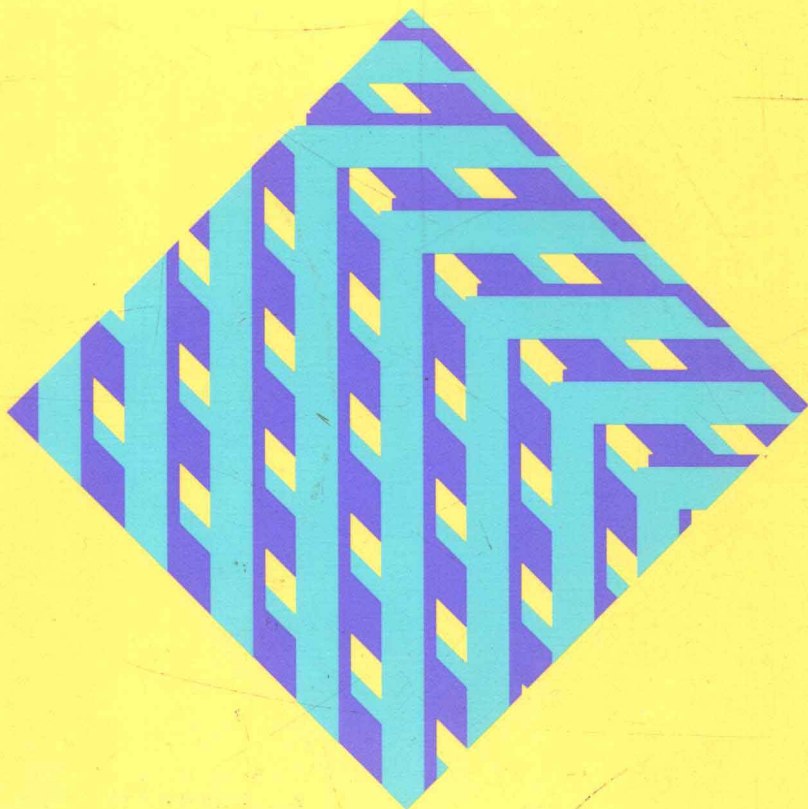


The Impact of Labour Migration on Households

**A Comparative Study in
Seven Asian Countries**

**Edited by
Godfrey Gunatilleke**



Third volume in a series on Asian labour migration to the Arab world

THE IMPACT OF LABOUR MIGRATION ON HOUSEHOLDS: A COMPARATIVE STUDY IN SEVEN ASIAN COUNTRIES

Edited by Godfrey Gunatilleke



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INTRODUCTION

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The Background to the Study

This volume presents the work done in the third phase of the research programme sponsored by the United Nations University on the migration of Asian labour to the Arab countries. The UNU programme commenced with a state-of-the-art study of the present situation regarding the migration, and provided an overview of the impact of the migration on labour-supplying countries and the systems they had evolved to manage it. Seven Asian countries participated in the programme: Bangladesh, India (the state of Kerala), the Republic of Korea, Pakistan, the Philippines, Sri Lanka, and Thailand. In the second phase, the experience of a sample of approximately 500 migrants who had returned after employment in the Arab countries was examined in depth. The survey was able to throw light on the way in which the existing systems and institutions dealing with the migration functioned at the micro-level at all stages of the migration, from the process of recruitment to the adjustment and reintegration of the migrant after his return.

The survey also revealed the considerable gap that existed between the potential benefits of the migration and the actual performance of a significant proportion of the migrants. Cases of success and failure occurred in almost all categories of migrants irrespective of occupation, educational level, or earnings abroad. This wide variation in performance drew attention to the critical role played by the primary decision-making unit – the migrant and his or her household. The quality and capability of this collective decision-making unit, the process of interaction among its members, and the mutual support that they provide will, in the normal situation, become key determinants of the final outcome of the migration. The efficiency of these numerous decision-making units at the micro-level will, when taken together, be a major factor in determining the outcome at the macro-level and the national benefits accruing from the migration.

Scope, Content, and Methodology

The Focus on Human Capacity and Resources

The third phase of the programme was organized as part of a project entitled the Asian Regional Programme on International Labour Migration. The UNU component focused on the processes at work at the household level during the entire migration, and examined the elements that contributed to success or failure at that level. The project selected approximately 50 cases in each country for study in depth; these included both successes and failures. The performance of the migrant and the household is determined, first, by factors external to the household; these factors are derived from the system that regulates and services the migration as a whole, both through the state agencies and the private sector. Second, the performance will depend on the capacities and attributes of the migrant and his family, which enable them to use and benefit from the opportunities that are available within the operating system. In the study, the emphasis was on the latter. The study was based on the hypothesis that the enhancement of the capacity to manage the migration at the household level will significantly increase the flow of benefits from the migration. The studies were, therefore, expected to make conclusions and recommendations that would help in the formulation of relevant policies and programmes in this area.

The project planned to undertake approximately 50 case-studies in each country. These were selected from the original sample that had been used for the survey of return migrants in the second phase of the UNU research programme on Asian migration. Most of the studies were able to select the cases from the original sample of 500; the exceptions were the Philippines and Thailand, where the researchers found it difficult to trace some of the original migrants for a variety of reasons that they have discussed in their reports: these include both the mobility of the migrants after their return and their remigration for employment abroad. The number of case-studies finally undertaken varied from 91 in Pakistan to 44 in the Republic of Korea.

Assessment of Performance

The criteria for the assessment of performance were formulated by the research team and adapted to suit the particular characteristics of the migration in each country. The general framework was organized around four main criteria of success: (1) economic performance; (2) quality of life; (3) the process of family adjustment and intra-family relations; and (4) relations with the community. It was agreed that since the migration was principally an effort at economic betterment through employment abroad, the first two criteria would be the primary ones and would, therefore, carry more weight in the assessment of success. The third and the fourth criteria were more concerned with the processes of adjustment and were to some extent dependent on the first two. Success in each case had to be measured in terms of discernible improvements. For economic performance, these included the increase in assets and income-earning capacity; for the quality of life, the structural and other improvements in housing, acquisition of a range of consumer durables, and general improvement in the levels of consumption of food,

clothing, and other services; for family relations, the capacity to maintain stable family relationships, improvements in relations with children and spouse, and better sharing of responsibilities; and for community relations, a greater level of social activity and evidence of acceptance by the community in terms of positions of responsibility and membership in community organizations.

In assessing the performance, the case-studies disaggregated the various components of the outcome, giving the relevant weight to each. The consultants developed a framework for the comparative rating of the migrants' performance that was appropriate to the migration in each country. For example, the criteria used for the assessment of success in the case of Sri Lanka, where a large number of migrants were in low-level occupations and were supplementary income earners in their households, had to be different from those applicable to the migrants from the Republic of Korea. Again, the role played by household decision-making in the Korean cases would be very different from that in Pakistan or Kerala. In the former, the process of migration, from the contract of employment to the remittances, was closely managed by the employing firm. In contrast, responsibility for managing the migration fell more heavily on the household and the migrant in the case of Pakistan and Kerala. The criteria of success and failure had to take account of the wide variations in the socio-economic conditions and income levels of these countries, the differences in the composition of the migrant workforce from each country, and the diversity of cultures from which the migrants came. Each study has therefore designed a framework of assessment to suit the combination of circumstances specific to each national context. While the studies employed the four main criteria mentioned above and followed the broad guidelines on the relative weight to be assigned to them, no attempt was made to arrive at a method of scoring that could be applied uniformly in all countries. Therefore, it is difficult to compare the successes and failures of one country with those of another, except in the generic and qualitative terms relating to the four criteria that have been used.

Issues relating to the Definition of Success

There were several issues that had to be resolved before defining a performance as successful. First, it was necessary to decide on the time-span to be used. There are three points in time that are relevant for the assessment: the time of migration, the time of return and the time of the interview that was held for the purpose of the study. The indicator of success and failure directly related to the migration is the change that has occurred between departure and return. It is during this period that the resources derived from the migrant's employment abroad would have their greatest impact in terms of income, accumulation of savings, and investment. If a long period has elapsed between the return and the time of the interview, many factors unconnected with the migration could have intervened to produce the outcome as observed at the interview. In such cases it is necessary to distinguish between factors directly attributable to the migration and those extraneous to it.

Studies refer to cases where migrants who have returned with substantial savings have been able to make significant improvements in their economic and social conditions at the time of the return and also succeeded in making provision for their future through income-earning investments or businesses. These same migrants subsequently encountered problems and suffered serious losses. These

reversals were sometimes due to a lack of business acumen or imprudent decisions on the part of the migrant and sometimes to factors outside the control of the migrant, such as an economic recession or unforeseen political developments. The Pakistan, Korean, and Kerala case-studies refer to several instances of the former type. The Sri Lankan case-studies include a migrant who was quite successful at the time of his return and made investments which, given the prospects at the time, appeared to be promising. But subsequently his business ran into serious difficulties owing to the escalation of the ethnic conflict and the sharp decline in tourism. The assessment of the outcome of the migration itself must therefore be made after close appraisal of all the factors that have contributed to his status at the time of the interview.

Another important consideration in assessing the success of the migrant was the performance in relation to the level of earnings. Migrants in occupations that commanded high salaries, such as the professions, or those who had been in lower occupations but had had long periods of employment abroad, enjoyed the initial conditions required for the accumulation of substantial savings and therefore had better prospects of a successful outcome. Conditions varied from country to country. In the Philippines and Kerala, where the migration to the Middle East had started earlier than in other countries, the average period of employment was longer than three years. However, the majority in the other countries were migrants who were able to stay abroad for a period of two to three years and whose level of earnings was in the middle or low range; only a few were in high-level occupations or stayed more than four years. In terms of absolute gains, there is of course no doubt that the latter category would emerge as the more successful migrants. But the project itself, which was directed at enhancing household capacity, needed to focus on the majority of migrants, who fall into the middle- or low-income earning category.

The evidence of the case-studies available from the previous surveys indicated that a significant number of migrants who go for one or two years with very specific objectives do succeed in gaining net benefits that lead to a substantial increase in their welfare, compared to the conditions they would have enjoyed had they not migrated. The case-studies had therefore to examine how the average migrant, with prospects of employment for about two years and earning substantially more than he or she would have earned at home, acts together with his household to secure the maximum benefit from these substantial increases in short-term earnings. The successful cases among the migrants, therefore, had to be selected from varying levels of incomes and periods of employment, so as to enable the project to draw lessons relevant to the average migrant. Their performance had to be judged in relation to their income-earning capacity and the expectations that they could realistically entertain. Very often, as in the case of the Sri Lankan housemaids, these expectations had to be modest. Nevertheless, to the extent that they achieved the modest objectives that they had set for themselves, they were undoubtedly successful. The framework of assessment in the Sri Lankan study therefore closely relates the definition of success to the realistic goals which the migrants have been able to define for themselves when undertaking the migration.

The studies also use the mix of investments and the balance between "productive" and "non-productive" investments in assessing the performance of the migrants. The evaluation of the mix, however, varies from study to study. The Pakistan

and the Philippine studies are critical of the migrants who have given first priority to “non-productive” outlays such as housing and neglected the income-earning investments. Both studies emphasize the need to change the pattern of investments of migrants and inculcate values and attitudes that motivate them to use more of their hard-earned resources for income-earning investments. On the other hand, in the case of the Republic of Korea, where the prospects of re-employment are more favourable, the study regards the preference of migrants for housing investments as a positive concern for improving the quality of life. Similarly, in the Sri Lankan study, where many migrants are supplementary income-earners, housing and consumer durables figure prominently; the expectations and goals, as stated earlier, are adapted to the more limited earning capacity of the migrants. It is generally true that the investment mix will indicate the prudence and foresight of migrants, or the lack of it, and the proportion of resources spent on productive investments will be most often a revealing indicator. However, the balance between income-earning investments and those that enhance the quality of life will vary according to the specific conditions of countries and households. Therefore, a high proportion of “productive” investments is not a criterion to be invariably applied to the preferences of migrant households.

The studies look for variations in performance among classes of migrants with similar income-earning opportunities, and attempt to identify the factors contributing to these variations. They then examine how the conditions could be improved to reduce the degree of variation and increase the rate of success. As stated earlier, the underlying assumption in such an approach is that the human capacity and resources of the migrant and the household will be decisive factors in the outcome. Such an assumption must also take account of the fact that these capacities are derived from innate capabilities and characteristics; these are not distributed equally among migrants and a normal degree of variation is inevitable. However, the study is predicated on the premise that, within these limits, it should be possible to raise the average performance through well-designed interventions.

The Framework of Planning and Decision-making

In order to draw the relevant conclusions, the case-studies had to examine closely the processes leading to a successful outcome, including the planning and decision-making of the migrant and the household and the adjustments made by them at every stage of the migration. It was necessary to analyse how the migrant and the household coped with the demands at each stage. In this analysis the household as a collective decision-making unit received special attention. The studies bring out sharply the distinction between the simple act of obtaining employment in the domestic market and the complex enterprise undertaken by both migrant and household in the act of migration. In the latter, the household, as a decision-making unit, is suddenly called upon to deal with a much larger flow of income and capital than it has managed in the past. The separation of the primary income earner from the household results in a new division of functions and responsibilities that transforms the household from the collective unit it was in the past. Both combine to create conditions in which new capacities have to be generated to deal efficiently with the allocation of the new resources between the various choices and uses that are available. What these studies have attempted to

do is to examine the cases of success and failure in terms of these capacities and to break them down to clearly identifiable elements that can be reached through policies and programmes.

For the study of these decision-making processes and the adjustments made by migrants and households, the consultants developed a broad analytical framework within which it would be possible to distinguish between factors that were system-related and originated in the external environment and those elements that were directly related to the inner resources, attributes, and capabilities of migrants and their households.

1. The framework identified the key elements in the management of the migration: goal orientation at the pre-migration stage, resource management during the migration, and the achievement of goals in the post-migration stage.
2. These were then broken down further to the main activities and tasks at each stage: the securing of employment and entry into the contract; the identification of specific objectives that the migrant sets for himself in relation to the income he is going to earn; the plan for savings, consumption, and investment; the management of the household budget and remittances and the use of savings; and provision made for the future after return.
3. The framework enumerated the interactions between different factors at each stage: education, employment, experience, and the resources available to migrant and household before migration; family support and network of relatives and friends and external assistance; the system, institutions, rules and regulations for servicing the migration; and the macro-economic policies and socio-political stability of the home country.

Table 1 presents an illustrative framework that incorporates most of the elements identified in the studies. The analysis of the case-histories within this framework shows how the outcome in each case is the product of a unique combination of circumstances and processes of decision-making that can seldom be replicated in its entirety. Each household has its subculture, its value systems and internal disciplines that contribute to success or failure. It is therefore not useful to look for replicability of a direct and readily identifiable type. The cases illustrate how, given the broad parameters of the migration and the availability of resources, migrants have been able to respond in diverse ways, either adjusting or failing to adjust to the stresses and problems as they arise, using the family resource base and support system in various forms, and planning or failing to plan for the efficient use of the additional income. At best the case-studies point to certain common elements in both success and failure. It is possible to identify some of the main elements within each country and thereafter make some comparative generalizations regarding the determinants of success for the seven countries as a whole.

Determinants of Success and Failure

In all the country studies, the cases of success and failure have been selected to reflect the mix of characteristics that have been described above. The composition of the migration and the conditions governing it varied a great deal among the countries. The economic and social environment in which the migrants and households made their choices and took decisions differed widely. Within each country,

Table 1. Analytical frame and criteria for assessment of outcome

Initial conditions	Tasks of migrant and household			Outcome
	Pre-migration	Migration	Post-migration	
<i>Migrant and family</i>				
Educational level	Search for employment	Total income earned	Investments	<i>Economic</i>
Resource base (prior to migration, during migration)	Costs of migration Reliability of contract Goal-orientation Identifying specific objectives	Management of household budget and remittances Accumulating savings Controlling consumption	Reintegration after return and re-employment Balancing investments which are income-earning	Improvement/deterioration in income, wealth Sustainability of improvement
Migrant's household status (primary/supplementary income-earner)	Consumption and savings plan	Preparing for and commencing investments	(e.g. fixed deposits, business, productive assets) with those improving quality of life (e.g. consumer durables, housing)	<i>Quality of life</i>
Experience (business background)	Household arrangements	Stable family relations and communications with migrant Coping with emergencies		Housing Consumer durables Food and nutrition
<i>Family network; informal network of friends, associates</i>				<i>Family</i>
Support from parents, relations				Welfare of members, e.g. children's education
Assistance from friends				Relationship and division of responsibility between spouses
<i>External environment</i>				<i>Community</i>
Regulatory and servicing system (state, private)				Acceptance/participation
Macro-economic policies and state of economy				Leadership
– Exchange rate				
– Inflation				
– Unemployment				
Political stability				

the studies distinguish between, on the one hand, the main external factors deriving from the prevailing system, together with the socio-economic situation of the migrant, and, on the other, the inner resources of the migrant, his or her personal attributes, and the capability for planning and management.

The Systems and Institutions Governing the Migration

First, the regulatory system and the process of recruitment and employment have played a crucial role in creating the initial conditions for success or failure. They operated at varying levels of efficiency in the seven countries participating in the project. In the case of the Republic of Korea and, to a lesser extent, the Philippines, the process of recruitment and employment and the regulatory system in operation have reduced the hazards and uncertainties of employment abroad and consequently lightened the responsibility of households and migrants in their search for employment as well as in their management of the migration. As stated earlier, the system under which the Korean migrant operated assured him a reliable contract of employment, and at the same time decided for him the extent of his savings and remittances. The system that serviced the migrants in the Philippines attended to their manifold needs and provided information and orientation more comprehensively than in most of the other countries.

At the opposite end we have countries such as India, Bangladesh, and Thailand, where the assistance provided through agencies and servicing institutions was minimal and a great deal depended on the initiative and circumspection of the migrants in coping with the risks and the uncertainties involved at every stage of the migration. Consequently the incidence of fraud, irregularities, and breaches of contract appeared to be higher than in the other countries. The absence of any systematic surveillance of the recruiting process often led to exorbitant fees for placements. The loans taken out by migrants and the fees paid by them to brokers played an important role in the success and failure of the migrants. In the Thai study, six of the failures had obtained loans of over 90,000 baht and paid fees of over 30,000 baht to brokers; the majority of the successful cases had loans of less than 10,000 baht and brokerage fees of less than 20,000 baht. In between were countries such as Sri Lanka and, to a lesser extent, Pakistan, where regulatory systems were in operation. The country studies examined each of these different decision-making contexts. One obvious precondition for enhancing the capacity of households to maximize the benefits of the migration is an external system that helps to reduce the hazards and uncertainties of the migration and supports the migrant at the various stages, including his re-entry into productive activity on his return. Therefore, in almost all countries one set of recommendations relates to the facilitating and supportive role of the state and other institutions.

The Socio-economic Environment

The employment situation in the home country is another important factor influencing the decisions of migrants and households in regard to savings, consumption, and the type of investments they plan to make. Where the prospects of re-employment are relatively favourable, as in the case of the Republic of Korea and Thailand and to a lesser degree Pakistan, migrants have greater latitude in making

investments that improve the quality of life, such as housing, without being too concerned with income-earning investments. Therefore, as indicated in the previous section, the criteria for success must take account of these conditions. But even in situations like the Korean one, where the prospects of wage employment were relatively favourable, many of the successful migrants have shown a preference for self-employment and have consequently used the resources they gained from the migration to move out of wage employment and undertake income-earning activities on their own. They were, however, able to take the decisions in an economic environment where the consequences of failure in self-employment would not be as disastrous as in countries where unemployment is high.

The Household Status of the Migrant prior to Migration

The status of the migrant in the household is another factor affecting the decision-making related to saving and investment. This becomes clear when one contrasts the situation of the migrant who is a supplementary income earner with that of the primary income earner. This applies particularly to the situation in Sri Lanka, where a large majority of the migrants are housemaids who have not contributed to the income of the households prior to migration or, if they have done so, have been supplementary income earners. Where the primary income earner remains at home and continues to maintain the household, the earnings from migration are more easily diverted to savings and investments to improve the quality of life. This is reflected in a considerable number of the cases that have been studied. The migration has been a success in relation to the modest objectives that have been set, and the migrants have been able to acquire assets to improve living conditions in a manner that would not have been possible had they not migrated. The Sri Lanka study describes how "housemaids with low wages and very modest savings manage their new resources prudently, contain current consumption within reasonable limits, maintain stable family relationships, acquire a few consumer durables, invest in a few basic improvements to the home, bank a small sum in an interest-earning deposit, and on balance realize a substantial benefit from the migration."

Most of the country studies refer to situations where chance and accidents have played a major role in the outcome of the migration. The Kerala study included several cases where the unexpected assistance of friends in the host country or a fortuitous income-earning opportunity that came the way of the migrant became the key factor in a successful outcome. Similarly, the unexpected illness of the migrant, the death of the employer, or the collapse of the employing firm resulted in loss and failure for the migrant. But even among such cases there are a few who have been able to make some provision for contingencies and have been able to respond to unanticipated eventualities with resourcefulness and resilience. They serve as the models, people who in exceptional circumstances demonstrate the inner resources and capabilities of migrants and their households.

The Income Level and Duration of Employment

As might be expected, in all countries, the total income earned by the migrant, the level of the occupation, and the duration of employment have been the main fac-

tors contributing to the successful outcome of the migration. Of these, duration of employment is perhaps the most decisive factor. Even migrants in low-level occupations with relatively modest salaries have been able to accumulate large savings when they have had long periods of employment abroad. But the average for the various countries in respect of these three determinants covers a wide range. Many of the success stories provided by Pakistan, Kerala, and the Philippines are those with average periods of employment abroad extending well over five years. These are countries that participated in the migration much earlier than the other countries represented in the project. The finding common to most of the studies is that the likelihood of success was greater among migrants who migrated in the early phase. The demand for labour in the Middle East during that period was stronger and both working conditions and salary tended to be better.

The success stories in most of the other countries have to be identified in a context where the contract of employment is shorter, with an average of two to three years. The criteria of success based on the volume of savings and the type of improvements that migrants have been capable of making have therefore to be different in each of these situations. But even for the countries where the average incomes earned are larger and periods of employment longer, the studies have identified failures that have occurred in spite of long contracts and high incomes as well as successes achieved with lower levels of income and contracts of shorter duration. The Thai study, for instance, points out that eight of the failures had monthly salaries of less than 10,000 baht while 17 of the 25 successful migrants earned over 10,000 baht. Nevertheless, even in the Thai sample there were eight successful cases who had received monthly salaries lower than 10,000 baht and of them two had received less than 6,000 baht. It is these latter cases which help us to observe the factors that are within the control of the migrant and the household. Through them it is possible to focus on the areas in which the capability of the household for managing the migration could be effectively strengthened.

The Resource Situation of the Migrant prior to the Migration

At the same time, the case-studies illustrate the diverse sources from which the successful migrant and his household derived their capacity to manage the migration. For example, the Philippine case-study points out that the skilled worker who is successful already comes from a social background and a level of education that provides him with better access to the information and knowledge required for coping with the new demands placed on him by the migration. As might be expected, the higher the level of education the greater the prospect of success for every level of migrant. This is observed in all studies. Evidently education improves access to information and equips the migrants and households so that they can manage better the risks and uncertainties of the migration.

The Sri Lankan case-studies point out that migrants who come from families that already have experience in business and commercial enterprise show a much greater acumen in managing the resources gained through the migration than others who come from a background in which wage employment has been the norm. This is borne out by case-studies from almost all the other countries. The Thai case-studies illustrate the importance of the experience and resource base possessed by migrants at the time of migration. Most of the successful cases from

Thailand had already worked with the recruiting companies when they were operating in Thailand during the Viet Nam War. Many of these workers had already acquired skills and resources prior to the migration and the additional resources from the migration enabled them further to improve their condition. Many of the migrants possessed adequate plots of cultivable land on which they could use their resources to increase farm productivity and income. They owned some other income-earning asset or small enterprise. These conditions contrast sharply with the situation of migrants from Bangladesh, Kerala, or Sri Lanka, who were in much poorer circumstances before migration. Commenting on the success stories, the Thai study makes the following observations:-

One other reason contributing to their success was the fact that most of the early migrants were economically better off than average. They had land for cultivation. After each return trip they evaluated the situation and did not leave again if the cost-benefit trade-off was not very attractive. One headman in Nakhon Ratchasima stated that, at this time, if one had 20 rai of land, it was better to stay than to work abroad.

This is seen in the Philippine situation as well. The Philippine case-study emphasizes that in most of the success stories the migrant or his household had access to some assets and resources prior to the migration and that these formed the base for further improvements and investments.

Many of these successful migrants have therefore been able to manage without much external assistance. The comparative studies indicate that the prevailing system has not been of much help to migrants who come from the more disadvantaged segments; these had few or no resources of their own prior to migrating and therefore have to depend entirely on the earnings obtained through the migration. But even in this category there are many who have employed their resources efficiently and secured a durable improvement in their social and economic status. Many of the migrants from Pakistan, Kerala, and Sri Lanka are from households which had no assets or resources other than a home of poor quality or a peasant farm yielding a low return. The income earned through the migration has enabled the successful migrant to rise above these conditions, improve the quality of his home, or raise the productivity of his land. However, many of the studies identify a category of migrants who fall "in between" success and failure. The Pakistan study goes on to point out that the potential for improving performance is greatest with this group of migrants. With a little more external assistance and a more supportive infrastructure many of them would have made better use of their earnings and become successful.

The Resources Internal to the Migrant and Household

The improvement of the external infrastructure is therefore one essential element. But several other crucial factors that have contributed to success and failure are to be found with the migrants and their households themselves. The main objective of the study, as mentioned earlier, was to examine how these could be isolated as variables that are amenable to interventions of various types – interventions that will influence the behaviour of migrants and their households and enhance their capacity to maximize the benefits from the migration. In most of the studies, it is

possible to identify a core group of migrants for whom the difference in the degree of success came primarily through the careful management of the migration through all its stages. These successful migrants are to be found in all income categories.

The successful management by this core group included the definition of the objectives of the migration right at the outset and an understanding of the limits within which savings could be accumulated and investments made. The successful migrants approached the migration as a family enterprise that required collective decision-making and mutual support at all stages. They were able to generate the capacity for coping with emergencies and contingencies without interrupting the main pursuit. A large number of the success stories in the Sri Lankan study demonstrate this capacity. The Kerala study presents cases in pairs of success and failure in more or less identical situations of earning capacity and potential for success. The differential outcome is often the result of the absence of clearly defined goals, inadequate planning, imprudent investment, and extravagant expenditure on consumption and non-productive items.

In the Korean case-studies, where the migration is closely managed for the migrant, the difference between success and failure has stemmed mainly from the personal attributes of the migrant and the household, their goal-orientation, and the care with which the resources are managed by them. An exceptional capacity for thrift and control of consumption are outstanding characteristics of several Korean success stories. The study juxtaposes economic success and failure to illustrate this aspect. The sound management of remittances and household budgets was the primary factor in the success. In the most successful cases, the spouses acted with unusual frugality, reduced consumption to the minimum, invested the remittances using only the interest for household expenditure, rented rooms to lodgers, and found additional means of income to avoid drawing on the remittances.

The Korean study, however, stresses the point that it is not always easy to make a clear distinction between economic success and the outcome that falls short of success. It is also not feasible to set universal criteria and to apply them uniformly to all the migrant workers. It is more important to examine how well the migrant performs economically within the means available than to make the assessment on the absolute degree of economic improvement or deterioration. The other country studies similarly confirm the importance of the personal attributes of the migrant and his spouse and the quality of their decision-making. The Philippine case-study has this observation to make:

While structural factors operating on the level of the household and the community (e.g. the household's class), the company (e.g. its size in terms of employment), the sending country (e.g. the structure of employment opportunities and business climate), and the host country (level of demand for particular skills) set different limitations and possibilities for migrant households, the actual outcome for a specific case depends on how personal attributes and subjective judgements operate within the limits to maximize whatever gains could be had. . . . As a result, contrary to expectations, economic success is not the monopoly of professionals but is possible even among skilled labourers like masons and carpenters.

In the Pakistan study, although the average duration of contract and the total volume of savings were much greater than for the other South Asian countries, 36

per cent of the successful cases generated a total surplus of less than 100,000 rupees. The study points out that even among those whose total was less than 50,000 rupees, 45 per cent turned out to be successful, though only marginally. These proportions refer to the number of cases that were selected for the in-depth case-studies. The Pakistan study examines the successes and failures in relation to the ability of migrants and households to cope with the new demands imposed by the migration at three levels:

1. At the level of the migrant, in connection with decision-making related to the management of surplus funds generated abroad.
2. At the household level, in connection with decision-making related to the management of remittances received from abroad.
3. At the combined level of household and migrant, in connection with decision-making related to the management of funds brought by the migrant at the time of his return from abroad and the funds saved by the households out of the remittances.

In Pakistan, the responsibility for the management of the resources is related to the disposal of savings; a large proportion of the savings are retained abroad by the migrant and brought home with him. This pattern of disposal of funds may be associated with the family subculture and the division of responsibility within the household. This contrasts with the Korean case, where almost 80 per cent of the earnings are remitted home and often put to some productive use such as interest-earning deposits. The Pakistani case-study presents two typical examples of success and failure. The successful migrant was able to remain eight years abroad and accumulate savings of approximately 1.6 million rupees. He sent home 0.6 million and retained 1 million abroad. In the case of the failure, the migrant had stayed 28 years abroad and saved approximately 1 million rupees, of which he had remitted home 800,000. Most of the money, which he had sent home in the belief that it would be safely deposited and held for him until his return, had been spent on consumption; marriages had accounted for nearly 500,000 rupees. Evidently those who managed at home had found it difficult to resist the demands that came from the family and close relations when it became known that additional resources were available. His attempt to set up a tailoring enterprise after his return with the limited funds available resulted in failure.

In the countries where the average migrant is attempting to escape the vicious cycle of poverty, low productivity, and unemployment, the need to plan for savings that will provide for an adequate livelihood on return are more pressing and figure more prominently in the calculations and options that the migrant makes. Some of the successful cases in Sri Lanka and Kerala illustrate the nature of the collective decision-making by both migrant and household to cope with these stresses and uncertainties. The Sri Lankan study points out that one-third of those categorized as high achievers were from the low-income category. In Kerala 46 per cent of the successes were from among unskilled workers; in Bangladesh they amounted to nearly 32 per cent. The family network was an important element in the success of the migrants. Many of the case-studies illustrate how the household left behind was assisted by the parents of one of the spouses and provided with various forms of support during the absence of the primary income earner. Both the Sri Lankan and Thai case-studies draw special attention to this aspect. In the Philippine study many successful migrants stress the importance of the wife's role