Institute for International Urban Development

News from the Field

August 2008

Migration, Remittances and the Empowerment of Women in Latin America and the Andean Region

The research paper Migration, Remittances and the Empowerment of Women in Latin America and the Andean Region, was completed in August 2008. The findings of this extensive field research provide support for the development of specific programs and projects to meet the needs of women migrants and remittance recipients. The following three proposals have been conceived based on the opportunities and challenges identified in the research:

- 1) A housing improvement and construction loan developed to meet the demand that women remittance recipients have for housing improvement and construction loans with a loan tailored to their needs.
- 2) Voluntary savings accounts with matching incentives. This savings instrument would allow clients to put aside money targeted toward specific assets such as housing, small businesses, education or health, and would provide small amounts of matching funds initially as an incentive to start an account.
- 3) A web-based information clearinghouse that would concentrate information related to housing financing, small business loans, and savings products available in each Latin American country, so that the migrant and recipient can have access to a one-stop information resource for making secure and informed decisions.

These three proposals are designed to bridge the gap between the goals women have when first migrating or expecting remittances, and what they are able to accomplish when provided with some financial support in the form of loans or small grants, combined with dissemination of accurate information, financial education and training for both senders and recipients, and technical assistance. None of these proposed products or services excludes men or households not receiving remittances, but they are targeted toward women migrants and remittance recipients.

The next step: a remittance transfer platform

If the clearinghouse is successful, a possible next step would be to include a link on the site to a remittance transfer platform. Migrants would be able to transfer their money via cell phone, internet or through supermarket and pharmacy chains, to institutions like FUSAI in El Salvador or other in their country of origin.

By Christa Lee-Chuvala, Carolina Morgan, Alejandra Mortarini

Migration, Remittances and Investment in Sub-Saharan Africa

IIUD submitted its final report on Sub-Saharan African migration, remittances and investment to the Swedish International Development Cooperation Agency (Sida). The report has been a year in the making and relies on five interlinked field surveys to document migration from Sub-Saharan African countries to Europe, the Gulf region, and South Africa and to trace the impact of remittances on investment in housing and improvement of the living conditions of families with transnational migrant members. The bulk of the field work was undertaken in Senegal, Kenya and South Africa and was supplemented by site visits to Tanzania and Mozambique. Patterns of transcontinental migration were studied in selected communities of Kenya and Senegal while regional movements of migrants from Zimbabwe, Tanzania, Lesotho and Mozambique were examined in South Africa.

Policy and programs recommended address key issues highlighted by the fieldwork with a specific focus on regional migrants in South Africa and include:

- Improving transfer mechanisms, including the dissemination of mobile banking transfers;
- Improving access to savings-based credit, including for informal workers;
- Formulating more realistic land development and housing standards that can enhance affordability;
- Encouraging the establishment of formal migrant support groups and hometown associations;
- Encouraging collective investment in community improvements; and
- Providing opportunities and credit enhancements for legal and illegal migrants with NGOs operating in the Southern African region.

Working with experienced regional partners, the IIUD team has also identified potential program areas suitable for the initiation of pilot projects for Mozambican migrants in South Africa and remittance recipients in Mozambique.

Erick Guerra

Visit to Kars Province, Northeastern Anatolia, Turkey

Dr. Mustafa Pala, expert agronomist and consultant to the International Centre for Agriculture in the Dry Areas (ICARDA), joined Christa Lee-Chuvala on a visit to Kars Province in Northeastern Anatolia, Turkey, from August 28th to September 2nd, 2008. This visit was part of the project on "Policy Development for Agro-biodiversity and Ecocultural Tourism in Kars Province (Turkey)", funded by The Christensen Fund in Palo Alto, California. Dr. Pala is a well-known expert specializing in alternative management systems for sustainable agricultural production in areas prone to drought, particularly related to cropping and tillage.

Dr. Pala, Christa and Turkish team member Berhan Ipek visited seven villages previously selected by the IIUD team for their high development potential. The purpose of the visits was to begin agriculture-based pilot projects in each of the villages based on their existing crop production and agricultural practices. The goal of these projects is to increase crop yields of staples such as wheat and to improve the production of animal feed for villages whose incomes are largely based on stockbreeding. The Institute is also working in several villages on projects related to ecotourism and the marketing of local food products.

State of North African Cities, 2009

In August, Mona Serageldin, François Vigier, Erick Guerra and Christa Lee-Chuvala finished a paper on "The State of North African Cities" for a larger publication to be released by UN HABITAT on the State of African Cities. This report is a supplement to its State of the World Cities Report released every two years, and analyzes existing and emerging trends in human settlement patterns across the African continent. It will reach a wide audience of decision-makers.

The North Africa section discusses trends specific to the countries of Algeria, Morocco, Egypt, Tunisia, Libya, Sudan and Mauritania within the African context. These nations are characterized by higher levels of urbanization, stronger central governance, a more arid climate and higher GDP per capita than their Sub-Saharan African counterparts. Several of the countries in the region, particularly Egypt and Tunisia, have had substantial success in reducing the slum populations in their major cities, and others like Morocco have instituted successful programs to provide housing to their low income populations. However, the region still faces high levels of youth unemployment and significant environmental threats related to the impacts of climate change.

Christa Lee-Chuvala

July 2008

Summing up "Urban Land Use and Land Markets", The World Bank and Sida's 4th Urban Research Symposium 2007 Institute paper selected among 50 for Final Conference Report.

We recently found out that an Institute research paper entitled "Delivery of Security of Tenure, Infrastructure Services and Access to Finance Through Community-based Approaches" and presented at the World Bank Urban Research Symposium in 2007, was included the final conference report by Sida. The paper was written by John Driscoll, Christa Lee-Chuvala and Dritan Shutina of Co-Plan in Albania. Felicity Chan, a GSD planning graduate and an intern at the Institute and Carolina Morgan, our Northeastern Coop student was also part of the study team. Mona Serageldin helped to steer the study team in the right direction. The research was partially financed by the Board funding.

Excerpts from the preface of the conference report entitled "Beyond Titling" are noted below as well as the web links to the report and the paper. We will be posting these on the Institute's web sites.

From the preface ... 'This publication summarises ten of the more than 50 papers on urban land use and markets that were presented at the Urban Research Symposium. In selecting the ten, Sida took great care to include a range of themes and geographies. Titling lay at the heart of the discussions in Washington DC. Even though participants' views on titling varied, there was a common understanding that titling is not a universal remedy and that different solutions and complementary methods must be examined.

http://www.urbanres.net/docs/beyond_titling_FINAL.pdf http://www.worldbank.org/urban/symposium2007/papers/lee-chuvala.pdf

News from the island of Ireland.

<u>Supporting the Implementation of Cross-Border Collaborative Frameworks in the Newry-</u> Dundalk Sub-Region.

Frank Vigier, Erick Guerra and John Driscoll have been working closely with their ICLRD colleagues to wrap-up a year-long study on strengthening the cross-border cooperation between Newry and Dundalk. In July, the study's Steering Group, that includes senior local and central government officials from both sides of the border, endorsed the study's findings. The Study will be launched this coming Fall.

Fourth Annual ICLRD Conference

We are in the preliminary stages of planning for the Fourth Annual ICLRD Conference. This event is tentatively scheduled for Thursday/Friday, 22/23 January 2009, possibly in the City of Derry or Letterkenny.

A key theme for the January 2009 conference is the opportunities for cooperation and collaboration in spatial planning and strategic infrastructure; not just on the island of Ireland but across the five administrations of Northern Ireland, the Republic of Ireland, Scotland, Wales and England.

On the ICLRD web site, www.iclrd.org, you can find a summary report of our Third Annual Conference (held in January 2008 in Armagh) on *Fostering Cooperation for Local and Regional Development through Cross-Border Spatial Planning*. The presentations and audio files from the interventions are also available.

Please mark your diaries for January 2009; the ICLRD annual conferences are becoming a good occasion to learn more about spatial planning and local development initiatives both on the island of Ireland but also in an international context, and an opportunity to network among others engaged in policy, research and practice.

We will be working on the agenda over the summer and will send you a preliminary programme in September.

John Driscoll

In the past month since receiving a Google Grants Award, the IIUD website has had 183 visits from 147 distinct visitors. Forty-five percent of web traffic came through search engines, 43 percent through direct traffic (the user typed in www.i2ud.org), and 12 percent through referral sites with links to the IIUD website. The vast majority of visits came from the United States, with 60 percent of US visitors from Massachusetts. Nevertheless, we received visitors from all over the world, and the majority was first time visitors.

For a detailed breakdown see the attached map and visitor profile page. (If you have any problem opening the attached map report, please let Mary know and she will send it separate.)

At present, we are expanding our web campaign to target key words to projects we are engaged in such as rural development in Kars and migration and remittances in sub-Saharan Africa, as well as continuing to advertise the Institute's mission and work. Try using the Google search engine to search for the key words "kars", "rural development", or "African migration" to see how it works. Our advertisement will appear on the right.

Erick Guerra

Christa Lee-Chuvala, Alejandra Mortarini and Carolina Morgan are on their way to finishing the final paper of an IIUD research project on migration, remittances and empowerment of women in Central America and the Andean Region. The research has raised a number of issues on this topic. One of these relates to the factors that determine women migrants' decision whether to return to their home countries from the US.

The decision to stay in the U.S or return to the home country is one that impacts a range of economic, social and emotional issues for women migrants. The majority of migrants from Latin America heading to the U.S. leave their home countries and their families expecting to return within a relatively short period of time. The question on the minds of most is not whether, but when. Nevertheless, reality as dictated by their children, legal status, and adaptation in the U.S. tends to lead to a shift in these expectations.

Of the 44 women interviewed, only a third arrived with no intentions of returning. Plans of the remaining women tended to be vague in terms of timeline but were dependent on the achievement of specific goals. Naturally this sample is a snapshot of attitudes from the perspective of women that have *not* returned. However, anecdotal information

indicates that women migrants' plans change over time: according to the long-time director of a major Latino-support organization in the Boston area, she has "not seen any woman, with or without a partner, who has children in the U.S. return to her country." A comment by Lita, a participant from El Salvador, supports this observation: "In my mind I think that I want to return when I get old, but I have no one left to receive me there." On the basis of these observations it seems likely that a significant number of the women interviewed who came intending to return may have their paths redirected by their ties to their U.S.-born children, as 19 of the women had children only in the U.S and 13 had children in both countries. All of the women who have been in the U.S. for more than 10 years had children there, and deep conflicts were observed in the women with children in both the U.S. and at home whose plans are contingent upon being able to bring their children in their countries to the U.S.

When the women discussed their plans to return, they often referred to the objectives they had set for themselves before migrating. These objectives were almost all related to building assets: of the 31 women who planned to return, 13 said they would do so when they had amassed sufficient savings, 10 mentioned the completion of their children's education, and 4 wanted to purchase or build a house in their country. When asked if they thought their dreams were becoming reality, 23 affirmed this was the case while 8 were undecided. The rest had experienced circumstances that had affected their ability to accomplish their goals. For example, Lola and her husband had expected to stay for 8 to 10 years, save enough money to buy a house in Colombia, and return. Their plans changed, however, when their son was two and a half years old and had a serious accident. He fell down the stairs and sustained severe injuries. He was in treatment for four years, until recently. Since their savings and earnings were spent on the boy's medical bills, returning to Colombia was postponed until they have enough money to do so.

Several women who had planned to see their children through their education in the U.S. faced profound disappointment when many U.S. jurisdictions began to require proof of legal status to attend college and citizenship for grants and scholarships. Ana from Ecuador lamented: "One of the main reasons I came to this country illegally with my family was to provide for a better future for my children through better education. My son, who is in high school, is a very good student, but now we found out that he cannot go to college, not even to a community college, because he is undocumented. Now he will be working in construction with my husband...just what we did not want to happen...we should all go back..."

Christa Lee-Chuvala, Alejandra Mortarini

June 2008

Jeanne Haffner began her summer internship at I2UD, this June. Jeanne has been a Visiting Fellow at Harvard since 2006 and recently received her PhD from the University

of Virginia. Her interests center on urban planning history, theory, and practice in twentieth-century France and the United States. At the Institute, Jeanne Haffner is currently involved in the research and writing of several case studies on the renewal and regeneration of public housing.

On June 27th, through the efforts of Erick Guerra, I2UD received a Google Grants award that provides free internet advertising through Google's search engine up to a maximum of \$10,000 per month indefinitely. This advertising will help increase our web exposure and provide a platform for promoting future e-learning programs or online donation campaigns.

Women Migrants in the US

Alejandra Mortarini and Carolina Morgan recently completed interviews of forty five legal and illegal immigrant women in the US as a part of an I2UD research project on migration, remittances and the empowerment of women in Central America and the Andean Region. On average these women earn \$1,150 dollars per month and send home 40% of their income to provide for their families and to build homes in their countries of origin. Women migrants in the Boston area typically live in cities with high migrant populations like Chelsea (48.4% Hispanic, 62% non white), East Boston (39% Hispanic, 50.3% non white), and Revere (9.4% Hispanic, 20% non white). It is not uncommon to see six to eight people live in a three bedroom apartment as they share rents and food with others in their same situation to save money.

Interviewing has been an integral component of the scope of the larger research. The interviews collected quantitative information including income, remittances and investment in housing as well as qualitative questions, including their personal stories at home, while crossing the border and working in the US. A key purpose was to analyze the extent to which their stay here enabled them to accomplish their objectives in their countries of origin. The quantitative information was correlated with their legal status, years of education, and place of birth (urban and rural).

The median income of women illegally in this country (55% of the interviewees) is \$1,000/month while those legally here about \$100 more a month and, when without partners, earn between \$50 and a \$100 more per month than illegal women with partners. Educational achievements have but a limited impact on income as earnings increase by only an additional \$100 per month on average for each degree completed. About 60% send remittances to their mothers. On average the amount remitted by the group is \$292 per month. Illegal women remit 1.6 times more than legal women and 10% more of their income. For the most part, the women seem to be unaware of the exact details of how their money is used by recipients.

Thirty-two of the 44 migrant women who participated in the study had invested in housing at the time of their interview, with an average investment of \$17,837. There is a positive correlation between legal status and the amount of investment in housing, with women legally in the US investing an average if \$22,366 while those illegally here investing on \$12,611. This is due to the fact that legality of immigration status affects their length of stay in the US. Legal residents had been in the US an average of 12.1 years and invested \$2,043 a year, while illegal women had been in the US an average of 6.1 years and had invested \$2,893 a year. The interviews also

revealed that while women illegally here invest 40% more, they tend to invest more in housing during their first five years of stay than they do in the ensuing years.

In our next report to the Board we will provide some further insight into our qualitative findings, including program concepts for bridging the gap between what these women expect to accomplish in their home countries and what they are accomplishing.

Participation in UN ECOSOC Events

Since gaining consultative status with the United Nations Economic and Social Council (ECOSOC) in July of 2007, I2UD staff members have had a number of opportunities to represent the Institute at UN events, several of them high level. In April and June, 2008, Mona Serageldin participated as a respondent and a panelist, respectively, in two ECOSOC conferences on sustainable urbanization, one in New York and one in Manama, Bahrain. In New York, the Sustainable Urbanization in the Information Age Conference focused on the global challenges posed by rapid urbanization and its impact on the natural environment and climate change, covering topics from poverty and inequality to natural and manmade disasters. Mayors and city officials from six continents who have shown leadership in sustainable urban planning were brought together to discuss their challenges and visions for sustainable growth by 2030. Mona responded to a panel of Mayors from Bogota, Colombia; Kartal, Turkey; Dakar, Senegal; Newark, New Jersey and Porto Alegre, Brazil.

In Bahrain, Mona was a speaker on the technical panel "Providing infrastructure and access to services" at the ECOSOC Annual Ministerial Review Regional Preparatory Meeting on Sustainable Urbanization. Her presentation dealt with a promoting sustainable urbanization in the Middle East and North Africa region in a number of ways, from slum upgrading to the development of the high-tech sector. Links to her presentation can be found at http://www.un.org/ecosoc/newfunct/amrregprog.shtml.

In addition, Mona Serageldin and Christa Lee-Chuvala recently attended the 16th Annual Commission on Sustainable Development (CSD-16), a high level forum on sustainable development that this year addressed some of the most pressing concerns at the root of the current global food crisis.

In June, the Institute received a gift of \$8,000 from John Sanger to support a graduate student intern for this summer.

In June, Mary Shia made a trip to St. Louis to visit with a potential new Board member.

Frank Vigier was in Damascus from June 25 to July 5 to complete the statistical analysis of the Old City.