

Remittances of Paraguayan Migrants to Argentina: Prevalence, Amount, and Utilization

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1. Introduction

During the last two decades, Latin American countries have increasingly experienced an internationalization of their labor markets accompanied by a growing flow of remittances. CELADE (2000), has estimated that between 1960 and 1990, the proportion of international migrants in Latin American grew from 0.7 to 2.5. The United States is, without any doubt, the preferred destination for the majority of these migrants. Currently, 10 out of the 16.7 millions of migrants residing in the United States send remittances to their countries of origin for an estimated value of 30.000 million dollars (BID, 2004). Although quantitatively less important, intra-Latin America migration has also been significant. In 1990, it was estimated that migrants within Latin America reached 2.24 million people (Villa y Martinez Pizarro, 2001).

Despite its relevance, little is known about intra Latin American remittances. This may be attributed to the scarcity of data that has constraint our ability to understand remitting behaviors as well as the impacts of remittances in South-South migration flows.⁴

³ This work, supported by the Inter-American Development Bank, is based on information from two successive researches, one, carried out between 1999 and 2000 “Paraguayan labor migration to Argentina” funded by the Mellon Foundation through The Population Studies Center, Pennsylvania University; and the other, carried out between 2003 and 2004 “Dynamics and Impact of Paraguayan and Peruvian Migration to Argentina” funded by the Mac Arthur Foundation.

⁴ Wess Fagen & Bump (2004), in a recent article on remittances between neighboring countries in Latin American, argue that these migratory systems differ from the South-North flows (mainly to the United States) particularly in the social origin of their migrants. Although these migrants are not from the poorest segments of their societies, they are poorer than those arriving to developed countries. They are more disposed to work in the lower segments of the labor market, receiving meager salaries, with disadvantaged labor conditions, poorly informed about financial transactions.

Within Latin America, one of the most prominent flows is Paraguayan migration to Argentina.⁵ Currently Paraguayan migrants constitute the largest foreign-born group in Argentina (INDEC, 2004). Between 1990 and 2000 the number of Paraguayan migrants residing in Argentina increased 30 percent, 325,054 by the end of the decade. Paraguayans currently constitute 21.2 per cent of total migrant population of Argentina and 31.2 per cent of those with Latin American origin. As a result, over 6 percent of the population of Paraguay currently resides in Argentina.

Several social, economic and political forces operating at both sides of the border originated Paraguayan migration to Argentina. Economic opportunities and the demand for agricultural labor force initially attracted Paraguayans to the Northeast region of Argentina⁶. Later on, political turnover in Paraguay, especially during the Chaco War (1936) and Civil War (1947) fueled further migration that in many cases was politically motivated. During this period the place of destination also became more diverse with increasing population orienting towards Buenos Aires. This trend was later reinforced during the 1960's, when labor opportunities in construction, manufacturing and personal services sectors promoted by the Import Substitution Industrialization (ISI) model of growth (Marshall, 1980), attracted low skilled internal as well as international migrants towards Buenos Aires. Since then, Buenos Aires has become the preferred place of residence of Paraguayan migrants. Currently 73.3 per cent of migrants from Paraguay reside in the metropolitan area of Buenos Aires (INDEC, 2004).

⁵ In 1990 nearly two thirds of intra-Latin American migration was concentrated in Argentina and Venezuela. (Villa y Martinez Pizarro, 2001).

⁶ While the migratory flow was prevalent to the Northeast provinces, migration was predominantly masculine and employed in agricultural production. Later, with the crises of regional economies (specially the cotton crisis) and when Buenos Aires began to attract a growing number of migrants, the relative number of women among migrants significantly increased (Rivarola, Galeano and Fogel, 1979)

One of the key factors explaining the formation and consolidation of the migration flow to Argentina has been the Paraguayan productive structure. Historically, the process of urbanization in Paraguay has been one of the slowest in Latin America. The proportion of urban population grew only from 34.6 percent in 1950 to 37.4 percent in 1972 and today reaches only 56.7 percent. Galeano (1982) –two decades ago– associated the slow expansion of the urbanization process in Paraguay with two main factors: the lack of industrial development and the relative small size of the service sector. The economic structure of Paraguay is dominated by a sizeable, but not very dynamic agricultural sector that combines a highly unequal land distribution (latifundios) with a significant proportion of the population working in small scale, subsistence agriculture (minifundios). To illustrate, in 1991 while 40% of the agricultural productive unities were smaller than five hectares, they occupied only 1% of the agricultural land. A dynamic and productive craft industry (artesanías) has been the main source of added income for some agricultural communities and small towns. However, its size is not large enough to absorb population growth.

Given that the occupational opportunities in the non-agriculture sector were insufficient to absorb an abundant and increasing labor force, workers territorial mobility, especially international migration to Argentina, emerged as one of the most viable survival alternatives for some regions of Paraguay.

Traditionally, Paraguayan migrants found low skilled jobs in personal services and construction in Buenos Aires. However, the size of this flow over time has been also affected by short-term macroeconomic trends. In a previous study Parrado and Cerrutti (2003) showed that macroeconomic variables (relative *per capita* GPD and exchange rates of both countries and Argentina's unemployment rates) were strong

predictors of male heads of household migration probabilities in two Paraguayan districts (Carapeguá and San Roque Gonzalez)⁷.

Throughout the 1990's the considerable overvaluation of the Argentina's peso⁸ constituted a powerful attraction for many migrants. The notorious increase in the purchasing power of remittances and savings generated in Argentina help to explain why migration from Paraguay continued growing even though in Argentina unemployment rate reached a record high. The considerable gap between the potential incomes in Argentina and real incomes in Paraguay was a powerful incentive to migrate.

The 2001 economic crisis accompanied by the considerable devaluation of the Argentina's peso affected both migration flows and remittances. Weiss Fagen and Bump, 2004 pointed out that a significant number of migrants residing in Argentina decided to return home. At the same time an increasing number of Argentines decided to emigrate.

There is some evidence on the relevance of remittances to the Paraguayan economy. The Central Bank of Paraguay (BCP, 2003; Cariboni, 2003) estimated that in 2001, Paraguayan migrants remitted 150 million dollars; and in 2002, after the devaluation of the Argentine peso the amount decreased to 99 million dollars. This sum represents 2 per cent of Paraguayan GPD, around 10 per cent of merchandise exports and around two thirds of manufacturing exports (BCP, 2003; World Bank, 2004).

⁷ Another key factor promoting Paraguayan migration to Argentina is the role of social networks. As it has been shown for Mexican migration to the United States, once the flow has been established and has gained density, social networks encouraged further migration. Social networks significantly reduce the emotional and economic costs migration by the circulation of information, contacts, help, etc. (Massey, 1987; Espinosa and Massey, 1994).

⁸ In 1991 a rigid scheme based on a "currency board" system was adopted in order with the purpose to control inflation. Government was compelled by law to keep a fixed exchange rate level (one Argentinean peso against one US dollar) and to exchange dollars by pesos (and vice-versa) at any moment and at that rate of exchange. This exchange rate combined with a low -but still positive inflation rate- lead to a significant overvaluation of Argentina's Peso.

The case of Paraguayan migration to Argentina has specific traits that may affect family migration decisions and therefore, migration remitting patterns. One salient characteristic is that migration moves between Paraguay and Argentina are easier, cheaper and less risky than in other contexts where borders are significantly more protected. For Paraguayan migrants it is relatively easy to cross the border back and forth. Therefore, migrants' decision to move independently or with their families is less affected by other considerations, such as the fear of suffering abuses while crossing or being deported, prevalent in particular in migration flows from less to more developed countries, such as Mexico-US migration.

Furthermore, in Argentina, undocumented migrants have easy access to public health care and education (up to primary school). Even though in Argentina's labor market being undocumented implies that migrants will not obtain fringe benefits and will be forced to work in informal activities, this situation is not confined to them. Many Argentine workers share the same situation. Another important difference is that wage differentials between Argentina and Paraguay are not as pronounced as in the case of South-North migration (particularly to the United States), and the purchasing power of migrants' earnings are considerably lower in Argentina. This situation may affect not only migrants' probability of remitting and amount remitted but also their remitting patterns.

Despite the quantitative relevance of the Paraguayan migration flow to Argentina, little attention has been paid to key aspects of remittance behaviors, motivation to remit and impacts of remittances. With limited primary data, this paper attempts to provide a first portrayal of these aspects. The specific objectives of this paper are threefold: a) to characterize migrants who send remittances against those who don't and to provide some hypothesis on motivations to remit; b) to describe transfer

mechanisms and their evolution over time; c) to describe how these resources are spent in the recipients communities. Taking into account that this migration system is characterized by its great dynamism and circularity, we also extend our analysis to the use of migrant savings in promoting development in Paraguay.

2. Patterns, Transfer Mechanisms and Use of Remittances

The process of remitting involves four somewhat sequential dimensions (Castro y Tuirán, 1999). First, is the act of remitting; second, are the transfer mechanisms that migrant's employed, particularly whether they are formal or informal; third, are the characteristics of remittance recipients; and, finally, is the use that is made of them (consumption, investment or savings).

In relation to remitting practices, Amuedo-Dorantes, Bansak and Pozo (2004) have systematized the literature, pointing out five conceptualizations to explain international money transfers by immigrants. The first one, and most popular, stresses migrant's *altruism* towards the family left behind. Based on this model, studies should expect remittance flows to respond to both host and home country economic circumstances. Remittances will increase as a result of an increase in migrants' earnings as well as by income shortfalls in their home-base families. Under this model, remittances are expected to decrease over time, due to a weakening of household ties.

The second is the *consumption-smoothing* model, for which migrants remit to alleviate households unanticipated income shortfalls. In other words, migration develops as a strategy to diversify household earnings. In this model, as in the previous one, remittances are expected to increase with a negative income shock in the home community.

The third model, *target savings*, states that some individuals migrate with the predetermined motive of making a specific investment or purchase. This model predicts that migration will be temporary, and that migrants will tend to remit and carry large sums home.

The fourth model stresses that remitting constitutes *insurance* for migrants who plan to return home. Sending money home constitutes a way to secure a “good standing with the family” in the case they face difficulties during the migration process. Alternatively, migrants may accumulate precautionary savings back home or self-insure. For this perspective, migrants gain confidence in host societies (by reducing risks of deportation, or income risks exposure) will reduce money transfers.

Finally, the fifth perspective emphasizes *loan repayment* as the main motive to remit. Many migrants remit in order to repay loans to cover migration charges (transportation and smuggling charges, etc.), and therefore, it is expected money transfer will diminish over time.

Many of the prepositions derived from these conceptual perspectives have been tested in several contexts. As Docquier and Rapoport (2003) pointed out, at the micro level remittances are now well recognized as part of an informal familiar arrangement that goes well beyond altruism, with benefits in the realms of mutual insurance, consumption smoothing, and alleviation of liquidity constraints. Different types of migrant may remit with different motives.

Unfortunately, none of these conceptual perspectives have been empirically evaluated for the specific case of Paraguayan migration to Argentina. The scarce literature has supported the idea that this migratory flow has developed as a strategy to decrease household risks by diversifying income sources. Galeano and Morinigo (1982) analyzed the process of decomposition of the peasant economy and stated that

territorial mobility (internal and external) as well as the search of remunerated work has been the main alternatives to complement meager income from agricultural production. However, there are not empirical studies on the patterns and motivations to remit.

In relation to remittance transfer mechanisms, the predominant perspective considers that there are several benefits associated with the use of formal financial system (principally, through banks) in contrast to the use of informal means. However, it has been argued that these benefits only materialize under certain conditions, such as a decrease in costs and regulations, and the implementation of specific programs, among others. If migrants prefer to remit using informal transfer mechanisms, it is still because they find they more advantageous (Lozano, 2000).

There is evidence for the case of Mexican migration to the United States that the vast majority of Mexican migrants (more than 70 per cent), use money transfer firms to remit. Only a minority uses informal methods such as friends, family and cash mail (13 per cent), or bank transfers (10%) (Amuedo Dorantes, Bansak and Pozo, 2004). In the case of Paraguayan migration to Argentina, informal transfer methods were predominant in the past (through friends, kinships or ground transportation). However, our evidence is showing that sending patterns are changing migrants are increasingly using formal transfer mechanisms, mainly by money transfer firms.

Money transfers (regular or occasional), however, is only one of the multiple methods employed to transfer resources generated by migration. As it has been pointed out by Avila et. al. (2000), there are other transference forms such as sending goods, or returning with saving (in the case of circular or returning migrants). These forms seem to be particularly extended in the case of Paraguayan migrants.

The third key topic is the use of remittances in the communities of origin. This topic involves the discussion about the intended use by the sender and the effective use

made by remittances recipients, as well as the effect of remittances on economic growth and income inequality in the origin communities.

Regarding the utilization of remittances, the literature stresses greater benefits of monetary transfers when applied to “productive” activities than when use only in consumption. Remittances can have long-run beneficial effects if they promote productive projects (Amuedo-Dorantes and Pozo, 2004a). However, in their literature review, Martine, Hakket and Guzmán, 2000, have argued that the majority of the evaluations on the productive impact of remittances have shown discouraging results. This is mainly due to the fact that only a small portion of families employs remittances with investment productive purposes. Studies conducted in several sites showed that the bulk of remittances are used for basic consumption, do not necessarily improve productive capacity and may also generate dependency relations (Diaz-Briquets, 1991; Papademetriou and Martín, 1991).⁹ Still, it has been empirically tested for the case of Mexico, that when remittances are used in consumption goods, they have positive impacts due to the multiplier effect of these expenditures (Durand, Parrado y Massey, 1996). Besides this positive multiplier effect of consumption, other studies have shown also the positive impact of remittances when they provide education of the children. Hanson and Woodruff (2003) found that in Mexico, children in migrant households complete significantly more years of schooling. In the same line, Cox and Ureta (2003) established that remittances have a large and significant effect on school retention in El Salvador.

It has been also stated the contributions to remittances to development and to decrease income inequality is tightly linked to the context. The productive utilization of remittances is frequently limited by the economic environment of receiving

communities – for example, the macroeconomic stability of the country, or the level of economic development of specific communities (Lozano, 2000; Sana, 2003; Docquier and Rappoport, 2003) pointed out that studies of remittances and inequality are not conclusive, may be due to the “diversity of the environments studies in terms of initial inequality, as well as in the empirical methodologies implemented” (p.4).

Not only the economic circumstances of the origin communities seem to be relevant in order to assess the relevance of remittances for economic development, their actual benefits depend as well on the demographic characteristics of the receiving households. In the case of Mexico, Corona (2000) has shown that the impact of remittances is mediated by the life cycle of the receiving families. Younger families are more disposed to invest remittances productively than older families, which generally use remittances for subsistence.

Using our primary data, we seek to contribute to the knowledge on remitting patterns, transfer methods and utilization of remittances of Paraguayan migrants in Argentina. Firstly, with information collected with Paraguayan migrants residing in the Metropolitan Area of Buenos Aires, we describe how many migrants remit and how frequently, what are the characteristics associated with remitting behaviors, what are the transfer methods, how much money they transfer, who are the recipients, and what are the expected use of remittances in Paraguay. Secondly, and in this case with information collected in four communities in Paraguay, we estimate the relative number of households that receive remittances from Argentina, what are their characteristics, and how they use these transferences. Furthermore, for the case of

⁹ For the Bolivian case, see Dandler and Medeiros, 1988; for the Dominican Republic see, Ferán and Pessar, 1991 and Amuedo Dorantes and Pozo, 2003.

returning migrants, we examine their remittances and saving patterns when they lived in Argentina.

3. Data

In this article we employ two sources of data. A survey collected among 261 Paraguayan migrants residing in the Buenos Aires Metropolitan Area, which was conducted between 2003 and 2004. A difficult challenge in conducting surveys among the foreign born population of Buenos Aires is the lack of an appropriate sampling frame from which to draw a random sample. To overcome this limitation, we followed targeted random sampling methods applicable when dealing with small and difficult to reach populations. The methodology, in our case basically involves identifying areas of immigrant concentration and then obtaining a random sample from these areas.¹⁰ Even though more established migrants residing outside areas of immigrant concentration are likely to be underrepresented in the sample, the methodology provides a more adequate approximation of the population under study that compares favorably to other alternatives (Parrado, McQuiston, & Flippen, in press).

The questionnaire contains information on a broad range of topics, including remittance behaviors (transfer methods, sending frequency, recipients and intended use of remittances). It also collects information on migratory, family and labor history; sociodemographic, socioeconomic and legal situation. Also, asks about ways of assimilation to the Argentine society, the reception net, social networks in general and returning intentions. It also includes information on migrants' properties and business and how they acquired them.

¹⁰ In order to determine these areas we used data from the last National Population Census (2001) as well as a Household Survey database collected by the Buenos Aires City Government (Encuesta Anual de Hogares, 2002). Within the selected areas, migrants were randomly chosen using a "snow ball" procedure. Even though we thought that many undocumented migrants would not accept to respond, the rejection rate was very low.

The second source of data comes from a survey to a random sample of 600 households in four Paraguayan districts (Carapeguá, San Roque González, Paraguari and Piribebuy). Information was collected in two stages between 1999 and 2000 in Carapeguá and San Roque González, and in 2003 in Paraguari and Piribebuy. These samples were complemented with smaller purposive sample of Paraguayan migrants from the same districts residing in Argentina (90 cases).

The communities include both urban and rural populations. The urban population corresponds to the area around the center of the town with higher population density and more commercial activity, as well as better transportation. The rural areas are further from downtown, and limited in their access by the poor quality of mainly dirt roads.

The research design followed ethnosurvey methodology¹¹ and information was collected both at place of migrant origin and destination (Massey, 1986). By surveying both at the place of origin and destination this design addresses many of the selection problems arising from studying only the Paraguayan population in Argentina. The surveys collected information from all household members and included an event history calendar that registered retrospective information on the migration, employment, and family trajectories of all household heads and their spouses on a yearly basis. Additional components of the survey enumerated the economic resources available to the household, such as housing, land, and business ownership, and also the prevalence of migration within the family. The survey collected information about first, last, and temporary migration trips for all members of the household. Migration information and place of residence was also collected for the immediate family of the household heads and spouses, such as parents, siblings, and other relatives. If the

person had migratory experience, he or she was asked about remittances sending and use¹². Given that Paraguay is a bilingual society, trained assistants fluent in both Guaraní and Spanish conducted the interviews in Paraguay.

4. Remittance Behavior of Paraguayan Migrants Residing in Buenos Aires

4.1. Remitting Patterns

This section describes how many Paraguayan migrants remit and how remitting patterns differ depending upon migrants' characteristics. As it was pointed out earlier, migrants may remit for a variety of reasons, including altruism, accumulating precautionary savings, asset accumulation and asset diversification, and/or family or self-insurance. Migrants' motives to send money home are not necessarily exclusive, and he/she may remit with more than one purpose. In this section we describe what are the characteristics of those migrants who are more likely to be active remitters. This exploratory analysis may shed some light on differences and similarities on remitting behaviors of Paraguayan migrants compared to other migratory flows.

Table 1 shows that almost two out of three adult migrants residing in the Metropolitan Area of Buenos Aires have ever sent remittances to Paraguay (63.6%). However, a significant smaller portion is currently sending remittances (32.2%). This percent is somewhat, although not dramatically lower, than the 42 percent found among foreign-born Latinos in the U.S. (Pew Hispanic Center, 2003)

¹¹ This methodology was extensively applied to study Mexican migration to the US (Massey, et al., 1987)

Table 1. Migrants surveyed in Buenos Aires classified by their remittance behavior and sex.

Remittance Sending	Males	Females	Total
Never sent remittances	43.1	30.4	36.4
Not currently, but did in the past	26.8	35.5	31.4
Currently sending	31.1	34.1	32.2
Total	100.0 (123)	100.0 (138)	100.0 (261)

Another significant feature is how frequently migrants send money home. This information is particularly important for the estimation of total annual flows. Only four out of ten active remitters send money on a monthly base. Among past remitters, this proportion was even lower.

Table 2. Migrants surveyed in Buenos Aires classified by their remittance behavior, frequency of sending and sex.

Frequency	Males	Females	Total
Currently sending			
Monthly	35.1	42.6	39.3
Sporadically	64.9	57.4	60.7
Total	100.0	100.0	100.0
Not currently, but did in the past			
Monthly	24.2	34.7	30.5
Sporadically	75.8	65.3	69.5
Total	100.0	100.0	100.0

¹² This database includes information on heads and spouses' migratory, labor, and family history; internal and international migratory experience of their children (including those who do not reside at home) and siblings.

In terms of the socio-demographic characteristics, women are slightly more likely to send remittances, to be active remitters, and also to send money more regularly. Middle-aged migrants are more likely to send remittances than younger and older migrants. These age-differences in remittance behavior are surely due to the fact that household and family responsibilities greatly vary at different stages of the life course. For example, as Table 3 shows, while almost half of those aged 35 to 44 are currently sending money to Paraguay, only 16.1 per cent of those aged 55 and over do it.

Table 3. Migrants surveyed in Buenos Aires classified by their remittance behavior and age groups.

Remittance sending	Migrants Age				
	Up to 24	25 to 34	35 to 44	45 to 54	55 and +
Never sent remittances	57.1	31.7	29.8	32.9	45.2
Not currently, but did in the past	19.1	36.6	23.9	31.3	38.7
Currently sending	23.8	31.7	46.3	35.8	16.1
Total	100.0	100.0	100.0	100.0	100.0

Similarly to what has been found in other migration streams (for example Mexican migration to the United states), a significant characteristic to predict migrants' probability of being an active remitter is the place of residence of close relatives. Migrants who have either a spouse or children living in Paraguay are much more likely to be active remitters. Whereas 62 per cent and 63 per cent of migrants with only their children or both with children and spouse living in Paraguay are active remitters, only 29 per cent of those who have their spouse and children in Argentina currently send money back home. Migrants in any other family situation have even a lower probability

of being active remitters. Having also parents residing in Paraguay is a strong predictor of being active remitters: 42% against 13% of those with no parents living in Paraguay.

In the same line, the proportion of active remitters among migrants who have a property in Paraguay is also larger than those who have a property only in Argentina or who have no properties at all. Interestingly, those who have properties in both countries are the one most likely to be sending money home (53% vs. 28% of those who have a property in Argentina).

As also expected recent migrants, circular migrants, undocumented migrants and those who have intentions to return to Paraguay are also more prompt to be active remitters. Considering their last trip to Argentina, 46 per cent of those who have spent less than five years in Argentina are active remitters whereas among those who have stay longer the proportion is much lower (29% of those who have spent more than 10 years). Among those who have experienced at least three trips, the proportion of active remitters is 44 per cent, while among those who have made only one move the proportion is 29 per cent. Undocumented migrants are also slightly more likely to be active remitters than documented migrants (38% vs. 30%). Finally, those who declared to have intentions to return to Paraguay are more predispose to be sending remittances home than those who plan to stay in Argentina (42% vs. 26%).

Regarding the relationship between remitting behaviors and job characteristics, wagedworkers are considerably more likely to be active remitters than independent migrants (both self-employed, family worker or employer). Interestingly, there is a positive relationship between migrants' income and the proportion of active remitter. That is, while 51 per cent those who earn more than 250 dollars a months currently send money home, only 27 per cent of those who earn less than 150 dollars are active

remitters. Our analysis is in this respect limited, since our survey only gathered information on respondents' income and not the total household income.

4.2. Remittances Amounts

Monthly amounts sent by migrants residing in Argentina are relatively small. While conducting fieldwork both in Argentina and in Paraguay in 2003 migrants frequently mentioned that they kept sending the same amount of Argentine pesos after devaluation, thus the purchasing power of remittances in Paraguay was significantly reduced had been significantly reduced since 2002.

Table 4 shows amounts of remittances currently send –monthly or sporadically- by migrants. Only a small minority (12.5%) sends monthly amounts that are lower than a 100 pesos and about a quarter of migrants send 100 pesos (about 35 dollars). On the other extreme, only a tiny minority (3.1%) sends more than 300 pesos (about 100US\$). Thus the vast majority of migrants who send regularly money home remit about 33 and 65 dollars a months. Interestingly, migrants who remit only sporadically send also small amounts of money.

Table 4. Migrants surveyed in Buenos Aires who currently send remittances by amount sent monthly or sporadically.

Amounts	Monthly		Sporadically	
	% distr.	Cumulative	% distr.	Cumulative
Up to 99 pesos	12.5		18.0	
100 pesos	25.0	37.5	28.0	46.0
101 to 150 pesos	25.0	62.5	20.0	66.0
151 to 200	25.0	87.5	16.0	82.0
201 to 300 pesos	9.4	96.9	14.0	96.0
301 and more	3.1	100.0	4.0	100.0
Total	100.0		100.0	

4.3. *Remitting patterns and amounts remitted. A Multivariate Analysis*

With the purpose of establishing the net effect of each of characteristic on migrants' probabilities of being an active remitter as well as the amount transferred by them, we estimated first a binomial logistic regression model and secondly an OLS regression model restricted to active remitters.¹³

We first focus the attention to the factors associated with the probability of being an active remitter. We estimate models with all migrants and for men and women separately. Three sets of factors are considered: migration related, individual, and household characteristics.

As it was previously mentioned, studies conducted in other contexts indicate that in the case of migrants who remit with altruistic motives, remittances are expected to decrease over time, due to a weakening of household ties. Our data do not support this expectation. The length of residence in Argentina does not significantly affect the probability of being an active remitter (Table 5). However, other indicators such as the intention to return to Paraguay as well as the number of trips to Argentina are positively associated to that probability. Both variables are clear indicators of the temporary nature of the move, even though the vast majority of migrants in our sample have spent long years in Argentina. In other words, they keep strong ties with Paraguay coming back and forth, and many wish to return despite the fact that this return is uncertain. These results suggest that altruistic motives may be present among active remitters, although, due to the strong effect of return intentions, they also indicate that migrants remit for family insurance purposes.

The observed relationships between being an active remitter and the place of residence of family members continues to be strong after controlling for all the other

characteristics, and it is significant for female and male migrants. Those with children living in Paraguay are almost six times more likely to be active remitters than those who do not. In the same line, those who have parents living in Paraguay are also significantly more likely to be active remitters. Their probability to be sending money home is almost four times larger than those migrants whose parents are not living in Paraguay.

Migrants' legal status appears not to be a significant factor to explain remittance behavior. In part, this result may be due to the fact that we are controlling for other significant migratory factors, as those previously mentioned. However, it may be also be the case that being an undocumented migrant has milder consequences in Argentina than in developed societies. Further research need to be conducted in order to test to what extent differences in wages, migratory patterns and intentions to return among documented and undocumented migrants are different in developing and developed receiving countries. As it has been found for Mexican migration to the United States by Amuedo-Dorantes and Pozo (2004b), migrants are risk-averse who in the face of greater income risks will remit more. If migrants' risks associated to their undocumented status are lower in Argentina they may feel less compelled to send money home.

Regarding the effect of sex and household related characteristics, our results indicate that, after controlling for position in the household, women migrants have a similar probability of sending remittances than their male counterparts (Table 5).

Having a spouse residing in the same household in Argentina has a differential effect depending on their labor force participation. If the spouse does not have a

¹³ We tested for the effect of selection among remitters in biasing parameter estimates in the equation predicting the amount remitted using Heckman two-stage procedure. Results show no significant selectivity effect. Results are available upon request.

job, the probability to be an active remitter is significantly lower than if she/he has a spouse with a job or has not a spouse in the household. This result indicates, on the one hand, that household income may be higher in those households where the spouse has a job, increasing the probability to send money home; on the other hand, it may be also indicative of migrants' motivation to stay in Argentina. It may well be the case that those migrants with a spouse who is not participating in the labor force are those with weaker ties with Paraguay and intentions to stay in Argentina.

Table 5. Estimates from Logistic Regression Models Predicting the Probability of Being an Active Remitter.

	All Migrants		Female Migrants		Male Migrants	
	Beta	Std. Err.	Beta	Std. Err.	Beta	Std. Err.
Constant	-5,5837	2,3878 **	-4,5195	3,5669	-7,3968	3,7992 ***
Demographic Background						
Age	0,1796	0,1221	0,1127	0,1810	0,2596	0,1900
Age squared	-0,0023	0,0014	-0,0020	0,0022	-0,0028	0,0022
Female	0,2339	0,3644				
Human capital						
Years of Schooling	-0,1594	0,1584	-0,2903	0,2519	-0,0128	0,2375
Labor force participation (<i>Wageworker</i>)						
Independent worker	-0,7210	0,4268 ***	-1,4218	0,7148 **	-0,4113	0,6049
Unemployed or economically inactive	-1,5943	0,4867 *	-2,2177	0,6562 *	-0,8412	0,9205
Family worker or unstable jobs	-2,0865	0,6832 *	-2,5683	1,2509 **	-1,8659	0,8898 **
Household characteristics (<i>Spouse in Argentina, employed</i>)						
Spouse in Argentina, jobless	-2,1062	0,8025 *	-1,7427	1,3214	-1,9172	1,0039 **
No spouse in Argentina	-0,2919	0,3965	-0,4479	0,5562	-0,0241	0,6460
Children in Paraguay	1,9238	0,4551 *	2,1409	0,8101 *	2,0153	0,6245 *
Parents in Paraguay	1,5939	0,4753 *	2,4034	0,7689 *	1,0586	0,6699
Migratory characteristics						
Years of residence in Argentina	0,0419	0,0762	0,0537	0,1245	0,0283	0,1083
Years squared	-0,0009	0,0017	-0,0005	0,0026	-0,0014	0,0025
Has intentions to return to Paraguay	0,5910	0,3551 ***	0,8865	0,5445	0,4005	0,5330
Documented	-0,2442	0,5202	-0,1761	0,8557	-0,1876	0,7211
Number of trips	0,5165	0,2875 ***	0,9186	0,4495 **	0,3237	0,4405
(<i>No properties</i>)						
Homeowner in Paraguay	-0,3077	0,6081	0,2587	0,8449	-1,3795	0,9990
Homeowner in Argentina	0,3685	0,4471	0,4483	0,6623	0,3502	0,6709
Homowner in both countries	1,2595	0,5817 **	1,8490	0,8809 **	0,6338	0,9055
Chi square	96,56		63,35		41,88	
Degrees of freedom	19		18		18	
N	261		138		123	

Sig: * p < 0.01; ** p < 0.05; *** p < 0.10

Migrants labor force participation and their position at work is also associated to their remitting behavior. Those who have a relatively stable source of income, that is wagedworkers, are significantly more likely to be active remitters than those who work independently and those who are jobless or have unstable jobs. This may be attributed to both their higher income as well as a more predictable source of income.

Finally, and again supporting the idea that those migrants who are economically better off are more likely to remit, we found that having properties both in Paraguay and Argentina increases the probability of being an active remitter. Migrants who have a better economic position, but also maintain ties with Paraguay are the ones more prompt to remit.

Factors associated with remitting behavior of men and women are very similar. Directions of the coefficients are the same although their levels and significance differ. As we previously mentioned, being a household head, having intentions to return, and being a circular migrant (evidenced in the number of trips to Argentina), having parents in Paraguay, and being a having properties in Paraguay and Argentina have stronger effects on women' probability to remit.

Turning the focus of the analysis to active remitters, we now examine factors associated to the amount usually sent to Paraguay. As we previously mentioned, unfortunately we do not have information on household total income that could be a strong predictor of the amount sent to Paraguay.

Table 6 shows the results of OLS regression models for active remitters and for men and women separately. As in other contexts, while the likelihood of remit is very responsive to household and sociodemographic characteristics, the amount remitted is not (Massey and Parrado, 1994). In our case, this is compounded by small sample sizes.

Interestingly, factors associated to the amount sent are different than those that predict the probability to remit, and differ for men and women. Women's age and years of schooling are positively associated with the amount sent. For men, however, human capital variables appear to be less important to predict the amount of remittances.

Table 6. Estimates from OLS Regression Models Predicting Remittances Amounts.

	All Migrants		Female Migrants		Male Migrants	
	Beta	Std. Err.	Beta	Std. Err.	Beta	Std. Err.
Constant	3,2328	1,1599 *	5,5699	1,7351 *	0,9997	2,1895
Demographic Background						
Age	0,0394	0,0587	-0,1437	0,0882	0,1740	0,1080
Age squared	-0,0004	0,0007	0,0019	0,0011 ***	-0,0019	0,0013
Female	-0,1555	0,1450				
Human capital						
Years of Schooling	0,1164	0,0735	0,2171	0,1192 ***	0,0723	0,1261
Labor force participation						
<i>(Wageworker)</i>						
Independent worker	0,3382	0,1751 ***	0,6133	0,2810 **	0,1756	0,3031
Unemployed or economically inactive	-0,0021	0,2360	0,3270	0,3497	-0,2862	0,6077
Family worker or unstable jobs	-0,5361	0,3202 ***	-0,0930	0,5212	-0,6397	0,5313
Household characteristics						
<i>(Spouse in Argentina, employed)</i>						
Spouse in Argentina, jobless	-0,3182	0,3800	0,3302	0,6985	-0,5987	0,4980
No spouse in Argentina	0,1161	0,1655	0,2590	0,2266	0,0990	0,3225
Children in Paraguay	0,0442	0,1786	0,3699	0,3257	-0,0268	0,2642
Parents in Paraguay	0,0380	0,2572	0,1959	0,4156	0,0671	0,3895
Migratory characteristics						
Years of residence in Argentina	-0,0164	0,0391	-0,0026	0,0662	-0,0261	0,0615
Years squared	0,0001	0,0009	-0,0004	0,0014	0,0004	0,0015
Has intentions to return to Paraguay	0,3527	0,1495 **	0,4083	0,2122 ***	0,4220	0,3216
Documented	0,1673	0,2239	0,5803	0,3515	-0,2161	0,4734
Number of trips	0,1562	0,1275	0,0357	0,1922	0,2248	0,2551
<i>(No properties)</i>						
Homeowner in Paraguay	0,0470	0,2569	-0,1237	0,3633	0,1088	0,5225
Homeowner in Argentina	0,2455	0,2087	0,5482	0,3848	0,2407	0,3329
Homowner in both countries	-0,2078	0,2245	0,1202	0,3556	-0,4499	0,4321
Adjusted R square	0,1307		0,0621		0,0031	
N	85		48		37	

Sig: * p < 0.01; ** p < 0.05; *** p < 0.10

Although independent workers are less likely to remit, if they do so, the amount sent is higher than waged workers. This characteristic seems to be relevant only for the case of women who are active remitters, and not among males.

Even though not exogenous to the remittance decision, migrants who plan to return to Paraguay send larger sums than those who do not plan to return. This is true for both men and women (although for men the coefficient is only marginally significant).

4.4. Transfer methods

Historically Paraguayan migrants in Argentina have sent remittances using informal transfer methods, such as asking favors to relatives or friends. This behavior indicates that migrants trusted in those intermediaries and were used to reciprocate these favors. However, this situation has changed over time with the proliferation of formal transfer alternatives to send money home. One interesting case is the role of bus companies. In the past, transferring money through bus companies was pretty common, although it was done in an informal manner, sometimes by asking bus driver to act as intermediaries. Currently, bus companies are offering a service similar than money transfer companies. They charge a fee (usually between 5 and 7 dollars per 100 dollars sent), and they also gain also from differences in the exchange rate¹⁴

Table 7 indicates this change, since among past remitters the preferred method was transferring money with relatives or friends (48.8%) whereas among active remitters, the most common method they use are bus companies and money transfer companies. Only a tiny minority has sent money through banks (4.9 % of past remitters)

¹⁴ Recipients in Paraguay receive Guaranies instead of dollars or pesos converted at a higher rate.

Table 7. Migrants surveyed in Buenos Aires who send/sent remittances by used method.

Sending method	Sent in the past	Currently sending	Total
Money transfer agencies	11.0	28.6	19.9
Bus companies	26.8	50.0	38.6
Banks	4.9	0.0	2.4
Relatives, friends, etc.	48.8	21.4	34.9
Others	8.5	0.0	4.2
Total	100.0	100.0	100.0

4.5. Remittances recipients

The main recipients of remittances in Paraguay are migrants' parents or siblings. Seven out of ten migrants send or had sent remittances to them (69.6%), and two out of ten to their spouses and children (19.9%) (Table 8). The same pattern is found for both active and past remitters, although there are interesting gender differences: men are more likely than women to send remittances to their wives and children (40% vs. 21.7%, respectively). This difference between men and women migrants may be attributed to the fact that married men are more likely to be circular migrants and to leave their family in Paraguay, whereas women are more predisposed to establish their residence in Argentina.

Table 8. Migrants surveyed in Buenos Aires classified by their remittance behavior and remittance recipients.

Who receives the money	Only sent money in the past	Currently sends money	Total
Spouse and/or children	10.1	29.6	19.9
Parents and/or siblings	75.9	64.2	69.6
Other relatives	13.9	6.2	10.6
Total	100.0	100.0	100.0

4.6. Intended use of remittances in Paraguay

In our survey we also inquired about the intended use of remittances in Paraguay. We found that the vast majority of migrants (eight out of ten) remit with the solely purpose of covering household expenditures –food, clothing, etc.- (Table 9). Besides this use, 25.9 per cent declared that they also send remittances to pay for health care and 15.7 per cent to afford their children’s educational expenses.

This finding is important since it also indicates that only an insignificant portion of migrants send money with the purpose of investing in productive activities. Among them, similar proportions responded that the money is or was used in agriculture activities (tools, animals, etc); construction or for acquiring a vehicle. It is important to mention that when other transfers are consider, particularly the use of savings in the case of returning migrants, investment in land, construction or business formation become more significant. Our data therefore supports the idea that Paraguayan migrants remit both with altruistic and family insurance purposes.

Table 9. Migrants surveyed in Buenos Aires who send/sent remittances by purpose.

Use of Remittances	Yes	No	Total
Household expenditures	77.8	22.3	100.0
Education	15.7	84.3	100.0
Health Care	25.9	74.1	100.0
House construction	1.2	98.8	100.0
Productive tools	1.2	98.8	100.0
Vehicles	1.2	98.8	100.0

4.7. *Properties and remittances*

Half of the Paraguayan migrants residing in Buenos Aires are homeowners in Argentina. It is not uncommon that migrants are (or were in the past) owners of other properties (28.4 per cent of respondents). Generally, these properties are located in Paraguay, and half of them were afforded using savings or remittances from Argentina. In other words, one out of ten surveyed migrants paid their properties in Paraguay using money earned in Argentina.

We also found that 12 per cent of all surveyed migrants are owners of shops or small businesses. Interestingly the vast majority of these businesses are located in Argentina and not in Paraguay. Only eight respondents have their own businesses (small groceries shop and small textile or shoe factories) in Paraguay. This preference for locating businesses in Argentina instead of in Paraguay surely is related to their decision to reside permanently there, however, it might be also indicative that business prospects in their communities of origin are not too good. Finally, 14 per cent of migrants residing in Argentina are owners of parcels in Paraguay in most cases (77%) the land was bought with money generated in Argentina.

5. Remittances in Paraguayan communities

Until now, we have described remittance patterns and use of remittances based on data from Paraguayan migrants in Buenos Aires. In this section we turned the attention to Paraguay. Based on household survey data collected in four Paraguayan districts (Carapegua, San Roque González, Paraguarí and Piribebuy) we present, first the relative numbers of households that declare to be receiving remittances from Argentina, the senders and the use they made of them. Second, and centering the attention on those

households in which their heads have migratory experience, we describe their remittance and savings patterns as well as the intended use of these transferences.

The proportion of households that were receiving remittances from Argentina in the four communities where we conducted our study is 11 per cent. In accordance with the data collected in Buenos Aires that indicated that remittances' recipients were mainly parents and siblings, the data collected in Paraguay show that 76 per cent of households received remittances from their children and 14 per cent from siblings (Table 10).

Regarding the use that receiving households made of remittances, our partial information (only for the districts of Piribebuy and Paraguari) indicates that the vast majority employs these transferences for household maintenance. None declared that they use remittances in productive activities.

We also found that a large portion of heads is homeowner (89%), and among them about 10 percent used either remittances or migrants' savings to pay for these properties.

In these four districts, about three out of ten households had at least one head - male or female-¹⁵ with migratory experience to Argentina. Focusing now on these migrants' household, we found that four out of ten (either males or females) sent remittances home when they were residing in Argentina¹⁶. The main remittances recipients were parents (44%) and children (38%). The fact that a larger portion of migrants –compared to those residing in Argentina- has indicated they sent remittances to their children (compare to those migrants residing in Argentina) is related to their household head condition.

¹⁵ Male and female head of household were self-definitional categories. In case of families with both parents in the house, usually was the male who defined himself as male head, and his couple as female head.

¹⁶ Some of them were residing in Argentina at the moment of the survey.

Returning migrants, once more, declared that they send remittances with the purpose of paying for household maintenance (73%), and children's education (7.5%). Only 11 per cent sent remittances with the purpose of buying or fixing a property (7.5%), and buying land or developing a business (3.8%).

Table 10. Selected variables from household survey conducted in Carapeguá, San Roque Gonzalez, Piribebuy and Paraguari (Paraguay).

Paraguayan surveys (four districts)	
% of households receiving remittances	11.0
% of heads who are homeowners	88.8
% who paid house with Argentine money	9.0
% of households with head or spouse with migratory experience	27.7
% of migrants heads or spouses who sent remittances while in Argentina	38.3
% of migrants heads or spouses who returned with savings	63.6
% of returned migrants employing savings in housing	35.5
% of returned migrants employing savings in businesses or land	17.7

One of the most interesting findings is that a significant portion of migrants returned with savings. Two out of three migrants went back to Paraguay with funds made in Argentina. Paraguayan returning migrants use their savings differently than

remittances. Even though still a large portion employ savings to afford household maintenance (40%), another considerable group use them to buy or repair a house (36%). The fact that a large group of migrants use their savings in housing nicely fits with the finding that about 10 percent of households in the four communities were totally or partially paid with funds generated in Argentina. We also found that 18 percent of returned migrants employed their savings in a business or to buy land.

6. Conclusions

This article focuses on remittances patterns, transfer methods and utilization of remittances for one of the most significant intra-Latin American migration flows, Paraguayan migration to Argentina. This migration stream started to gain importance around 1950 and since then grew systematically. Today, about 6% of the total Paraguayan population resides in Argentina.

The importance of migrant remittances to the Paraguayan economy cannot be underestimated. However, and contrasting to the numerous studies about remittances in South-North migration flows, little is known on key aspects of migrants remitting behaviors and the utilization of remittances. Based on primary data this paper seeks to contribute not only to the knowledge of this particular flow but also to contribute to the discussion on the potential differences in remittances patterns in the cases of South-South migration.

We found that among migrants residing in Buenos Aires, the proportion of active remitters is relatively low (about one third), although many of them have remitted in the past. Furthermore, among active remitters, it is more common that they will transfer sporadically than on a monthly basis.

Data from Paraguayan households show that it was very common that heads with migratory experience returned home with saving (six out of ten). This behavior implies an underestimation of total remittances when calculations are based only on migrants' monetary transfers from receiving areas.

The analysis of factors associated to the probability of being an active remitter indicates that in contrast to what have been observed in other contexts, migrants' length of residence in Argentina has no effect on remitting migrant behavior. However, their intention to return and the number of trips to Argentina is positively associated to the probability to remit. As expected, having children or parents living in Paraguay -that is having strong family ties with the community of origin- increases that probability as well.

Interestingly, undocumented migrants are equally likely to send remittances than documented migrants, suggesting that risk associated to legal status are lower in Argentina than in developed nations. Having a steady source of income is also a good predictor of being an active remitter, as well as having a spouse who also have a job.

Remittances amounts are generally low, even for those who remit sporadically. As it was found in other contexts, while the likelihood of being an active remitter is very responsive to household and sociodemographic characteristics, the amount remitted is not. Furthermore, in our case, this is compounded by small sample sizes. Women's characteristics are stronger for predicting remittances amounts than in the case of their male counterparts.

Regarding transfer methods, formal alternatives have increasingly become the preferred method to send money home. Whereas among past remitters transfers by friends or relatives was the most common method, today most migrants choose to use money transfer agencies as well as bus companies.

Parents and siblings and, to a lesser extent children and spouses, are the main remittance recipients. Information from migrants residing in Buenos Aires, and from both returned migrants and currently remittances receiving households in Paraguay clearly indicated that remittances are mainly employ to cover household expenditures. Secondly, they are use to cover health care and children's education. This finding is important, since only a tiny portion of remittances is used with productive purposes. Furthermore, the few migrants who have invested in business formation have done it in Argentina and not in Paraguay. If we focus the attention to the utilization of migrants' savings brought back to Paraguay, more than one third used them to build or buy a house, and almost twenty percent to buy land or develop a business. Finally, in Paraguay, among homeowners one out of ten paid for the properties (totally or partially) with migrants transfers (particularly savings).

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