbands were surprised when I asked them who received and made decisions about the remittances. "Who else will decide other than me?", most of them answered. It signifies stay put husbands' quest for -not having dents made in their sense of masculinity rather their effort to construct and reclaim alternative versions of what constitutes a 'provider' to encounter hegemonic notions of masculinity that restrict them to breadwinning roles (see Lam and Yeoh 2014: 120). Writing on the impact of micro-finance on women in rural Bangladesh, Karim (2011) shows that women's loan are often used by their husbands implying that borrower women are subjugated to the authority of their husbands. A parallel may be drawn between the women remitters and women borrowers of micro-finance in Bangladesh as both groups commonly face their husbands who want to retain control over their wife's earning and loan.

Even for husbands who were physically unable or unwilling to earn for the household, it was difficult to accept the migrating wife's role as the main earner. They commonly faced criticism since a high social stigma is attached to women's migration. A working wife, especially in a 'risky foreign land', conveys a negative image of the man as 'greedy', 'lazy' or 'unproductive'. I came across husbands who wanted to justify their wife's migration as part of a household strategy to diversify the earning while he had earning from other sources. In such cases, the husbands clarified their position as the main provider and that of the migrating wife as a mere earner. Conversely, there were husbands who disowned their wife's migration decision as a household strategy. As Farid (37) said: "*I asked her not to go, but she didn't listen to me*". In short, remittance practices within the household gave rise to new subjectivities for remitter women and their left-behind husbands, who had to make a trade-off between the socially approved gender norms and the poor economic condition of the household. In these situations, spouses continually negotiated their relative positions vis-à-vis one another through the gendered subjectivities they performed.

### C. *"My son manages his sisters' remittances"*

A large number of the migrants in the villages belonged to a joint household headed by a father. Men and women remitters belonging to these families form gender identities and relations that differ from what I have discussed so far.

When Mala (36)'s first husband died in a road accident, her mother insisted that she learnt how to sew so that she could earn lump sums from home, but her father-in-law arranged for her to marry his younger son. A few years after her second marriage, Mala was deserted by her husband and so returned to her natal home with three children. Her parents were too poor to bear their costs. She started looking for a job both at home and abroad. She went to Jordan in 2005 to work in a garment factory for a monthly salary of Tk. 11,000 (US\$140). With the help of her natal family, she sold her belongings and borrowed money from relatives in order to go abroad. As the factory provided food and accommodation, she remitted most of her earnings home. Every five or four months she sent Tk. 40,000-50,000 (US\$ 410--640). Over time, she also managed to find work for her unmarried younger sister in the same factory. The money sent by the two sisters became the main household earnings for her natal family. Mala and her sister remit to their only brother Akram (30) who is a graduate and works as an accountant in a local NGO. He tried to go abroad but is disabled due to a permanent leg injury inflicted in a road accident. All of the educational expenses of her children are borne by Mala. Her family borrowed Tk. 110,000 (US \$1450) to buy land and are paying it off from the remittances.

Desertion and widowhood have forced some women in the studied villages to try their luck working overseas. Like Mala, most of these women left their children with their grandparents, whom they find the most caring. In return, they send home the bulk of their earnings. Unlike married women in nuclear households, single women face fewer challenges with regard to circumventing the gendered spaces. Rather, society approves the labour migration of these women as they become the 'de facto' provider for their children. While their only brother was disabled and unfit for migration, Mala and her sister had taken over the productive role in their natal family, and the other reproductive tasks had been distributed to her other sisters and daughters. Remittance earning, sending and use made the two sisters de facto providers and rendered the brother the remittance manager, while their parents had become too old to provide for or manage the household. Nevertheless, the female remitters of joint families often have very little control over how their remittances are spent. As Mala told us: *"My brother knows everything. He is an educated person. He understands household accounts very well. He does whatever is required for the well-being of all."* Such docility is congruent with single women's expected support from the natal home, which constitutes an important social resource for divorced women, despite their ability to earn money. Implicit in this submission is the recognition that individuals possess certain resources at their disposal which they agree to negotiate in order for it to take effect. An unmarried/divorced/deserted/widowed female migrant also needs to bargain for her position due to the different expectations regarding remittances among her parents, children and siblings. Mala's case gives us a clear perspective on this. Her bargaining position was determined by her ability to contribute to the family. However, remittances alone cannot bring fortune for women like Mala, unless they convert it into economic and human capital to invest in property and their children's education. Mala had been able to buy a homestead and landed property by spending Tk. 300,000 (US\$ 3800) from her remittances. To her mother: *"My daughter will not stay abroad for ever. How she will make her living unless she buy some landed property now?"* Mala was also financing the

education of her only son and two daughters, one of whom were going to a paramedic school. However, by sending remittances to her father and brother, Mala avoided subverting the gender norms which see handling monetary issues as men's work.

Unlike single female migrants who enjoy their natal home's support to ensure their future through remittances, unmarried male migrants often fall into the trap of the hierarchical order of parents, with little or no power to decide how much money will be spend on what. The following case illustrates this:

Karim (24) went to Saudi Arabia in 2011 to promote his household's economic mobility (*Sangsar er unnoti kora*). His father sold his last piece of cultivable land and borrowed money to pay for his migration. In return, he expected Karim to pay off the loan and send him money regularly to assist with the household consumption. At the time of the interview, Karim used to send Tk. 50-60,000 (US\$640-770) every 5/6 months to his father's bank account. The household also had some income (Tk.10,000 per month) from cattle rearing. From the remittances, Karim' father paid off the migration loan, bought two cows and covered the household expenses. During our first fieldwork, the whole family was busy constructing a new house in the existing homestead costing Tk.600,000 (US\$ 7700) from remittances. When asked about the household decision-making, the father said "*As long as I'm alive, who will take the decision other than me? If my sons decide to do it alone then they can, but I will deprive them of my property.*"

The above case shows the male domination and generational patterns of transfer from sons to fathers or elder brothers in remittance transfer behaviour (Rahman 2010). Single migrants are expected to send remittances back home, especially if the migration was financed from other household economic and social resources. Writing on Bangladeshi middle-class men who perform lower class jobs in Japan, Mahmud (2014) observes that remittances encourage these men to negotiate with their families regarding its utilisation to ensure prestige. My analysis, however, shows the remitter often enjoys limited decision-making power due to the morality attached to the family hierarchy In spite of being the main earner, his position falls short of being a provider as long as his father or grandfather is the patriarch. I find parallels between married female remitters in a nuclear family and single male remitters in a joint family, as none of them are considered the 'provider' for their family. I have, however, received contrasting pictures where elderly parents depend on breadwinner sons who retain total control over the amount and frequency of the remittances. Often, tension mounts among the members regarding the control and spending of remittances. As one returnee stated: "*During my first migration, I sent all of my money to my father who headed our joint family. I never realised that they would spend all the money. When I returned home, I got nothing but a tin-shaded new house.*" As opposed to this, parents often complained of their son sending money to his wife. In order to maintain his reputation as a 'good son' and a 'good husband', some men sent money separately to their wives who were living with the joint or natal families.

#### ***D. "I want to marry off my daughter and get my son a job"***

...I decided to marry off my daughter when she was in Class XI. I had a problem with my daughter as a local youth wanted to marry her against her will. After consulting my brothers and husband, I hastily arranged her marriage to a boy from Barisal. Her father did not meet the groom before the marriage as he was abroad. The wedding cost Tk.20,000 (US \$260). I didn't provide a dowry but, during my son-in-law's migration, we contributed Tk. 170,000

(US\$2200) from remittances...I'm trying to get my son a government job. I've already spent Tk. 1 lac (US\$1300) from remittances... (Rokeya 38)

... All parents want their children to be educated. Mine does not attend to his studies. If he did, I would have sent him to a good school in Tangail or Dhaka. To find a good job, you have to study. Otherwise, you have to go abroad. For my son, I don't see any other way but to go abroad. If Allah wishes, I'll send the boy after his HSC. (Mamun (45), a returnee)

Although remittances are used to cover school fees and other education-related expenses for boys and girls alike, the parents' aspirations diverge in a male/female dichotomy as they plan their children's future. Most parents in migrant households stated that they want their daughters to get married before the remittances cease to flow. In a context where a good marriage is considered a sound investment for girls, the use of remittances for girls' marriages, dowries or to finance the migration of sons-in-law indicates that women are relegated to household care in future. Conversely, the social reality often leads parents to spend remittances on securing a government or private job or business so that their son can be the future 'provider' for the nuclear or joint family. During our fieldwork, Rokeya was trying hard to get her 21-year-old son a government job using remittances and her kinship network. While remittances significantly shape new and fluid gender identities as remitters and receivers, remittance uses are often gendered and result in the reproduction of gender norms.

Frequently, the interests of the remitter and receiver converge as they plan long term material investment in making brick buildings, buying and leasing land and so on. Irrespective of her direct control, Mala (36)'s remittances tend to be used to smooth the household consumption as well as for the education of her children. As a long-term strategy, the family had also invested in building landed property. According to her mother, *We had to think about buying this land. Unless we did, how would Mala make her living when she returns for good?* The land is registered in the name of Mala, who is paying off a loan of Tk. 400,000 (US \$5000) from remittances. Both remittances and landed property are the determinants of Mala's gendered position vis-a-vis other resources such as social support and loans, which themselves need to be bargained for.

## Conclusion

This paper presented a gender-based analysis of remittance behaviour in Bangladeshi villages where migration has become the mainstay of household earnings for many villagers. Developing the poststructuralist conceptualisation of gender as an act of performance, the paper captured the ways in which men and women in a patriarchal society occupy different fluid subject positions as remitters, receivers, providers and managers of the remittances in the course of remittance practices.

Fragmented, discontinuous and multiple gender roles and subjectivities shaped by remittance practices are unfolded here by analysing several situations, i.e. men's remitting in a nuclear household, female's remitting in a nuclear household, the remittance practices of single men and women from joint families and, finally, the uses of remittances across different types of households. When men migrate as the main provider of the family, the migrant and his wife

become the long-distance provider and de-factor manager respectively. In contrast, female remitters, despite being the main earner, cannot perform as a complete provider, as their husbands retain control over their remittances and also because of the complexities arises as men fail to perform their expected roles. Again, the gender role and position of single women remitters - whose primary allegiance lies with the natal home - are primarily shaped by their economic contribution to the household coffers, whereas men remitters' subjectivity is influenced by the patriarchal norms of generational hierarchy. Investment and the use of remittances for girl's marriage and boys' employment at home and abroad have specific gendered implications, as shown in the paper, since it helps to maintain and reproduce the dominant gender ideologies of men as providers and women as carers of their household. Thus, if we take gender as an individual's 'performativity' and a process of internalisation of norms in a socially accepted way, remittances can well be considered an external factor which may have a differing impact on men and women's subject position. The paper shows that often by forming fragmented gender subjectivity, often by consolidating and subverting culturally specific gender norms, remittances help create multiple, complex and flexible gender identities among men and women in migrant households.

In unfolding the complexity of the challenges posed by the gender norms against the formation of new gender identities among men and women, the paper highlights the convergence and divergence of preferences and the ways in which these are negotiated. While the husband and wife's remittance expectations were converged in cooperative actions in a nuclear household, the wife's migration may generate non-cooperation from her husband as her migration emasculates men and their performances as 'providers'. Remittance earning, nevertheless, increases women's fall-back position to bargain with the patriarchy, as she can provide her family members with resources and capital. The relative economic gain of other members thus motivates others to cooperate with her. In contrast to both, single women remitters' negotiation exhibits a collective form of intra-household bargaining where they give up control over remittances in return for life-long support from the natal home.

The significance of the above findings lies in its conceptualisation of identities such as 'remitter' and 'receiver' as fluid subject positions of men and women who must bargain with the patriarchal social norms in multiple ways. The variety of experiences and negotiations that create men and women's new subjectivities are also the means through which men and women challenge the existing norms. The paper thus not only sheds new light on the variety of experiences gained by men and women in remittance practices, but also questions the structural analysis of gender segregation, domination, dependency and empowerment which ignores these experiences.

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## About the Migrating out of Poverty Research Programme Consortium

**Migrating out of Poverty** is a research programme consortium (RPC) funded by the UK's Department for International Development (DFID). It focuses on the relationship between migration and poverty – especially migration within countries and regions - and is located in five regions across Asia and Africa. The main goal of **Migrating out of Poverty** is to provide robust evidence on the drivers and impacts of migration in order to contribute to improving policies affecting the lives and well-being of impoverished migrants, their communities and countries, through a programme of innovative research, capacity building and policy engagement. The RPC will also conduct analysis in order to understand the migration policy process in developing regions and will supplement the world-renowned migration databases at the University of Sussex with data on internal migration.

The **Migrating out of Poverty** consortium is coordinated by the University of Sussex, and led by CEO Professor L. Alan Winters with Dr Priya Deshingkar as the Research Director. Core partners are: the Refugee and Migratory Movements Research Unit (RMMRU) in Bangladesh; the Centre for Migration Studies (CMS) at the University of Ghana; the Asia Research Institute (ARI) at the National University of Singapore; the African Centre for Migration & Society (ACMS) at the University of the Witwatersrand in South Africa; and the African Migration and Development Policy Centre (AMADPOC) in Kenya.

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