



Institute for Global Prosperity

MSc Global Prosperity

Dissertation Title: Exploring Opportunities for Social Position and Subjectivity Through Migrant Remittances in Feminised Migration: Narratives from Southeast Asian Female Migrant Workers in Taiwan

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ABSTRACT

The increasing feminisation of migrant labour in Taiwan has significantly shaped the socio-cultural landscape of Southeast Asian Female Migrant Workers (FMWs). This study investigates the gendered dimensions of remittance-sending amongst FMWs in Taiwan, with a focus on how these practices shape social positions, identities, and subjectivities within the contexts of feminised migration and gendered division of labour. While existing research often emphasises the economic functions of remittances, there remains a gap in understanding the intertwined socio-cultural and gendered factors that affect these practices. Grounded in a mixed-method approach combining quantitative surveys and in-depth qualitative interviews with Southeast Asian FMWs workers, mostly Filipino caregivers eventually, this research highlights how economic motivations intersect with socio-cultural factors, revealing remittances as both financial support and a means of fulfilling familial obligations. The findings emphasise the dual role of remittances: they empower FMWs by enabling them to exercise agency within traditional gender roles, while simultaneously perpetuating certain socio-cultural norms. The study also identifies challenges such as financial insecurity, limited resources, and systemic barriers, underscoring the complexity of autonomy in managing remittances, which is shaped by gender relations and transnational support networks. Despite these challenges, the study shows how remittance practices contribute to both social mobility and the reinforcement of existing power dynamics. The research's limited and purposive sample constrains broader generalisations but offers crucial insights into the intersection of migration, gender, and financial flows in Taiwan's labour context. These findings suggest the need for policy interventions that better support migrant women, ensuring their contributions are fully recognised and fostering equitable conditions for their socio-economic advancement.

Keywords: Southeast Asian Female Migrant Workers (FMWs), Migrant Remittances, Feminisation of Migrant Labour, Gendered Division of Labour, the Philippines, Taiwan

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LIST OF ACRONYMS

FMWs	Female Migration Workers
GBV	Gendered-Based Violence
LMICs	Low- and Middle-Income Countries
LTCSs	Long-Term Care Services
OFWs	Overseas Filipino Workers
SMRSs	Small-Amount Remittance Services (小額匯兌業務)

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1. INTRODUCTION

Migrant workers/Migrants, defined as individuals who leave their countries of origin for short-to mid-term employment abroad ([Asis and Piper, 2008](#); [International Organisation for Migration, 2019](#)), have become integral to Taiwan's workforce, marking significant contributions to the country's economic and social development ([Wang, 2011](#); [Tsay, 2016](#); [Lopega, 2017](#); [Deng, Wahyuni and Yulianto, 2020](#)). During my previous job, I worked closely with migrant workers from the Philippines and Vietnam. I frequently observed them making video calls during breaks, often discussing money transfers and gifts with their families back home. Many of these workers are mothers who have left their children behind in their home countries. These observations piqued my interest in exploring how FMWs in Taiwan utilise remittances to maintain their perceived social roles – such as daughters, mothers, or wives – and how they reconfigure their social position through the process of sending remittances throughout their migration journey.

The feminisation of migrant labour is a global trend, driven by various push-pull factors in both sending and receiving countries ([Parreñas, 2001](#); [Piper, 2008](#); [Siddiqui, 2008](#); [Yeoh, 2016, 2021](#)). While some research suggests that feminised migration does not necessarily empower women, it often reinforces gendered division of labour and exposes FMWs to greater vulnerabilities ([Siddiqui, 2008](#); [Pan and Yang, 2012](#); [Russell, 2014](#); [Yeoh, 2016](#); [Lattof, Coast and Leone, 2018](#); [Tan and Kuschminder, 2022](#)). In Southeast Asia, most FMWs are employed in caregiving, textile, and entertainment sectors – industries typically labelled as 'unskilled' and often stigmatised ([Silvey, 2004](#); [Piper, 2008](#); [Yeoh and Huang, 2010](#); [Chien, 2018](#); [Lan, 2022](#); [Liang, 2023](#)). Despite this, sending women abroad is frequently framed as a family strategy or a national development tactic ([Stark, 1991](#); [Castles, Miller and Ammendola, 2005](#); [Cohen, 2005](#); [Schiller and Faist, 2009](#)), as seen in the Philippines, where female Overseas Filipino Workers (OFWs) are honoured as 'new heroes' (*Bagong-Bayani*) ([Hennebry et al., 2019](#); [Yeoh, 2021](#); [Eugenio, 2023](#)). Such societal recognition foregrounds the socio-cultural dimensions of migrant remittances, which extend beyond their economic value.

Taiwan has become increasingly reliant on migrant labour since the 1980s due to economic restructuring, globalisation, and a declining fertility rate ([Wang, 2011](#); [Lin, 2012](#); [Tsay, 2016](#); [Lopega, 2017](#); [Chien, 2018](#); [Deng, Wahyuni and Yulianto, 2020](#)). Today, most migrant workers are from Vietnam, Indonesia, the Philippines, and Thailand, filling roles in both productive (e.g., agriculture, manufacturing, and construction) and social welfare industries (e.g., caregiving, domestic work).



Over the past three decades, FMWs have consistently outnumbered male migrants, reflecting a feminised migration trend. Notably, over 99% of women are employed in social welfare roles, predominantly Indonesians, highlighting the gendered dynamics of migration in Taiwan.

While research indicates FMWs tend to remit a higher proportion of their earnings and experience some empowerment through migration ([Jolly et al., 2005](#); [Siddiqui, 2008](#); [IOM and Remittances Factsheet, 2015](#)), they also face unique challenges including gender-based violence (GBV), wage disparities, exploitation, and limited access to social services ([Pan and Yang, 2012](#); [Russell, 2014](#); [Cheng, 2016](#); [Lattof, Coast and Leone, 2018](#); [Hennebry, Hari and Piper, 2019](#); [Rich et al., 2022](#); [Tan and Kuschminder, 2022](#)). Significant gaps persist in understanding the full scope of FMWs' experiences, particularly in Taiwan's context of feminised migration and gendered labour divisions. Although much research focuses on both economic and financial aspects of remittances ([Nguyen Thi Thanh Yen, 2022](#); [Chen \(陳彥輔\), 2023](#)), less attention as a whole is given to their gendered dimensions ([Battistella and Conaco, 1998](#); [Jolly et al., 2005](#); [Hennebry and Petrozziello, 2019](#); [Hennebry, Hari and Piper, 2019](#)). Moreover, societal norms often lead to the undervaluation or dismissal of these women's personal experiences and contributions ([Pearson and Sweetman, 2019](#)).

This research seeks to address the gap in understanding how remittance practices shape the social positions, identities, and subjectivities of FMWs within Taiwan's context of feminised migration. It anticipates expanding the current understanding of migrant remittances by exploring their non-economic values through a gendered lens.

Anchoring on [Meyer and Ströhle \(2023\)](#) argument that migrant remittances encompass more than mere financial transactions, including social capital, objects, values, and norms, this study introduces the concept of '[Hierarchical Social Terrain](#)'. This framework is used to analyse the asymmetries in FMWs' migration and remittance-sending processes, as well as the opportunities and barriers they encounter through remittances.

The research is structured as follow: first, an overview of the migration context in Taiwan, followed by an exploration of the feminised migration trends in Southeast Asia and their implications for FMWs' identities and roles. It then examines potentials of migrant remittances through a gendered lens. Employing a mixed-methods approach, the research combines quantitative surveys with qualitative interviews to capture individual experiences from an emic perspective.

Online interviews are conducted with Filipino FMWs currently employed in Taiwan who regularly remit. Findings from the mix-methods approach confirm that remittances carry beyond economic value, encompassing socio-cultural, transnational, and psychological significance. These remittances not only reflect FMWs' contributions but also play a critical role in shaping their social position, identities and subjectivities, particularly through social roles such as daughterhood, wifehood, or motherhood, even when they are far from home. The research emphasises the interplay between social positioning and its potential shifts, relying on a relative understanding that highlights the importance of emic narratives from FMWs. Although the study's limited and purposive sample constrains broader generalisations, it challenges traditional economic push-pull theories by foregrounding how migration is not solely an economic necessity but is deeply intertwined with cultural and gendered expectations. This approach broadens the scope of migration studies.



1.1 RESEARCH OBJECTIVES AND QUESTIONS

Remittances are often the key motivation for many migrant workers and have the potential to elevate their lives economically and socially. Observing the trend of feminised migration in Taiwan, this research aims to contextualise the socio-cultural factors through a transnational lens and highlights the role of remittance-sending practices in shaping FMWs' social positions, identities, and subjectivities.

The research contends migrant remittances present an opportunity for addressing the vulnerabilities faced by FMWs, enabling them to renegotiate their social roles and/or position, identities, and subjectivities amidst the challenges associated with feminised migration. Feminised migration emerges as a double-edged phenomenon: while it holds the promise of empowerment, it also poses risks of further marginalisation for migrant-sending countries. By delving into these intricate dynamics, the study seeks to shed lights on the broader implications of remittance-sending for both the migrants themselves and the communities they engage with, ultimately contributing to a more nuanced understanding of the socio-cultural dimensions of migration.

This study sets out to achieve four key objectives:

1. To present a more comprehensive understanding of gendered dynamics amongst migrants in Taiwan.
2. To identify the social and cultural meanings embedded in the remittance-sending practices for Southeast Asian female migrant workers in Taiwan.
3. To examine the connection between remittance-sending and the social position, identity, and subjectivity of Southeast Asian female migrant workers in Taiwan from an emic perspective.
4. To explore the transformative opportunities of remittance-sending, whether from social, cultural or economic, for female migrant workers within a transnational framework.

In line with these four objectives, this study sets out three research questions:

1. What significance does remittance-sending hold for Southeast Asian female migrant workers from a transnational perspective?
2. What socio-cultural elements and gender dynamics are embedded in the remittance-sending practices for Southeast Asian female migrant workers

in Taiwan, and how might these practices influence their social position, identity, or subjectivity?

3. What opportunities does remittance-sending present for Southeast Asian female migrant workers?

Using a mixed-methods approach that combines quantitative survey analysis and in-depth qualitative interviews, this research aims to offer culturally grounded perspectives from migrant communities in Taiwan. It seeks to elucidate the identity-building processes of FMWs through remittance-sending practices while contributing to broader discussions on the gendered effects of migration remittances in area and development studies. Ultimately, this research aspires to provide insights that may encourage greater investment in facilitating relevant services for migrant workers in Taiwan.



1.2 MIGRATION CONTEXT IN TAIWAN

Migrants and migrant workers refer to individuals who relocate from their countries of origin to destination countries for legal employment, typically on a short- to mid-term basis; migration, more broadly, refers to this movement of people across borders ([Asis and Piper, 2008](#); [International Organisation for Migration, 2019](#)). In the context of Taiwan, migrant workers are classified as 'unskilled' labourers, a definition established by the Workforce Development Agency (MoL) of Taiwan (勞動部勞動力發展署). These workers are generally categorised into two primary sectors: productive industries, such as agriculture, manufacturing, and construction; and social welfare industries, including live-in caregivers, institutional caregivers, and domestic helpers.

Migration is widely acknowledged as a pivotal mechanism for a country's development, contributing to societal diversification and transformation ([Castles, Miller and Ammendola, 2005](#); [Schiller and Faist, 2009](#)), a trend prominently observed in Taiwan ([Wang, 2011](#); [Tsay, 2016](#); [Lopega, 2017](#); [Deng, Wahyuni and Yulianto, 2020](#)). Despite having hosted a significant migrant population for several years, Taiwan continues to face substantial challenges in effectively safeguarding the rights of migrant workers ([Wang, 2011](#); [Lopega, 2017](#); [Chien, 2018, 2019](#)), particularly FMWs, who are subject to heightened vulnerabilities due to the gendered nature of their labour and the inherent risks in the migration process ([Lan, 2003a, 2003b](#); [Pan and Yang, 2012](#); [Chien, 2018](#)). Within this chapter, an overview of the current migrant landscape will be presented, beginning with an analysis of their composition and challenges. By examining the feminisation of migrant labour and the gendered division of labour, this study aims to unravel the more complex gender dynamics at play.

MIGRATION COMPOSITION IN TAIWAN

By the end of 2019, the migrant population officially surpassed the indigenous population (3% versus 2.5% as of May 2024), marking a significant cultural shift and establishing migrants as a crucial workforce resource in Taiwan ([Wang, 2011](#); [Tsay, 2016](#); [Lopega, 2017](#)). Migration in Taiwan has expanded rapidly over the past three decades since its legal authorisation in 1989. This expansion mirrors the experiences of other developed countries, driven by pressures from economic restructuring, burgeoning globalisation, political liberalisation, declining fertility rates, and rising domestic wages ([Wang, 2011](#); [Lin, 2012](#); [Tsay, 2016](#); [Lopega, 2017](#); [Chien, 2018](#); [Deng, Wahyuni and Yulianto, 2020](#)). The significant demand for labour particularly stemmed from labour-intensive industries, which faced stagnation due to workforce shortages in the late 1980s ([Tsay, 2016](#); [Chien, 2018](#)).

Initially, migrant-sending countries were limited to Thailand, Malaysia, the Philippines, and Indonesia, but after Vietnam was approved as a migrant-sending country in 1999, it became a significant source, replacing Malaysia. Currently, Vietnam accounts for the largest migrant population at 34.7%, followed by Indonesia at 36.68%, the Philippines at 19.62% and Thailand at 9.0% as of May 2024 (see [Table 1](#)), all of which are the Southeast Asian countries. The substantial growth is not only reflected in the migrant population but also in its proportion to Taiwan's workforce, increasing from 0.18% (2,999 individuals) in 1992 [Tsay, \(2016\)](#) to 6.4% (776,575 individuals as of May 2024) ([Executive Yuan, 2024](#)).



Table 1. Total Number of Migrant Workers in Taiwan from 1991 to July 2024 by Nationality and Sex

Year	Grand Total (GT) (persons)	Indonesia						The Philippines						Vietnam						Thailand					
		Total(I) (persons)	Total(I) in GT (%)	Female (persons)	Female (I) in GT (%)	Male (persons)	Male (I) in GT (%)	Total(P) (persons)	Total(P) in GT (%)	Female (persons)	Female (P) in GT (%)	Male (persons)	Male (P) in GT (%)	Total(V) (persons)	Total(V) in GT (%)	Female (persons)	Female (V) in GT (%)	Male (persons)	Male (V) in GT (%)	Total(T) (persons)	Total(T) in GT (%)	Female (persons)	Female (T) in GT (%)	Male (persons)	Male (T) in GT (%)
1991	2,999	-	-	-	-	-	-	-	-	-	-	-	-	N/A(**)	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1992	15,924	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1993	97,565	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1994	151,989	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1995	189,051	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1996	236,555	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1997(*)	248,396	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A	-	-	-	-	-	-
1998	270,620	22,058	8.15	4,258	1.57	17,800	6.58	114,255	42.22	54,058	19.98	60,197	22.24	N/A	N/A	N/A	N/A	N/A	N/A	133,367	49.28	13,137	4.85	120,230	44.43
1999	294,967	41,224	13.98	29,512	10.01	11,712	3.97	113,928	38.62	76,073	25.79	37,855	12.83	131	0.04	119	0.04	12	0.00	139,576	47.32	21,388	7.25	118,188	40.07
2000	326,515	77,830	23.84	65,704	20.12	12,126	3.71	98,161	30.06	68,061	20.84	30,100	9.22	7,746	2.37	5,190	1.59	2,556	0.78	142,665	43.69	24,102	7.38	118,563	36.31
2001	304,605	91,132	29.92	80,796	26.52	10,336	3.39	72,779	23.89	49,495	16.25	23,284	7.64	12,916	4.24	8,939	2.93	3,977	1.31	127,732	41.93	20,097	6.60	107,635	35.34
2002	303,684	93,212	30.69	83,590	27.53	9,622	3.17	69,426	22.86	47,214	15.55	22,212	7.31	29,473	9.71	21,073	6.94	8,400	2.77	111,538	36.73	17,634	5.81	93,904	30.92
2003	300,150	56,437	18.80	49,466	16.48	6,971	2.32	81,355	27.10	57,670	19.21	23,685	7.89	57,603	19.19	46,772	15.58	10,831	3.61	104,728	34.89	17,814	5.94	86,914	28.96
2004	314,034	27,281	8.69	22,450	7.15	4,831	1.54	91,150	29.03	65,646	20.90	25,504	8.12	90,241	28.74	78,631	25.04	11,610	3.70	105,281	33.53	18,804	5.99	86,477	27.54
2005	327,396	49,094	15.00	42,744	13.06	6,350	1.94	95,703	29.23	67,392	20.58	28,311	8.65	84,185	25.71	71,688	21.90	12,497	3.82	98,322	30.03	17,107	5.23	81,215	24.81
2006	338,755	85,223	25.16	76,362	22.54	8,861	2.62	90,054	26.58	61,625	18.19	28,429	8.39	70,536	20.82	55,471	16.37	15,065	4.45	92,894	27.42	15,198	4.49	77,696	22.94
2007	357,937	115,490	32.27	102,645	28.68	12,845	3.59	86,423	24.14	57,344	16.02	29,079	8.12	69,043	19.29	45,012	12.58	24,031	6.71	86,948	24.29	13,891	3.88	73,057	20.41
2008	365,060	127,764	35.00	112,391	30.79	15,373	4.21	80,636	22.09	52,601	14.41	28,035	7.68	81,060	22.20	46,492	12.74	34,598	9.48	75,584	20.70	11,569	3.17	64,015	17.54
2009	351,016	139,404	39.71	122,388	34.87	17,016	4.85	72,077	20.53	47,481	13.53	24,596	7.01	78,093	22.25	43,144	12.29	34,949	9.96	61,432	17.50	9,401	2.68	52,031	14.82
2010	379,653	156,332	41.18	136,626	35.99	19,706	5.19	77,538	20.42	51,242	13.50	26,296	6.93	80,030	21.08	41,568	10.95	38,462	10.13	65,742	17.32	10,095	2.66	55,647	14.66
2011	425,660	175,409	41.21	150,434	35.34	24,975	5.87	82,841	19.46	53,687	12.61	29,154	6.85	95,643	22.47	44,853	10.54	50,790	11.93	71,763	16.86	11,029	2.59	60,734	14.27
2012	445,579	191,127	42.89	160,451	36.01	30,676	6.88	86,786	19.48	54,032	12.13	32,754	7.35	100,050	22.45	42,496	9.54	57,554	12.92	67,611	15.17	10,720	2.41	56,891	12.77
2013	489,134	213,234	43.59	171,661	35.09	41,573	8.50	89,024	18.20	55,181	11.28	33,843	6.92	125,162	25.59	50,852	10.40	74,310	15.19	61,709	12.62	10,475	2.14	51,234	10.47
2014	551,596	229,491	41.60	179,754	32.59	49,737	9.02	111,533	20.22	70,799	12.84	40,734	7.38	150,632	27.31	56,330	10.21	94,302	17.10	59,933	10.87	10,405	1.89	49,528	8.98



2015	587,940	236,526	40.23	182,783	31.09	53,743	9.14	123,058	20.93	78,267	13.31	44,791	7.62	169,981	28.91	59,693	10.15	110,288	18.76	58,372	9.93	9,869	1.68	48,503	8.25
2016	624,768	245,180	39.24	189,119	30.27	56,064	8.97	135,797	21.74	86,921	13.91	48,876	7.82	184,920	29.60	64,452	10.32	120,468	19.28	58,869	9.42	9,966	1.60	48,903	7.83
2017	676,142	258,084	38.17	197,002	29.14	61,082	9.03	148,786	22.01	92,763	13.72	56,023	8.29	208,095	30.78	73,772	10.91	134,323	19.87	61,176	9.05	10,437	1.54	50,739	7.50
2018	706,850	268,576	38.00	203,332	28.77	65,244	9.23	154,209	21.82	94,242	13.33	59,967	8.48	223,300	31.59	77,729	11.00	145,571	20.59	60,764	8.60	10,285	1.46	50,479	7.14
2019	718,058	276,411	38.49	207,990	28.97	68,421	9.53	157,487	21.93	95,211	13.26	62,276	8.67	224,713	31.29	77,873	10.84	146,840	20.45	59,445	8.28	10,038	1.40	49,407	6.88
2020	709,123	263,358	37.14	198,548	28.00	64,810	9.14	150,786	21.26	91,592	12.92	59,194	8.35	236,835	33.40	82,253	11.60	154,582	21.80	58,135	8.20	9,634	1.36	48,501	6.84
2021	669,992	237,168	35.40	178,413	26.63	58,755	8.77	141,808	21.17	85,705	12.79	56,103	8.37	234,054	34.93	79,908	11.93	154,146	23.01	56,954	8.50	9,375	1.40	47,579	7.10
2022	728,081	250,114	34.35	174,141	23.92	75,973	10.43	154,806	21.26	92,768	12.74	62,038	8.52	256,182	35.19	84,205	11.57	171,977	23.62	66,976	9.20	11,105	1.53	55,871	7.67
2023	753,430	272,855	36.22	187,662	24.91	85,193	11.31	149,371	19.83	87,848	11.66	61,523	8.17	263,263	34.94	84,769	11.25	178,494	23.69	67,939	9.02	10,859	1.44	51,080	6.78
July 2024	793,544	291,404	36.72	197,385	24.87	94,109	11.86	155,533	19.60	90,409	11.39	65,124	8.21	274,811	34.63	85,930	10.95	187,881	23.68	71,794	9.05	11,093	1.40	60,701	7.65

*Notes: Detailed demographic information from 1989 to 1997 is not available on official database and other sources.

**Notes: Vietnam was approved as a migrant-sending country in 1999.

Source: Years before 2009 compiled from Lopega (2017, p. 9 & pp. 11-12), available at: <http://www.migratingoutofpoverty.org/files/file.php?name=lopega-the-politics-of-migrant-labour-policy-making-the-case-of-taiwan.pdf&site=354>, and Wang (2011, pp. 180-181), available at: <https://tw.southernsoc.nsysu.edu.tw/wp-content/uploads/2021/03/Immigration-Trends-and-Policy-Changes-in-Taiwan-.pdf> (accessed on 4 July 2024); Years after 2009 compiled from Workforce Development Agency (MoL) (2024), available at: <https://statdb.mol.gov.tw/html/mon/c12060.htm> (accessed on 23 August 2024)



FEMINISATION OF MIGRANT LABOUR & GENDERED DIVISION OF LABOUR

Two notable phenomena in Taiwan's migration landscape have drawn considerable societal attention: the feminisation of migrant labour and the gendered division of labour. As illustrated in [Table 2](#), female migrants have outnumbered their male counterparts in Taiwan over the years, creating a pronounced gender disparity. Although the feminisation trend has gradually waned, particularly between 2022 and 2024, the specific factors behind this shift remain unexplored. During the period from 2005 to 2012, women constituted over 60% of the migrant population, while the number of male migrants displayed a fluctuating pattern, only stabilising and showing sustained growth from the 2010s onwards. However, these figures reflect solely formal and documented data; undocumented migrants may contribute significantly to the actual numbers yet remain underrepresented in official statistics.

Table 2. Total Number of Migrant Workers in Taiwan from 2001 to July 2024 by Sex

Year	Total (persons)	Female (persons)	F in total (%)	Male (persons)	M in total (%)	Margin (female-male)
2001(*)	304,605	159,332	52.31	145,273	47.69	14,059
2002	303,684	169,515	55.82	134,169	44.18	35,346
2003	300,150	171,724	57.21	128,426	42.79	43,298
2004	314,034	185,581	59.10	128,453	40.90	57,128
2005	327,396	198,993	60.78	128,403	39.22	70,590
2006	338,755	208,682	61.60	130,073	38.40	78,609
2007	357,937	218,907	61.16	139,030	38.84	79,877
2008	365,060	223,057	61.10	142,003	38.90	81,054
2009	351,016	222,414	63.36	128,602	36.64	93,812
2010	379,653	239,532	63.09	140,121	36.91	99,411
2011	425,660	260,004	61.08	165,656	38.92	94,348
2012	445,579	267,701	60.08	177,878	39.92	89,823
2013	489,134	288,171	58.91	200,963	41.09	87,208
2014	551,596	317,292	57.52	234,304	42.48	82,988
2015	587,940	330,614	56.23	257,326	43.77	73,288
2016	624,768	350,459	56.09	274,309	43.91	76,150
2017	676,142	373,974	55.31	302,168	44.69	71,806
2018	706,850	385,588	54.55	321,262	45.45	64,326
2019	718,058	391,113	54.47	326,945	45.53	64,168
2020	709,123	382,028	53.87	327,095	46.13	54,933
2021	669,992	353,402	52.75	316,590	47.25	36,812
2022	728,081	362,219	49.75	365,862	50.25	(3,643)
2023	753,430	371,139	49.26	382,291	50.74	(11,152)
July 2024	793,544	385,818	48.62	407,726	51.38	(21,908)

*Notes: Detailed demographic information from 1989 to 2000 is not available on official database and other sources.

Source: Years before 2009 compiled from Lopega (2017, p. 11-12), available at: <http://www.migratingoutofpoverty.org/files/file.php?name=lopega-the-politics-of-migrant-labour-policy-making-the-case-of-taiwan.pdf&site=354> (accessed on 4 July 2024); Years after 2009 compiled from Workforce Development Agency (MoL) (2024), available at: <https://statdb.mol.gov.tw/html/mon/c12060.htm> (accessed on 23 August 2024)



A closer examination reveals a clear gendered division of labour by nationality, as seen in current migrant labour distribution patterns. In the productive industries, Vietnamese migrants make up the largest group at 45.04%. Conversely, the social welfare sector is overwhelmingly dominated by Indonesian migrants, who comprise 77.12% of this workforce (see [Table 3](#)). Additionally, stark differences exist between genders: over 70% of male migrants are concentrated in productive industries, while nearly 100% of female migrants are employed in social welfare roles (see [Table 4](#)). This underscores the distinct gendered division within Taiwan's migrant labour force.

The feminisation of migrant labour is deeply intertwined with the gendered division of labour, a structure rooted in societal norms that assign reproductive tasks – such as caregiving and domestic duties – primarily to women ([Lan, 2003a](#)). These gendered dynamics highlight persistent socio-economic challenges in Taiwan, including issues related to the growing participation of women in the formal workforce, balancing childcare in dual-income households, and the decline in multi-generational living arrangements. These factors have contributed to a rising demand for live-in care for both the elderly and the chronically ill, coupled with substantial gaps in long-term care services (LTCs) ([Lan, 2003a](#), [2003b](#), [2022](#); [Chien, 2018](#); [Liang, 2023](#)).

Taiwan's demographic realities – marked by a rapidly aging population, persistently low fertility rates, and an expanding female workforce – are central to these challenges. Projections indicate Taiwan will enter a 'Super Aged Society'¹ by 2025, as its fertility rate has remained below the replacement level of 2.1 since the 1990s ([National Development Council, 2024](#)). Furthermore, female labour force participation has seen a significant increase, rising from 46% in 2000 to 51.8% in 2024, with this upwards trend likely to continue ([Cheng and Loichinger, 2017](#); [Minister of labour, 2024](#); [Textor, 2024](#)). This evolving demographic landscape intensifies the reliance on migrant workers, particularly women, to fill care-related roles, further entrenching the gendered division of labour within Taiwan's migration framework.

¹ The World Health Organisation (WHO) and the United Nations (UN) have established definitions to categorise societies based on their elderly population, referring to population who aged 65-year or older. The 'aging society' applies when more than 7% of its population is 65 years or older; the 'aged society' applies when this proportion exceeds 14%; when over 21% of a population is 65 or older, it's classified as a 'super-aged society'.



Table 3. Total Number of Migrant Workers in Taiwan to July 2024 by various types, Industries and Nationality

Industry	Total (persons)	Indonesia	% in total (I)	The Philippines	% in total (P)	Vietnam	% in total (V)	Thailand	% in total (T)	Other
Grand Total	793,544	291,404	36.72	155,533	19.60	274,811	34.63	71,794	9.05	2
Productivity Industries	550,254	103,171	18.75	128,818	23.41	246,837	44.86	71,426	12.98	2
Agriculture, Forestry, Fishing & Animal Husbandry	21,347	11,201	52.47	1,525	7.14	7,958	37.28	663	3.11	-
Manufacturing	496,945	86,160	17.34	126,813	25.52	228,041	45.89	55,929	11.25	-
Construction	31,962	5,810	18.18	480	1.50	14,834	46.41	10,838	33.91	-
Social Welfare Industries	243,290	188,233	77.37	26,715	10.98	27,974	11.50	368	0.15	-
Institutional Nursing	18,963	4,954	26.12	1,452	7.66	12,514	65.99	43	0.23	-
Family Nursing	222,199	181,866	81.85	24,613	11.08	15,403	6.93	317	0.14	-
Domestic Helpers	2,128	1,413	66.40	650	30.55	57	2.68	8	0.38	-

Source: Workforce Development Agency (MoL) (2024), 'Foreign Workers in Productive Industries and Social Welfare by Various Types & Nationality', available at: <https://statdb.mol.gov.tw/html/mon/c12050.htm> (accessed on 23 August 2024); 'Foreign Workers in Productive Industries and Social Welfare and by Industry & Nationality', available at: <https://statdb.mol.gov.tw/html/mon/c12040.htm> (accessed on 23 August 2024)

Table 4. Total Number of Migrant Workers in Productive Industries and Social Welfare Industries from 1991 to July 2024 by Gender

Year	Grand Total	Productive Industries					Social Welfare industries				
		Total	Female	% in total (F)	Male	% in total (M)	Total	Female	% in total (F)	Male	% in total (M)
1991	2,999	2,999	-	-	-	-	0	-	-	-	-
1992	15,924	15,255	-	-	-	-	669	-	-	-	-
1993	97,565	90,040	-	-	-	-	7,525	-	-	-	-
1994	151,989	138,531	-	-	-	-	13,458	-	-	-	-
1995	189,051	171,644	-	-	-	-	17,407	-	-	-	-
1996	236,555	206,300	-	-	-	-	30,255	-	-	-	-
1997	248,396	209,284	-	-	-	-	39,122	-	-	-	-
1998	270,620	217,252	-	-	-	-	53,368	-	-	-	-
1999	294,967	220,174	-	-	-	-	74,793	-	-	-	-
2000	326,515	220,184	-	-	-	-	106,331	-	-	-	-
2001	304,605	191,671	-	-	-	-	112,934	-	-	-	-
2002	303,684	182,973	-	-	-	-	120,711	-	-	-	-
2003	300,150	179,552	-	-	-	-	120,598	-	-	-	-
2004	314,034	182,967	-	-	-	-	131,067	-	-	-	-
2005	327,396	183,381	-	-	-	-	144,015	-	-	-	-
2006	338,755	184,970	-	-	-	-	153,785	-	-	-	-
2007	357,937	195,709	-	-	-	-	162,228	-	-	-	-
2008(*)	365,060	196,633	-	-	-	-	168,427	-	-	-	-
2009	351,016	176,073	49,311	28.01	126,762	71.99	174,943	173,103	98.95	1,840	1.05
2010	379,653	193,545	55,264	28.55	138,281	71.45	186,108	184,268	99.01	1,840	0.99
2011	425,660	227,806	63,997	28.09	163,809	71.91	197,854	196,007	99.07	1,847	0.93
2012	445,579	242,885	66,779	27.49	176,106	72.51	202,694	200,922	99.13	1,772	0.87
2013	489,134	278,919	79,667	28.56	199,252	71.44	210,215	208,504	99.19	1,711	0.81



2014	551,596	331,585	99,055	29.87	232,530	70.13	220,011	218,237	99.19	1,774	0.81
2015	587,940	363,584	107,917	29.68	255,667	70.32	224,356	222,697	99.26	1,659	0.74
2016	624,768	387,477	114,892	29.65	272,585	70.35	237,291	235,567	99.27	1,724	0.73
2017	676,142	425,985	125,515	29.46	300,470	70.54	250,157	248,459	99.32	1,698	0.68
2018	706,850	448,753	129,323	28.82	319,430	71.18	258,097	256,265	99.29	1,832	0.71
2019	718,058	456,601	131,672	28.84	324,929	71.16	261,457	259,441	99.23	2,016	0.77
2020	709,123	457,267	132,189	28.91	325,078	71.09	251,856	249,839	99.20	2,017	0.80
2021	669,992	443,104	128,295	28.95	314,809	71.05	226,888	225,107	99.22	1,781	0.78
2022	728,081	506,223	142,203	28.09	364,020	71.91	221,858	220,016	99.17	1,842	0.83
2023	753,460	519,125	138,792	26.74	380,333	73.26	234,305	232,347	99.16	1,958	0.84
July 2024	793,544	550,254	144,528	26.27	405,726	73.73	243,290	241,290	99.18	2,000	0.82

*Notes: Detailed demographic information from 1989 to 2008 is not available on official database and other sources.

Source: Years before 2008 compiled from Wang (2011, pp. 180), available at: <https://tw.southern.soc.nsysu.edu.tw/wp-content/uploads/2021/03/Immigration-Trends-and-Policy-Changes-in-Taiwan-.pdf> (accessed on 4 July 2024); Years after 2008 compiled from Workforce Development Agency (MoL) (2024), available at: <https://statdb.mol.gov.tw/html/mon/c12020.htm> (accessed on 23 August 2024)

THE CHALLENGES FACED BY MIGRANTS IN TAIWAN

Migration has become a key driver of Taiwan's labour market and cultural diversity, playing an instrumental role to its socio-economic development in recent decades ([Wang, 2011](#); [Tsay, 2016](#); [Lopega, 2017](#); [Deng, Wahyuni and Yulianto, 2020](#)). However, persistent challenges related to the integration and protection of migrant workers continue to plague the system, characterised by inadequate legal safeguards, insufficient social support, and underdeveloped public discourse surrounding migrant rights and welfare ([Lopega, 2017](#); [Chien, 2018](#); [Deng, Wahyuni and Yulianto, 2020](#); [Lin, 2023](#)).

From a policy and institutional standpoint, Taiwan's prevailing 'guest worker regime' – which categorises migrant workers into skilled and unskilled groups, focusing primarily on the latter – has been the subject of widespread criticism. The regime primarily employs unskilled migrants in the 3D sectors (dirty, dangerous, and difficult/demeaning) jobs and social welfare sectors ([Cheng, 2016](#); [Rich et al., 2022](#); [Hioe, 2023](#)). This system, originally designed to preserve Taiwan's 'cultural identity' and address public concerns regarding overcrowding, crime, and disease, has been critiqued for effectively excluding migrant workers from pathways to permanent residency or citizenship, even after extended periods of employment in Taiwan ([Wang, 2011](#); [Cheng, 2016](#); [Tsay, 2016](#); [Lopega, 2017](#); [Deng, Wahyuni and Yulianto, 2020](#)). Ongoing cross-Strait tensions between Taiwan and China further exacerbate the uncertainty and stress experienced by migrant workers ([Lin, 2023](#)). Legal protections concerning working hours, minimum wages, and job-content mismatches remain inadequate and



inconsistent², leaving migrant workers vulnerable and without sufficient recourse ([Tsay, 2016](#); [Chien, 2018](#); [Deng, Wahyuni and Yulianto, 2020](#)).

Economically, migrant workers face severe challenges, starting with exorbitant fees charged by brokers that cover both recruitment and placement, often plunging them into debt before their employment even begins ([Wang, 2011](#); [Lopega, 2017](#); [Chien, 2018](#); [2019](#); [Lin, 2023](#)). This financial burden creates a vicious cycle of debt and exploitation, trapping many migrants in precarious conditions ([Alffram et al., 2023](#)). The substandard working and living environments many migrants endure have led to mounting public outcry and calls from both migrant workers and advocacy groups for the abolition of the brokerage system and the establishment of more robust legal protection ([Sang and Cheng, 2022](#)).

Socially and culturally, migrant workers frequently face inadequate housing conditions provided by brokers, which exacerbates mental health problems and, in some cases, leads to physical and sexual abuse, particularly amongst female domestic workers ([Pan and Yang, 2012](#)). Language barriers, lifestyle differences, and divergent religious practices and cultures between Taiwan and the primary migrant-sending countries further intensify the power asymmetry in favour of brokers and employers ([Lan, 2005](#); [Lopega, 2017](#)). Additionally, media representations are often steeped in prejudice and stereotypes, further marginalising migrant communities and perpetuating harmful biases ([Cheng, 2016](#); [Rich et al., 2022](#)).

However, aside from the varied challenges mentioned above, FMWs face compounded discrimination due to the intersection of gender and migrant status. The feminisation of migrant labour and pervasive gendered division of labour in Taiwan necessitate a closer examination of FMWs' experiences. FMWs who work in social welfare sector, which is predominantly staffed by Indonesian, have been exposed to higher risks to sexual harassment and violence due to the live-in nature of caregiving roles ([Pan and Yang, 2012](#)). Moreover, the growing prevalence of cross-border marriages between Taiwanese men and women from Southeast Asia has led to the commodification and sexualisation of FMWs ([Wang and Chang, 2002](#); [Tseng, 2016](#)). For some women, migrating for overseas work is an attempt to escape GBV in their home countries, only to encounter further exploitation and abuse during overseas employment ([Lian, Rahman and Alas,](#)

² Legal protections for migrant workers differ between those employed in live-in caregiving and institutional caregiving sectors, with the latter being excluded from the Labour Standards Act (就業服務法) ([Chien, 2018](#)).



[2016](#)). While these women may appear to exercise agency in choosing to work abroad, their decisions are frequently driven by dire economic conditions in their countries of origin – such as limited job prospects and low wages – which leave them vulnerable to human rights violations and systemic exclusion from full societal integration in the host country ([Lan, 2003a, 2003b](#); [Jolly et al., 2005](#); [Lin, 2023](#)).

UNRAVELING THE GENDERED DYNAMICS IN MIGRATION THROUGH MIGRANT REMITTANCES

Understanding the gender dynamics in Taiwan's migration landscape is crucial for fostering an environment of equity and inclusivity. However, Taiwan's cultural and social contexts alone cannot fully explain the gendered trends in migration. To gain deeper insights, it is vital to adopt a transnational perspective within the broader context of globalism.

While globalism emphasises economic factors through a 'push and pull' framework that drive migration flows typically from South to North, developing to developed countries, and unskilled to skilled sectors ([Asis and Piper, 2008](#); [Lian, Rahman and Alas, 2016](#); [Deng, Wahyuni and Yulianto, 2020](#)) migration patterns in Southeast Asia both align with and deviate from these conventional models. In countries like Sri Lanka and the Philippines, migration policies and systems actively encourage female migration, particularly in domestic work sectors ([Lian, Rahman and Alas, 2016](#); [Hennebry et al., 2019](#); [Yeoh, 2021](#); [Eugenio, 2023](#)). This trend reflects the significance of a transnational perspective that focuses on both micro- and macro-level dynamics. These dynamics underscore the role of migrants' origin communities in shaping decision-making and the ways migrants maintain or reshape identities through continuous transnational interactions ([Meyer and Ströhle, 2023](#)).

In Taiwan, the gender composition of migrant labour is more heavily influenced by the cultural and social contexts of migrant-sending countries than previously assumed. Unfortunately, existing literature still lacks a comprehensive portrayal of these dynamics, leaving considerable room for further research.

Migrant remittances, which include both monetary and material transfers made across borders or within the same country to migrants' origin communities, are a vital mechanism sustaining transnational connections and identities ([Rahman and Fee, 2012](#); [International Organisation for Migration, 2019](#); [Meyer and Ströhle, 2023](#)). The introduction of small-amount remittance services (SMRSs) in Taiwan in 2021 highlights the growing significance of remittances, particularly seen from

an economic perspective. According to the Financial Supervisory Commission of Taiwan ³, migrant remittances through SMRSs reached NTD 63 billion (approximately \$1.96 billion) in 2023 across 6.09 million transactions, a significant rise from NTD 23.7 billion (approximately \$0.74 billion) in 2022, with 2.64 million transactions record.

Current regulations allow foreign workers to remit up to NTD 400,000 (approximately \$12,416) annually and NTD 30,000 (approximately \$931) monthly through SMRSs. If each migrant worker remits 25% of this cap annually, the total remittance value could reach NTD 80 billion annually, suggesting that a significant portion of remittances might still be channelled through informal means. However, the absence of official sex-disaggregated data for 2022 and 2023⁴ limits deeper analysis of gendered remittance trends, but the sheer volume of transactions provides fertile ground for exploring how remittances reflect gender and transnational dynamics in Taiwan's migration context.

³ Actual figures were obtained through the Open Data Platform (<https://data.gov.tw/>) and direct communication via email at service@data.gov.tw.

⁴ As of August 2024, the researcher has reached out to various corporations and relevant government departments for sex-disaggregated data, but all confirmed that such documentation is currently unavailable. However, a formal request has been submitted for the creation of this data through Taiwan's Open Data Platform (<https://data.gov.tw/>).

1.3 RATIONALE, CONCEPTUAL FOUNDATIONS, AND THEORETICAL FRAMEWORKS

RATIONALE OF THIS STUDY

Understanding the gender dynamics in Taiwan's migration landscape is essential for recognising the need for greater attention to the challenges faced by FMWs, who are often more vulnerable throughout the migration process ([Lan, 2003a, 2003b](#); [Pan and Yang, 2012](#); [Chien, 2018](#)). The current trends of feminised migration and the gendered division of labour, in which over 99% of the migrant workforce in Taiwan's social welfare sectors are women, foreground the significance of this issue. FMWs in Taiwan face a range of challenges, including insufficient policy protections for their working and living conditions – especially for live-in caregivers – and a lack of accessible skill and language training programmes ([Lan, 2003a, 2003b, 2022](#)). Additionally, issues such as the exploitation of working hours and minimum wages, undervaluation and consistent stigmatisation of their work ([Wang, 2011](#); [Cheng, 2016](#); [Lopega, 2017](#); [Deng, Wahyuni and Yulianto, 2020](#); [Rich et al., 2022](#)) demand increased public scrutiny and a deeper, more nuanced understanding.

The private nature of care work, as indicated by a significant disparity between migrants employed in institutional nursing versus in-home nursing (See [Table 3](#)), often results in exploitation and injustice, including unclear working hours and exposure to physical and sexual violence. Language barriers and differences in lifestyle, culture and religion can exacerbate these problems ([Lan, 2003a, 2003b](#); [Pan and Yang, 2012](#)). Furthermore, being female and/or from a minority group, particularly migrants who are deemed as 'outsiders', exacerbates their vulnerability to undervaluation and underpayment ([Lan, 2003b, 2022](#); [Jolly et al., 2005](#)). These workers are easily stigmatised by locals and depicted negatively by the media, fostering antagonistic sentiments between locals and migrant groups ([Cheng, 2016](#); [Rich et al., 2022](#)). Nonetheless, migration can also serve as a means of empowerment for women ([Lopez-Ekra et al., 2011](#); [Green et al., 2019](#); [Luna and Rahman, 2019](#)), potentially helping them escaping from GBV and conventional gender norms, such as the expectation that women are primarily responsible for reproductive roles. However, the existing literature lacks comprehensive insights into the detailed contexts and lived experiences of FMWs, which hinders efforts to create a healthier and more supportive environment for them in Taiwan.

Therefore, contextualising the experiences of FMWs through their own narratives – including their motivations, concerns, perceptions and reflections – can



illuminate the nuanced dynamics of gendered migration from a transnational perspective. This approach can provide a detailed view of the contours of FMWs' identities and subjectivities evolve within Taiwan's migration landscape, highlighting both their unique challenges and contributions, as well as their pathways for personal growth. Moreover, this understanding can enrich the broader discourse on the transnational socio-cultural dynamics that shape the phenomenon of feminised migrant labour and the gendered division of labour. Such insights are pivotal for fostering a more inclusive and equitable society that recognises and addresses the specific experiences and needs of migrant workers.

SOCIAL REMITTANCES, TRANSNATIONALISM, AND THE THEORY OF SOCIAL POSITIONING AND SUBJECTIVITY

This research centres on migrant remittances, particularly referring to remittance-sending, a common experience amongst most migrants, representing a vital link between migrants and their communities of origin ([Meyer and Ströhle, \(2023\)](#)). The portrayal of remittance-sending in the migration scene transcends mere financial transactions and can be viewed through a social lens ([Cohen, 2005](#); [Levitt, 1998](#)). This study thus employs the concept of 'Social Remittances' as introduced by [Levitt \(1998\)](#), which encompasses the transmission of ideas, behaviours, identities, social capital and knowledge that migrants acquire during their time abroad. These forms of social remittances facilitate cultural diffusion and drive transformations at the local level. This perspective emphasises transformative potentials can manifest in perceptions and behaviours, including remittance practices and scripts. The framework is further expanded by [Meyer and Ströhle \(2023\)](#), who apply it within the context of 'Social Positioning and Subjectivity', emphasising the negotiation process (*becoming*) between normative expectations and individual needs. This process plays a key role in shaping migrants' identity and self-understanding within social positioning theory (*being* and *belonging*).

To this point, migrant remittances are also conceptualised as a means of fostering a sense of 'being' and 'belonging' by [Meyer and Ströhle \(2023\)](#), drawing on the arguments of [Levitt and Schiller \(2004\)](#). A sense of 'being' encompasses the tangible social relationships and practices in which individuals engage, such as providing care for family members or supporting their communities. On the other hand, a sense of 'belonging' is built around the conscious connection to specific groups, reflecting memberships, inclusion, and symbolic meanings (e.g., preparing traditional ethnic foods). Subjectivity refers to the ongoing process of 'becoming', shaped by the internalisation of transnational perceptions of being and belonging, which in turn reconfigures identity and self-conception. These



ideas align with [Carling \(2014\)](#) concept of remittance scripts, where remittances serve as the core and medium of traditional connections, revealing how these transactions create the context for migrants to negotiate their identities.

The study incorporates a transnational perspective to examine how social position, identity, and/or subjectivity are influenced by both the sending and receiving contexts, rather than focusing on solely on one location ([Basch et al., 1994](#); [Brettell, 2015](#); [Tedeschi, Vorobeva and Jauhiainen, 2022](#); [Meyer and Ströhle, 2023](#)). This approach enables a deeper exploration of the circumstances and concerns of migrant returnees, highlighting the complexities of migration and re-migration ([Raj and Rahman, 2023](#)). Both [Tedeschi et al. \(2022\)](#) and [Meyer and Ströhle \(2023\)](#) emphasise the importance of transnational approach in understanding migration issues, as it acknowledges the power dynamics from both sending and receiving countries, particularly avoiding dismissing power dynamics '*from below*', and thus provides a more comprehensive view of the migrant experience.

Gender-related and feminist literature extensively discusses transnationalism ([Brettell, 2015](#); [Tedeschi, Vorobeva and Jauhiainen, 2022](#); [Brown, 2017](#)), including the status of migrant and non-migrant women in terms of social remittances, such as their perceptions of marriage ([Levitt, 2001](#)). The theory of Social Positioning and Subjectivity provides a broad framework for examining the dynamic interactions between people and their environment, investigating how power, status, and social norms shape individuals' roles and identities within specific contexts.

HIERARCHICAL SOCIAL TERRAIN: TRANSNATIONAL SOCIAL POSITION, IDENTITY, AND SUBJECTIVITY DEVELOPMENT

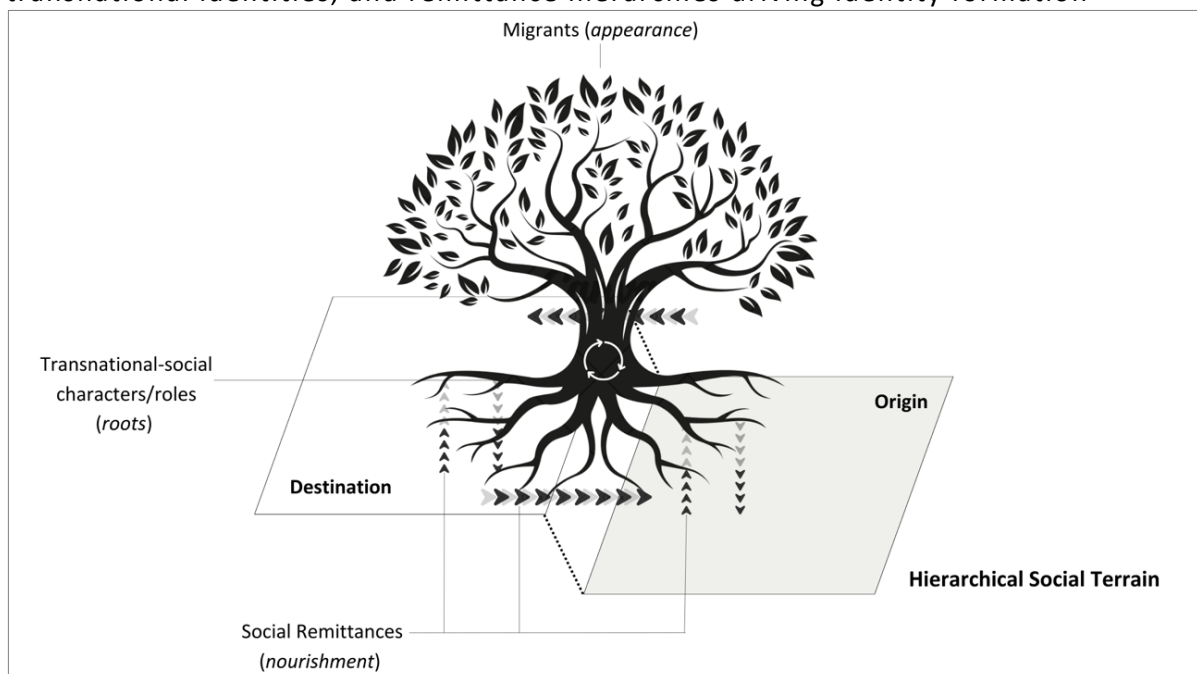
The utilisation of aforementioned concepts and theories amongst migrant remittances can be likened to the cultivating a plant. It begins with the '*terrain*' of social scripts, as introduced by [Carling \(2014\)](#), which provide the context and locality for how migrant remittances are negotiated with, shaping motives, expectations, and modes of communications. An asymmetric social position ensues, leading to the generation of specific roles and identities (*being* and *belonging*). In the context of migrant remittances, social position is shaped by economic, social and transnational capital ([Bourdieu, 2006](#)), known as integral components of social remittances, which serve as the '*nourishment*' that influences remittance practices ([Carling, 2014](#); [Meyer and Ströhle, 2023](#)). Transnational-social characters function as the '*roots*', symbolising connections across borders, often manifesting as roles such as the loyal provider, the modest



spender, the absent parent or child, and the responsible family member ([Meyer and Ströhle, 2023](#)). These roles contribute to the formation of 'Remittance Hierarchies' ([Meyer and Ströhle, 2023](#)), which can challenge the existing social orders, either driving change or creating tension, akin to how nutrients '*circulate*' from the soil to the roots of a plant. Additionally, the perceived similarities and differences between two societies ([Levitt, 2001](#); [White, 2021](#)) influence the '*density*' of this nourishment, intensifying the gaps and subtly facilitating the circulation process. This interplay between remittance-induced social positions and intrinsic social roles illustrates the ongoing process of growth and the '*appearance*' of the plant, representing Social Positioning and Subjectivity as a dynamic continuum (see [Figure 1](#)).

In this conceptual framework, remittances are more than financial transactions; they act as agents of social change, transmitting and transforming values, behaviours, and identities across transnational spaces. The cyclical interaction between social positions, remittance practices, and subjectivity development illustrates the evolving nature of identity formation within the broader landscape of transnational migration. This process foregrounds the complex hierarchies and power dynamics at play, understanding how remittances contribute to both reinforcing and disrupting traditional social structures within migrant communities.

Figure 1. The Hierarchical Social Terrain: Interplay between social scripts, transnational identities, and remittance hierarchies driving identity formation





2. LITERATURE REVIEW

2.1 THE FEMINISATION OF MIGRANT LABOUR IN SOUTHEAST ASIA

The political, social and cultural contexts in Asia have fundamentally shaped the feminisation of migrant labour. Taiwan, situated in East Asia and drawing many of its migrant workers from Southeast Asia, exemplifies the power dynamics inherent in feminised migration. This trend has notable regional and global implications ([Hugo, 2005](#); [Piper, 2008](#); [Siddiqui, 2008](#); [Yeoh, 2016, 2021](#)), prompting a growing focus on sex-disaggregated data in migration studies to better understand the distinct experiences and contributions of FMWs ([Hennebry, Hari and Piper, 2019](#); [ILMS Brief ASEAN, 2020](#); [Hennebry and Williams, 2021](#)).

Historically, Asia has long been a central hub of migration, with colonial rule introducing new dimensions to population movements ([Hugo, 2005](#); [Lian, Rahman and Alas, 2016](#)). Post-colonial Asia saw the rise of temporary labour migration, enabling people to move from the region to various global destinations ([Hugo, 2005](#); [Asis and Piper, 2008](#); [Lian, Rahman and Alas, 2016](#)). A notable consequence of this shift has been the rising participation of women in the global labour market, a trend that became particularly evident after the 1980s ([Siddiqui, 2008](#); [Lian, Rahman and Alas, 2016](#); [Yeoh, 2016, 2021](#)). The feminisation of migrant labour has been driven by multiple pull factors in destination countries, including growth in manufacturing, the indigenisation of certain employment sectors, greater participation of women in formal labour market, demographic changes, and increased demand for women-specific jobs; concurrently, push factors from origin countries – such as limited personal development opportunities, increasing male unemployment, and socio-political conditions such as the imposition of martial law in the Philippines in the 1970s – have further fuelled this trend ([Parreñas, 2001](#); [Piper, 2008](#); [Siddiqui, 2008](#); [Yeoh, 2016, 2021](#)). While these push-pull dynamics primarily reflect intra-Asian migration patterns, similar power dynamics can also be observed globally.

However, even within similar contexts, not all countries in Asia exhibit identical trends in feminised migration. For instance, South Asian countries such as Nepal, India, and Bangladesh have relatively low numbers of FMWs, constrained by social norms and limited data collection on migration ([Siddiqui, 2008](#)). Conversely, countries like Sri Lanka, Indonesia, and the Philippines have a higher proportion of FMWs due to earlier participation in the migration labour market, supportive government policies, and strategic development programmes ([Parreñas, 2001](#); [Siddiqui, 2008](#); [Yeoh, 2016, 2021](#)). In particular, the Philippines stands out for its



pioneering legal frameworks, such as the Labour Code of 1974 and the establishment of the Commission on Filipinos Overseas in 1980, which have been instrumental in safeguarding its migration workers. The Philippines was the first Asian country to implement legal protections specifically designed for its migrant population ([Asis, 2008](#)).

Given the political, economic, and social/societal factors at play, Southeast Asian countries have become one of the key contributors to the phenomenon of feminised migration ([Lian, Rahman and Alas, 2016](#); [Yeoh, 2016, 2021](#)). The latest United Nations migrant stock database further supports this observation, showing while Southeast Asia as a region may not have the highest proportion of female migrants, several countries within it, lead Asia in female migrant proportions ([United Nations Population Division, 2020](#)).

Nearly half of the migrants in the region of Southeast Asia are female, where it stretches over 11 countries, including Brunei Darussalam, Cambodia, Indonesia, the Lao People's Democratic Republic (Laos RDP), Malaysia, Myanmar, the Philippines, Singapore, Thailand, Timor-Leste and Vietnam. In certain periods (1990 to 2015), more than half of the region's migrants were female ([United Nations Population Division, 2020](#)). The top five countries⁵ with the highest proportions of FMWs are Thailand (61.0%), Malaysia (56.7%), Laos RDP (55.9%), the Philippines (54.0%) and Cambodia (53.6%) (see [Table 5](#)). Nonetheless, these statistics mainly reflect 'formal' and 'regular' migration channels, potentially overlooking a substantial number of migrants who travel through irregular and informal corridors, which are believed to constitute a significant proportion in this region. Four primary types of female migration within this region include: (a) typical migration of women as dependent spouses of male migrants both within and beyond Asia, (b) independent migration of women as students and professionals, (c) independent migration of women for labour, and (d) international marriage migration; notably, the latter two types have significantly shaped the current landscape of the feminisation of migrant labour in Asia, serving as strategies against restrictions on family unification policies, short-term rights of stay in receiving countries and limitations on personal development in countries of origin ([Piper, 2008](#); [Brooks and Simpson, 2013](#); [Yeoh, 2016, 2021](#); [Bastia and Piper, 2019](#); [Siddiqui, 2008](#)).

⁵ In fact, only four countries within this region that the figures of FMWs do not surpass 50%, which are Myanmar (37%), Brunei Darussalam (43%), Indonesia (44%) and Timor-Leste (45%) ([United Nations Population Division, 2020](#)).



Moreover, a clear gendered division of labour is evident amongst FMWs from Southeast Asia, who are predominantly concentrated in domestic work, caregiving, and nursing – sectors widely recognised as highly gendered and feminised ([Rahman and Fee, 2009](#); [United Nations Women, 2016](#); [Yeoh, 2016, 2021](#); [Lan, 2022](#)). This division reveals broader societal, economic, and political structures within both destination and origin countries. For instance, female OFWs are frequently hailed as the nation's 'New Heroes' (*Bagong-Bayani*) for their substantial economic contributions through remittances which in turn inspires other women in the Philippines to seek employment abroad ([Hennebry et al., 2019](#); [Yeoh, 2021](#); [Eugenio, 2023](#)). A similar dynamic exists in Indonesia, although a contradictory discourse of 'heroes' versus 'victims' persists concurrently ([Chan, 2014](#)). In East Asian countries such as Singapore and Taiwan, migration serves as a strategy to facilitate local women's participation in the workplace, helping them balance work and family obligations ([Lan, 2006](#); [Yeoh, 2016](#); [Chien, 2018](#); [Liang, 2023](#)). This strategy stems from the 'Familialist Welfare Regime', where the family is seen as primary entity responsible for members' well-being, often placing this responsibility on women ([Chien, 2018](#); [Yeoh, 2021](#); [Liang, 2023](#))

The growing significance of feminised migration can be examined from multiple perspectives. Economically, FMWs are significant contributors to remittance flows, often sending a higher proportion of their earnings back home compared to male migrants ([Jolly et al., 2005](#); [Siddiqui, 2008](#); [IOM and Remittances Factsheet, 2015](#)). These financial supports play a crucial role in sustaining their households and communities, fostering local economies, and driving social development. Socially and culturally, the increasing feminisation of migrant labour highlights changing gender roles and expectations in both sending and receiving countries ([Yeoh, 2016, 2021](#)). However, FMWs also face unique challenges and discriminations, including GBV, wage disparities, and limited access to social services ([Pan and Yang, 2012](#); [Cheng, 2016](#); [Hennebry, Hari and Piper, 2019](#); [Rich et al., 2022](#)). Despite these difficulties, migration can empower women by granting them financial independence and new social roles and/or positions ([Elmhirst, 2002](#); [Lian, Rahman and Alas, 2016](#); [Yeoh, 2016](#); [Hennebry and Williams, 2021](#)). Politically, the rise in FWMs has prompted governments and international organisations to re-evaluate policies for migrant workers, with a growing recognition of the need for gender-sensitive policies to protect migrants from exploitation and support their rights ([ILMS Brief ASEAN, 2020](#)).

Despite these advancements, significant gaps persist in understanding and supporting FMWs. Data collection remains inconsistent, often failing to capture

the full scope of women's migration experiences. Comprehensive policies are needed to address the specific vulnerabilities of FMWs, such as legal protections against GBV, human trafficking and exploitation, as well as access to healthcare and legal services ([Pan and Yang, 2012](#); [Russell, 2014](#); [Lattof, Coast and Leone, 2018](#); [Tan and Kuschminder, 2022](#)). While some countries, like the Philippines, have developed frameworks to support their OFWs, others lag in implementing effective measures. For instance, in Sri Lanka, where over half of the migrant population is female, policies have fluctuated between supporting women's participation and restricting it due to prevailing social norms, leading to unequal protection and support for migrant women across different regions ([Ueno, 2013](#)). Additionally, societal norms and attitudes towards FMWs vary widely, impacting their integration and treatment in both sending and receiving countries ([Boyd and Grieco, 2003](#)).

The feminisation of migrant labour is a complex and multifaceted issue, reflecting broader economic, social and cultural changes. As [Asis \(2008\)](#) observed, the causes and effects of female migration were often assumed to mirror those of male migration. However, significant distinctions exist, particularly concerning motivations, expectations, and policy framework ([Battistella and Conaco, 1998](#); [Jolly et al., 2005](#); [Hennebry and Petrozziello, 2019](#); [Hennebry, Hari and Piper, 2019](#)), or even from an individual development perspective ([Pearson and Sweetman, 2019](#)). This underscores the need for a more nuanced understanding of migration dynamics and for policies that are responsive to the specific needs and contributions of FMWS.

**Table 5. Female Migrants as a Percentage of the International Migrant Stock by Region, Country, or Area of Origin, from 1990 to 2020**

Region, development group, country, or area	1990	1995	2000	2005	2010	2015	2020
By area of origin							
Sub-Saharan Africa	46.9	47.4	47.3	46.6	47.2	48.0	47.9
Latin America and the Caribbean	50.6	50.6	50.5	50.6	51.3	51.4	51.7
Oceania (excluding Australia & New Zealand)	51.0	51.3	51.1	51.1	51.4	51.4	51.6
Australia & New Zealand	51.3	51.6	51.7	51.0	51.0	50.4	50.6
Europe & Northern America	53.1	53.2	53.3	53.2	53.4	53.4	53.0
Asia	46.9	47.0	46.9	46.5	45.1	44.8	44.3
By region and country of origin							
Central Asia	51.8	51.6	51.7	51.3	50.8	51.0	51.4
Eastern Asia	49.1	49.7	50.6	51.4	52.4	52.7	53.5
Western Asia	48.1	47.3	46.2	45.7	45.3	44.9	44.8
Southern Asia	43.7	43.0	42.5	41.3	38.3	37.7	36.8
Southeastern Asia	50.5	51.0	51.3	50.9	50.2	50.3	49.5
Brunei Darussalam	40.7	40	39.9	41.3	41.5	42.4	43.0
Cambodia	50.8	50.8	51.3	52.6	52.7	52.9	53.6
Indonesia (*)	41.5	43.0	44.3	44.5	44.3	44.1	44.3
Lao RDP	50.9	50.7	51.1	53.0	53.8	54.0	55.9
Malaysia	50.9	53.4	55.1	54.2	53.8	54.2	56.7
Myanmar	45.1	45.7	46.4	44.7	44.1	43.9	37.4
Philippines (*)	58.9	58.0	57.3	56.3	54.2	53.9	54.0
Singapore	52.3	52.5	52.7	51.9	51.8	51.4	52.1
Thailand (*)	60.6	62.2	62.9	63.6	63.3	62.2	61.0
Timor-Leste	47.4	49.6	49.8	47.1	45.7	44.8	44.9
Vietnam (*)	48.8	49.0	48.9	48.2	48.4	49.7	50.3
By development group of origin							
High-income countries	51.8	52.0	52.3	52.0	52.3	52.0	51.6
Middle-income countries	49.1	49.1	49.0	48.7	47.8	47.7	47.6
Low-income countries	46.3	46.3	45.6	44.6	45.0	45.6	45.2

*The grey columns represent the four primary migrant-sending sources to Taiwan: Indonesia, the Philippines, Thailand and Vietnam.

Source: International Migrant Stock 2020 (United Nations), 'Data (Total, Origin)', available at: <https://www.un.org/development/desa/pd/content/international-migrant-stock> (accessed on 15 August 2024)



2.2 IDENTITY, ROLES, AND THE INFLUENCES OF ASYMMETRIC STATUS IN MIGRATION THROUGH A GENDER LENS

Building on the understanding of feminisation of migrant labour from the previous section, migration transcends its role as a mere economic necessity; it is a dynamic process where identity, roles, and power structures shaped by asymmetric status – whether economic, social, or cultural – play critical roles ([Weiss, 2005](#); [Carling, 2014](#); [Grabowska et al. 2017](#); [Isaakyan and Triandafyllidou, 2017](#)). These asymmetries deeply influence how individuals perceive themselves, how they are perceived by others, and how navigate their roles within transnational spaces. In the context of feminised migration, this understanding becomes particularly significant, as women are often more vulnerable in the process of ‘becoming’ migrants ([Jolly et al., 2005](#); [Pan and Yang, 2012](#); [Russell, 2014](#); [Lattof, Coast and Leone, 2018](#); [Tan and Kuschminder, 2022](#)).

For FMWs, identity is often negotiated against the backdrop of unequal power relations, where economic necessity, cultural expectations, and social status intersect ([Parreñas, 2001](#); [Oishi, 2005](#); [Piper, 2008](#); [Constable, 2009](#); [Yeoh and Huang, 2010](#)). While FMWs may experience empowerment through enhanced financial autonomy, this empowerment is frequently constrained by broader societal norms and the structural inequalities being encountered ([Bachan, 2018](#); [Chowdhory et al., 2022](#); [Sufian et al., 2023](#)). For instance, sending remittances home may elevate a woman’s status within her family, but it may simultaneously reinforce traditional gender roles that expect her to prioritise family needs over her own aspirations. This tension between empowerment and limitation illustrates the complex ways in which identity and roles are shaped within migratory contexts.

The roles that FMWs assume in destination countries can further entrench or challenge existing power dynamics, especially when viewed through the lenses of feminised migration and the gendered division of labour ([Piper, 2008](#)). Domestic work and caregiving, the sectors where many FMWs are employed, are often undervalued and associated with lower status ([Chien, 2018](#); [Lan, 2022](#); [Liang, 2023](#)). This reinforces the hierarchical divisions that already exist within both local and transnational spaces. However, these roles also provide opportunities for renegotiating power dynamics. For instance, by acquiring new skills, engaging in advocacy, FMWs can contest the social and economic hierarchies that marginalise them.

Cultural asymmetries further shape identities ([Bhabha, 1994](#); [Ong, 1999](#); [Anthias, 2001](#); [Vertovec, 2001](#); [Levitt and Glick Schiller, 2004](#)). FMWs often straddle



multiple cultural contexts, leading to hybrid identities that challenge simplistic categorisations. In many cases, migrant women adopt new cultural practices from their host countries while simultaneously reinforcing certain traditional values from their countries of origin. This fluid navigation between cultures can both empower and constrain, as FMWs must constantly negotiate their identities in ways that align with or resist dominant narratives imposed by their communities or host societies. Hence, migration, through a gender lens, is a process where identity formation, power dynamics, and cultural influences are in constant negotiation.

2.3 THE POTENTIAL AND IMPLICATIONS OF MIGRANT REMITTANCES: A GENDER PERSPECTIVE

Migrant remittances are often regarded as a primary motivation for migration, serving as a significant contribution to both familial and national development ([Stark, 1991](#); [Castles, Miller and Ammendola, 2005](#); [Cohen, 2005](#); [Schiller and Faist, 2009](#)). At the familial level, migrant remittances play a critical role as a family strategy to support livelihoods, improve quality of life, create opportunities, and alleviate impoverishment; at the national level, migrant remittances contribute significantly to economic growth, encapsulated in what has been termed the 'migration-development mantra' ([Kapur, 2004](#); [Schiller and Faist, 2009](#)).

According to the [KNOMAD \(WORLD BANK GROUP\) \(2023\)](#), migrant remittance flows to Low- and Middle-Income Countries (LMICs)⁶ increased from \$435 billion in 2016 to an estimated \$669 billion in 2023, indicating nearly 55% growth over this period. This growth is anticipated to continue due to the increasing migrant population. For instance, in the Philippines, one of the top ten migrant remittance-receiving countries ([McAuliffe and L.A. Oucho, 2024](#)), remittances accounted for nearly 10% of its GDP in 2023 ([KNOMAD \(WORLD BANK GROUP\), 2024](#)) (see [Table 6](#)). The true value of remittance may be even higher, as informal channels are often not captured in official statistics. Following this vein, discussions often emphasize the meso- and macro-levels impacts of migrant remittances, including positive aspects like increased foreign currency reserves and stable fund flows, as well as potential negative effects such as increased inequalities between households with and without migrants, dependency on remittances, and potential price inflation ([de Haas 2007](#); [Rahman and Fee, 2009](#); [Cohen, 2011](#)).

However, migrant remittances, same with migration itself, extend beyond economic significance ([Cohen, 2005](#); [Levitt and Lamba-Nieves, 2011](#); [Meyer, 2020](#)), holding the potential to bridge social, political, and economic asymmetries ([Carling, 2014](#); [Meyer and Ströhle, 2023](#)). This bridging occurs as remittances serve as channels for redistributing resources and influence across transnational spaces, often altering the power dynamics within families, communities, and even countries ([Weiss, 2005](#); [Carling, 2014](#); [Meyer and Ströhle, 2023](#)). Socially, remittances can empower marginalised groups by improving access to education, healthcare, and other essential services, thereby reducing vulnerabilities and

⁶ Within the Southeast Asian region, 8 out of the 11 countries are classified as LMICs. These include Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, the Philippines, Timor-Leste, and Vietnam, according to the World Bank's classification of Low- and Middle-Income Countries for 2022 ([KNOMAD \(WORLD BANK GROUP\), 2024](#)).



fostering social mobility. Politically, the increased financial flow often leads to greater civic engagement and the strengthening of social networks within diaspora communities, enabling migrants and their families to exert influence both locally and abroad. Economically, remittances not only support immediate household needs but also contribute to local development by funding small businesses and community projects, which in turn can reduce regional disparities and contribute to more balanced growth. These multidimensional impacts highlight the transformative potential of remittances as tools for addressing inequalities and fostering more equitable development across borders ([Meyer and Ströhle, 2023](#)).

Migrant remittances also reflect types of migration and their underlying purposes. As a family strategy, discussions often revolve around the uses of remittances – either for human capital (non-productive activities such as family maintenance, education, health, and quality of life) or physical capital (productive activities such as farmland, livestock, irrigation equipment, investments, and businesses) ([Rahman and Fee, 2009](#)). Furthermore, migrant remittances can be categorised into ‘family remittances’ or ‘collective remittances’ ([Goldring, 2004](#)). The former denotes private funds remitted to individuals in the countries of origin who have relations with the migrants, while the latter symbolises money inflows for further investment or humanitarian aid ([Goldring, 2004](#)). Collective remittances have gained more attention recently, particularly during the COVID-19 pandemic, when remittance inflows increased rather than declined ([KNOMAD \(WORLD BANK GROUP\), 2021](#); [Dinarte-Diaz et al., 2022](#)), and in areas with large diaspora populations. This trend underscores remittances hold potential beyond economic contributions, extending to social, societal, and cultural dimensions.

A notable gap exists in understanding the micro-level impacts of migrant remittance, especially the nuanced gendered dynamics generated by feminised migrant labour ([Mahler and Pessar, 2006](#); [Kunz, 2008](#)). While extensive literature has explored the broader societal and economic impacts of migrant remittances through a gender lens from this century, such as the distinct preferences between males and females in allocating remittances to human versus physical capital, the recipients in countries of origin, issue of control over and use of remittances, and the role of gender in remittance management ([Rahman and Fee, 2009](#); [Lopez-Ekra et al., 2011](#); [Luna and Rahman, 2019](#); [Teye et al., 2023](#); [Ullah and Chatteraj, 2023](#); [Teye, Awumbila and Keseboa Darkwah, 2024](#)). Nonetheless, there is less emphasis on personal and everyday experiences and decisions ([Mahler and Pessar, 2006](#)). Furthermore, compared to sending countries (migrant-exporting) the relevant research in recipient countries (migrant-importing), such as the sex-



disaggregated data, impacts and implications to destination communities, still exists rather big room for further exploration.

In Taiwan, there have been two studies addressing migrant remittances with a gender focus ([Lei, 2016](#); [Huang, 2022](#)). Both studies focused on Indonesian FMWs, who represent the largest proportion of FMWs in Taiwan. Each study involved 12 participants and used purposive sampling for semi-structured interviews. The findings confirm FMWs prefer to prioritise the use of remittances for human capital (e.g., daily consumption, education, and house renovation, etc.), which also aligns to [Rahman and Fee \(2009\)](#) with both altruistic and egotistic reasons concomitantly. [Lei \(2016\)](#) also emphasises the social dimensions of remittances, introducing the concept of social remittances and identifying four significant areas that FMWs influence in their countries of origin: the accessibility and availability of digital technology and the Internet, aspirations to modernity, openness to diverse food cultures, and increased awareness of healthcare. Despite these valuable insights, both studies leave gaps in understanding the interplay between personal development and remittance practices. This gap underscores the need for more micro-level research to capture the full complexity and multidimensional nature of remittances and their implications for individuals' lives and identity formation.

FMWs are significant contributors to remittance flows and often remit a higher proportion of their earnings back home compared to male migrants ([Jolly et al., 2005](#); [Siddiqui, 2008](#); [IOM and Remittances Factsheet, 2015](#)), indicating deeply embedded social and cultural factors. [Rahman and Fee \(2009, p. 103\)](#) argue migrant remittances should be viewed as a societal process encompassing (1) the sending context, (2) the recipient context, and (3) the gendered use of remittances within households. This perspective reveals remittance act as a vital medium for bridging transnational connections ([Levitt, 1998](#); [Meyer and Ströhle, 2023](#)), touching on emotions, power relations, responsibility, education, skill acquisition, societal values, free will, and autonomy ([Simoni and Voirol, 2021](#)).

That is, migrant remittances demonstrate potential beyond economic contributions, as identity and subjectivity are shaped by social forces. This idea is captured in the concept of remittance scripts, which frame contexts, localities, and hierarchies for interactions and negotiations between migrants and those who remain in the homeland. Adding a gender perspective further reveals how both migrant wives (women who remain at home while their partners migrate) and FMWs can experience empowerment through the migration process ([Lopez-Ekra et al., 2011](#); [Green et al., 2019](#); [Luna and Rahman, 2019](#)). For migrant wives, five spheres of women's empowerment emerge ([Lopez-Ekra et al., 2011](#); [Luna and](#)



[Rahman, 2019](#), p. 325): access to economic resources (receiving, controlling and managing remittances), decision-making in key family affairs (e.g., education, health, food, farming and asset formation), physical mobility (markets, medical care and visiting relatives outside the village), residential independence (family nucleation within spatial groups), and educational backgrounds. For FMWs, empowerment may manifest in resources (economic sufficiency, financial autonomy, skill acquisition, career advancement), agency (social capital, support networks, shifting perceptions of gender norms, social mobility), and achievements (personal growth, autonomy, education, training opportunities) ([Chowdhory et al., 2022](#)). However, these forms of empowerment are significantly shaped by institutional factors (government policies), societal dynamics (family structures), and personal circumstances, such as marital status ([Buchan, 2018](#); [Sufian et al., 2023](#)).

The composition of family adds more layers to this discussion of gender dynamics in migrant remittances. Traditionally, men have been the breadwinners while women have taken on reproductive roles. However, the rise of feminised migration marks a departure from this pattern. Research suggests even when gender roles shift, underlying ideologies often persist, hindering the full dismantling of gender norms through migration ([Lopez-Ekra et al., 2011](#)). Despite cultural constraints, new approaches are needed to observe the transformations brought about by migration. As societal boundaries blur, these changes must be understood within a 'social continuum' ([Portes, 2010](#); [White, 2021](#)). Given that migration involves negotiating identity, power dynamics, and cultural influences, remittances serve as a key point for re-examining gender dynamics, carrying significance beyond their economic values.

**Table 6.** Inwards Migrant Remittance Inflows amongst Southeast Asian Region (US \$ million)

Remittance inflows (US \$ million)	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% of its GDP in 2023
Brunei Darussalam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0.0
Cambodia	103	113	123	128	147	164	184	186	188	142	557	611	855	1,003	1,103	1,185	1,199	1,287	1,431	2,654	2,588	2,539	2,616	2,782	6.6
Indonesia	1,190	1,046	1,259	1,489	1,866	5,420	5,722	6,174	6,794	6,793	6,916	6,924	7,212	7,614	8,551	9,659	8,907	8,990	11,215	11,666	9,651	9,402	13,089	14,467	1.1
Lao PDR	1	1	1	1	1	1	4	6	18	38	42	110	203	170	188	189	189	243	240	297	232	221	240	240	1.6
Malaysia	342	367	435	571	802	1,117	1,365	1,556	1,329	1,131	1,103	1,211	1,294	1,423	1,580	1,644	1,604	1,649	1,686	1,597	1,427	1,552	1,620	1,702	0.4
Myanmar	102	116	105	84	117	129	115	81	55	54	115	127	275	1,644	1,808	1,934	2,255	2,453	2,673	2,553	2,672	1,282	1,261	1,100	1.7
Philippines	6,924	8,760	9,735	10,239	11,468	13,733	15,496	16,437	18,851	19,960	21,557	23,054	24,610	26,717	28,691	29,799	31,142	32,810	33,809	35,167	34,883	36,685	38,049	39,097	9.0
Singapore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
Thailand	1,697	1,252	1,380	1,607	1,622	1,187	1,333	1,635	1,898	3,808	4,433	5,256	5,657	6,585	6,524	5,895	6,270	6,720	7,466	8,162	8,257	9,065	8,917	9,618	1.9
Timor-Leste	0	0	0	0	0	0	4	10	18	113	137	137	120	34	44	62	80	87	96	101	128	175	186	244	10.4
Vietnam	1,585	1,100	1,767	2,100	2,919	3,150	3,800	6,180	6,804	6,018	7,569	8,326	7,912	9,429	9,794	8,051	8,556	9,406	10,191	10,885	10,715	12,722	13,200	14,000	3.2
Low-and Middle-Income Countries	70,743	79,712	94,541	117,873	135,782	191,343	224,406	273,726	320,479	304,129	339,366	382,565	403,038	421,745	442,491	441,812	435,268	475,433	521,761	548,320	542,459	600,815	650,960	655,676	N/A
World	120,349	131,876	155,752	189,656	219,085	284,100	327,366	395,403	459,654	435,360	470,749	528,081	546,731	581,443	609,107	596,955	591,075	640,898	695,985	728,114	716,785	793,572	842,507	857,306	N/A

Source: World Bank-KNOMAD (2024), available at: <https://www.knomad.org/data/remittances> (accessed on 1 August 2024)



3. RESEARCH METHODOLOGY

3.1 MIXED-METHODS RESEARCH: SURVEYS, SEMI-STRUCTURED INTERVIEWS, AND QUANTITATIVE AND QUALITATIVE ANALYSES

This research employs a qualitative approach, using in-depth semi-structured interviews with FMWs currently working and residing in Taiwan to gather insights from their narratives. A short survey was also conducted to collect demographic data, including age, country of origin, educational background, current position, employment duration, order of siblings, sibship size, relationship status, parenthood and language skills. The interviews focused on five main categories (see [Table 7](#)).

Table 7. Purposes of Each Category and Corresponding Subsets of Interview Questions

Categories of Interview Questions	Subsets	Purpose
Working Overseas	(1) Motivations of working overseas (2) Cultural and social concerns behind the decision	To understand the driving factors behind individuals' decisions to work in a foreign country, including personal, professional and economic reasons.
Meaning of Remittance-Sending	(1) Personal significance (2) Impacts on relationship (3) Cultural and social significance	To delve into the significance of remittance-sending for individuals and their families and its broader cultural and social impacts.
Potential Impacts of Remittance-Sending	(1) Impacts on lives in both origin and destination countries (2) Personal development, and social and economic changes	To access the broader effects of remittance-sending on both the origin and destination countries, as well as on personal development and social change.
Relationship between Gender & Remittance-Sending	(1) Gender roles and expectations (2) Support and autonomy (3) Gender relations and networks (4) Control and use of remittances	To analyse how gender roles and expectations shape the experience and impact of remittance-sending.
Challenges in Remittance-Sending	(1) Challenges in both origin and destination countries (2) Financial systems, security and reliability (3) Advice for future improvement	To identify and address the obstacles and difficulties encountered in the process of sending remittances, including systemic and practical issues.

Data collection took place online from late June to August, utilising online surveys and interviews, given that the participants are based in Taiwan. All participants were employed in live-in domestic work, a prevalent sector for FMWs in Taiwan, though those working in other sectors were not excluded. Given the challenges related to geographical distance, time constraints, and difficulty in accessing in the migrant community, this research did not restrict the range of age, employment duration, or country of origin. However, FMWs without basic English, Mandarin, or Taiwanese proficiency were excluded due to the lack of interpreter support.

Participant recruitment relied on snowball and convenience sampling, initiated through contacts with migrant-empowerment NGOs in Taiwan, such as (1) Taiwan

International Workers' Association (TIWA) (台灣國際勞工協會)⁷, (2) 1095, (壹零玖伍 移民工文化協會)⁸, (3) One-Forty (台灣四十分之一移工教育文化協會)⁹, (4) SEAT (SEAT 南方 時驗室)¹⁰, (5) KASAPI-Kapulungan ng Sammahang Pilipino (菲律賓外勞協會)¹¹ and (6) Ikatan Pekerja Indonesia Taiwan (Ipit Taiwan) (印尼勞工在台協會)¹². Recruitment information was also shared at key gathering spots like train station¹³ and church¹⁴ in Taipei (台北) and Taoyuan (桃園), as well as on social media platforms.

The anticipated sample size was between 15 and 20 participants; however, only 3 participants, all from the Philippines, were able to proceed to the interview stage. These participants were recruited through snowball sampling, utilising networks connected to a lawyer who assists migrants, as failing to collaborate with NGOs mentioned above.

This research does not claim statistical representativeness, given the small sample size and purposive sampling method. Additionally, the limited recruitment resulted from challenges in participant access and engagement. Time, financial, and geographical constraints further limited the depth of the study.

The data analysis employed a mixed-methods approach, integrating quantitative survey data and qualitative interview transcriptions and notes. The qualitative analysis was structured using the Hierarchical Social Terrain concept, focusing on migration motivation, the meanings of migrant remittances, gender dynamics, and the challenges and opportunities associated with remittance practices (see [Figure 2](#)).

⁷ Taiwan International Workers' Association (TIWA) website: <https://tiwa.org.tw/>

⁸ 1095, website: <https://1095.org.tw/>

⁹ One-Forty website: <https://one-forty.org/>

¹⁰ SEAT website: <https://www.facebook.com/seataichung/>

¹¹ KASAPI-Kapulungan ng Sammahang Pilipino website: https://www.facebook.com/kasapi123?locale=zh_TW

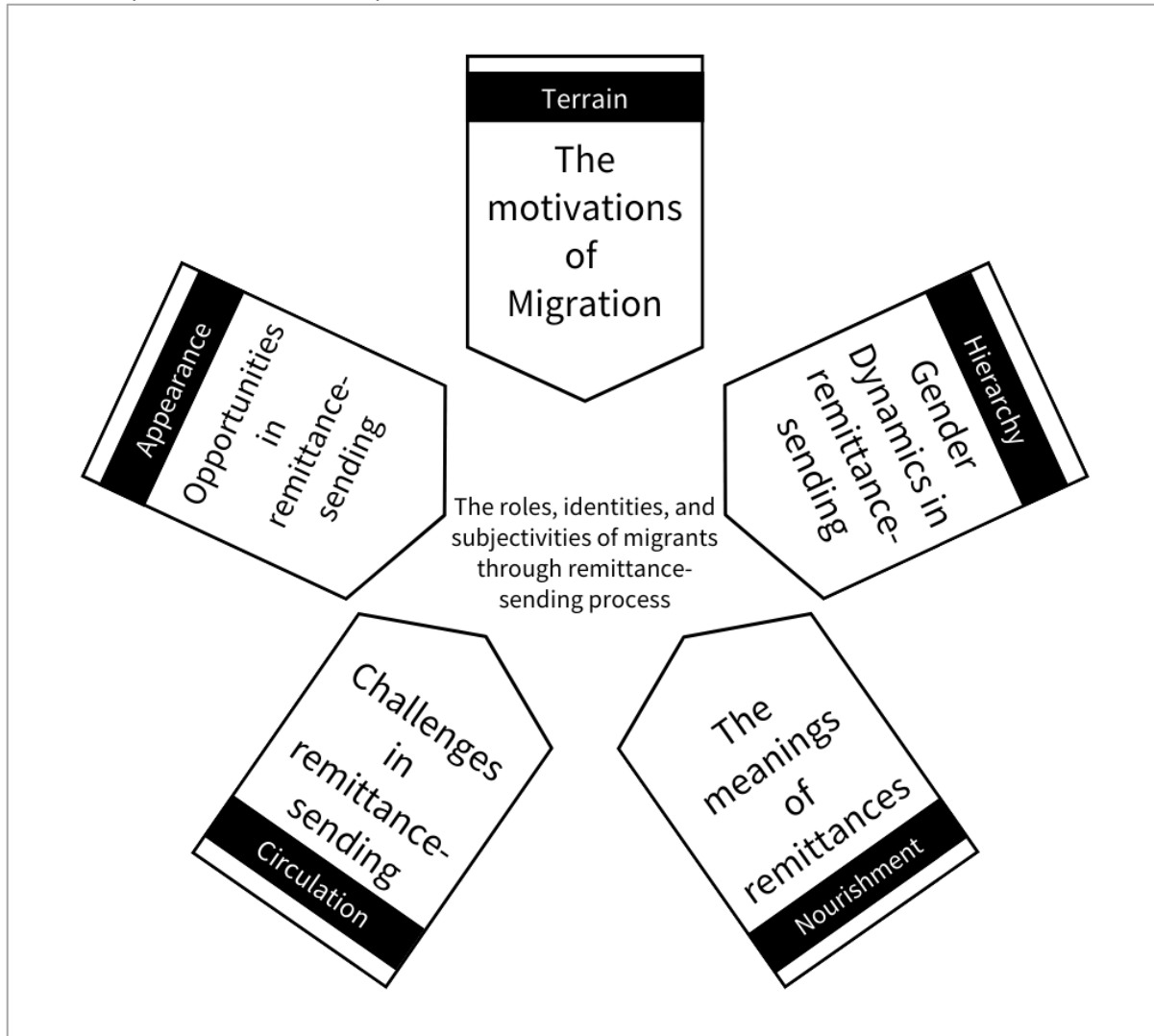
¹² Ikatan Pekerja Indonesia Taiwan website: <https://ipitaiwan31.blogspot.com/>

¹³ Zhongli Station (桃園中壢火車站)

¹⁴ St. Christopher's Church (台北中山北路聖多福天主堂)



Figure 2. The framework of qualitative analysis based on the concept of [Hierarchical Social Terrain](#): The five components are not necessarily equal, as they depend on extent of similarities and differences between the sending and receiving sides of migration. Therefore, the final outcome of migrants' roles, identities, and subjectivities is shaped not only by the interplay of these five components but also by the varying influence of each component individually.



3.2 RESEARCH ETHICS

Ethical considerations have been taken throughout the study. All secondary data used is available in the public domain. For primary data, all participants have consented to data collection through interviews and were willing to be recorded.

4. FINDINGS

4.1 SOCIAL-DEMOGRAPHIC PROFILE OF PARTICIPANTS

This research involved three participants, all literate and intermediate in English, allowing interviews to be conducted without interpreters. The participants are Filipino women and multilingual, speaking languages as English, Mandarin, Tagalog, Bahasa and Malay. All participants are above 45 years old (see [Table 8](#)).

Quantitative data reveal all participants have over 10 years of overseas work experience, predominantly in social welfare roles as caregivers, with 2 having worked in other sectors. Due to legal requirements, their employment is on a periodic basis, typically 3-5 years, amounting to over a decade in total. One participant holds a bachelor's degree in computer science (see [Table 9](#)).

Regarding sibling order and size, our data show most participants come from families with 3 to 5 siblings, typically occupying middle sibling, positions rather than being the oldest or youngest (see [Table 10](#)).

Lastly, in terms of relationship and parenthood status, all participants have children, though not all are married. Their children remain in the participants' home countries, cared for by either grandparents or female siblings rather than husbands.

Table 8. The Age Distribution of Research Participants

Age / Participants	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	65 and above	total
Participants (persons)	0	0	0	0	0	1	2	0	0	0	3

Table 9. The Education Distribution of Research Participants

Educational Background	Numbers
Doctorate degree	0
Master's degree	0
Bachelor's degree	1
Some college credit, no degree	1
Trade/Technical/Vocational Training	1
High school graduate, diploma or the equivalent	0
Some high school, no diploma	0
Junior high school (equivalent to 9 th grade)	0
Elementary school (equivalent to 6 th grade)	0
Nursery school	0
No schooling complete	0
Others	0
Total	3

Table 10. Order and Number(s) of Siblings of Research Participants

Order and Numbers of Siblings	The oldest	The youngest	Only child	Siblings under 2	Siblings between 3 and 5	Siblings above 6
Research Participants	0	0	0	0	2	1



4.2 SOCIO-CULTURAL MOTIVATIONS FOR MIGRATION: A GENDER PERSPECTIVE

[Lian, Rahman and Alas \(2016\)](#) identify three primary migration motivations: (1) better salary, (2) better lives, and (3) having friends or relative already residing in the destination country. Economic necessity and stable livelihood prospects often drive migration decisions, aligning with the push-pull theory of limited domestic opportunities versus favourable foreign prospects.

A gendered perspective reveals additional complexities. Participants show a trend of reduced family size compared to their own sibship size, suggesting shifts in reproductive responsibilities. Caregiving duties are typically transferred to other female relatives rather than husbands during overseas employment. The roles of 'breadwinner' and 'mother' frequently intersect in their narratives, especially as women transition from self-exploration to becoming their families' main financial pillar.

CASE 1: SINGLE MOTHER WITH ONE SON – PARTICIPANT A

Participant A stands out due to her unique educational background. Her college major in computer science influenced her decision to work in Taiwan, drawn by the country's reputation in related industries. Unlike the other participants, she has the smallest sibship size, with only two siblings in total. After the passing of her oldest brother, she assumed the role of the eldest sibling in her family.

'My first working here in Taiwan is from the year 2004 to 2007, the time I was single. I just only trying to work other environment not in Philippines, just try to enhance my skills and ability working outside of my country.'

The evident social push force – a lack of stable job opportunities for women who have just given birth in the Philippines – led her to decide to work overseas again. During her first stint in Taiwan, between 2004 and 2007, she was single and childless. However, after returning to the Philippines, she gave birth and raised her child with her parents, which she described as a tough time:

When the time I'm not working abroad, I felt guilty because I cannot help or share some amount to spend in our house. Because that time my son is just only two years old, I cannot work full time in Philippines, and only my parents is working, and not enough the money they earn for our daily life.



Language, differences in lifestyle, culture and religion are critical factors affecting migration decisions ([Rahman and Kiong, 2013](#)). Many Western countries have integrated these aspects into mandatory courses for long-term stays or citizenship. However, these factors remain significant for short-term migrant workers, acting as a social pull factor that attracts individuals to certain destinations. As noted by [Levitt \(2001\)](#) and [White \(2021\)](#), similarities between sending and receiving countries greatly influence migration mobility.

'The culture of Taiwan, Taiwan and Philippines are similar, especially in family culture, they share a little bit similarity between the Philippines and Taiwan. That's why I feel here just like at home, even though I am far away from my family.'

The ethnic, religious, and linguistic differences between the Philippines and Taiwan are notable. However, Filipinos might be less affected by these disparities compared to migrants from Vietnam, Indonesia, or Thailand, due to their proficiency in English, which facilitates basic communication. This linguistic advantage helps mitigate some of the cultural and social challenges faced by other migrant groups.

'Usually, the modern Taiwanese are already speaking English. But the old age of Taiwanese people from 60s to 90s are not speaking English. So, I need to learn some Taiwanese so that to communicate and work with them.'

Additionally, her teenage son lives with her parents, while she also takes care of four other children belonging to her elder brother, who has passed away. However, her initial attempt to work overseas was not driven by the urgent need to raise her child. It was only during her second migration to Taiwan that this became a primary reason.

CASE 2: MARRIED WOMAN WITH ONE DAUGHTER – PARTICIPANT B

Taiwan was not Participant B's initial overseas work destination. Her survey response indicated incomplete formal education with only six months of vocational training. However, during the interview, she revealed having attended college without graduating. Financial constraints in her family led her to start working in her teens, cutting short her education.

Oh, really, because way back to the 90s. I worked in Brunei already, yeah, but not too long, around one year, and then I go home. [...] my mother said, 'You continue your study'. But it's too hard to continue studying. The money



is not enough for food and clothes. [...] and then actually, I took college, but it's so hard. I did not finish my studies.

The economic and social factors became evident during the conversation with Participant B, as she frequently mentioned the higher salary in Taiwan and the affordability of daily essentials, such as food and vegetables.

My motivation to work overseas is because in Philippines we cannot save enough money to feed our family, especially going to school. It's too hard for us to earn money. [...] Although it's so hard to live separately with your family but we have no choice.

I thought Taiwan is the safest country in Asia. [...] Here, another factor is the food and vegetables. It's similar to what we have in the Philippines, not too expensive. [...] The food and culture in Pingtung¹⁵ is similar to the Philippines, especially about the weather. It's very hot in the same way.

Meanwhile, her teenage daughter lives with her elder sister rather than with her husband, which resides in a different province, according to her.

CASE 3: MARRIED WOMAN WITH TWO SONS – PARTICIPANT C

Participant C has the longest employment duration in her current position, with about 20 years in caregiving. She left her undergraduate studies unfinished due to financial pressures, starting work to support her family. Her decision to work overseas was primarily driven by the need for a stable salary, safety, and affordable essentials.

I just to work here because the salary is very higher than the salary in the Philippines. You know, the salary there is very low. And Taiwan is a very safe place. That's why I want to work here.

Unlike the two cases above, her two sons are already adults, though she did not specify where they live. Same with Participant A, she also mentioned taking care of her other siblings' children, as she believes she earns more money and has the capacity to help them.

¹⁵ Pingtung county, the southernmost county in Taiwan, is characterised by its tropical monsoon climate and is well-known for its abundant agriculture and tourism.



4.3 THE MEANINGS OF REMITTANCE-SENDING

Migrant remittances have long been recognised as the most crucial factors influencing individuals' decisions to migrate ([Stark, 1991](#); [Castles, Miller and Ammendola, 2005](#); [Cohen, 2005](#); [Schiller and Faist, 2009](#)). While economic push-pull factors are most evident, non-economic aspects of remittances, including social, technological, and political dimensions, are gaining attention ([Levitt, 1998](#); [Lacroix, Levitt and Vari-Lavoisier, 2016](#); [Krawatzek and Müller-Funk, 2020](#); [Ali et al., 2024](#)). This section proposes a framework examining the multifaceted nature of remittance-sending through FMWs' narratives, encompassing economic, cultural, transnational, and psychological values.

ECONOMIC VALUE

The economic value of remittance-sending is intuitive and clear-cut, as the 'Remittance Hierarchy' discussed in [Chapter 1.3](#) is clearly evident here. This hierarchy is further supported and reflected in FMWs' own narratives. It underscores a more pronounced divide when compared to perspectives focused on social, cultural, or psychological aspects. The significant financial and economic disparities between sending and receiving countries, or between migrants and the families they leave behind, have inevitably shaped the form and trajectory of remittance flows.

PARTICIPANT A: *'My mom, in her mind, she thinks we can live in the Philippines even we earn that small amount of money. I would tell them, what if I stay in the Philippines and I am not working here in Taiwan. Do you think I can help my brother's poor children? Do you think I can raise my child? I have to explain to my mother many times.'*

'It's very important, I mean the remittances, especially to the Philippines' economy. The remittances of Filipino workers here in Taiwan is getting raised, and these could raise the economy in the Philippines because the tax we pay.'

PARTICIPANT B: *'What I have to say is to help other people, because some people in our country, not enough money for their children. And because we pay out tax, other people may be better off. [...] Yeah, to earn enough money so that I would not burden my daughter or my husband.'*

'You can stay in the Philippines to earn money, even you did not work broad. But my own opinion is, if I did not work outside, my daughter, who can help



my daughter to go to school? That's why I force myself to, oh, never mind, I can work abroad.'

PARTICIPANT C: *'It means a lot to me, because I can help my family. Because in the Philippines, the salary is very low, so I send money back. They can buy what they want, and it helps a lot, like paying bills. That's very important. [...] My salary there is only 10,000 Philippine pesos (approximately \$175). Here, my salary is about NTD 27,000 (approximately \$830). It's three¹⁶ times difference.'*

SOCIAL AND CULTURAL VALUE

Beyond the economic impact of remittances, social and cultural norms shape how migrants engage in remittance-sending. These norms encompass the transfer of ideas, behaviours, social capital, and social expectations, such as gender roles, kinship, and obligation ([Levitt, 1998](#)). Participants' narratives reveal a strong 'familialist welfare regime' ([Chien, 2018](#); [Yeoh, 2021](#); [Liang, 2023](#)), emphasising concepts like 'responsibility' and 'coming back', reflecting Asian traditions of family reunions. The absence of mentions of public services like LTCs or children support in their home countries suggests an ingrained belief that caregiving is a family responsibility, aligning with norms in both their countries of origin and Taiwan.

One participant describes the 'New Heroes' (*Bagong-Bayani*) discourse in the Philippines as a 'toxic culture'. While this rhetoric recognises the importance of migrant remittances, it fails to address underlying issues, instead adding pressure on locals and perpetuating the trend of overseas work. The participant reflects on her experiences as an OFW:

'We can say, it's a toxic culture. That's what we call a Filipino toxic culture, family culture. Every time the Filipinos think that it's easy to earn money in other countries rather than in the Philippines. [...] Every time we get back to the Philippines, to have vacation, we are special. However, we did not feel that in a physical way. We did not see the tax, received by the Philippines' government, used for us. Just because, you know, the corruption.'

Nonetheless, all participants reveal their families do not pressure them to send money back, even though they are aware that some of their friends might be

¹⁶ Correction: the difference should be around 4.5 times under the exchange rate in 2024.



forced to do so. Even before working overseas, when they were employed in the Philippines or even when they were single, they routinely sent money to their families. In other words, remittance-sending can be seen as a reflection of close family ties, foregrounding individuals' perceptions of the operation and concept of family.

PARTICIPANT A: *'My parents never asking money from me to send to them. It's open, open heart. [...] I also raised my nephew and niece. [...] It's a big help for them as they are the poor kids of my eldest brother.'*

PARTICIPANT B: *'Even before I still not get married. I mean, every month, this is for my mother, and this is for my father, even for my eldest brother. Because I see it's so hard to live with very low salary.'*

PARTICIPANT C: *'Even though I was working in the Philippines, I also sending money to my mother when I was not yet married.'*

Gender and sibling roles are subtly reflected in the participants' narratives, albeit indirectly. [Bratti, Fiore and Mendola \(2016\)](#) have shown a positive correlation between larger sibship sizes and migration likelihood. With solely one participant having a sibling who also worked overseas, it is challenging to determine if sibship size influences migration decisions or if having multiple siblings abroad affects remittance patterns. However, the overall accounts suggest neither sibling order nor number significantly impacts remittance practices, nor does gender. Notably, the participants describe more equitable financial discussion within relationships, hinting at a potential shift away from traditional gender roles.

PARTICIPANT A: *'It's my responsibility to raise up them, because my eldest brother has passed away. In my mind, I am the breadwinner of the family.'*

PARTICIPANT B: *'Sometimes my husband too, he asks me, will you please help me pay my electricity? Okay, I pay, but sometimes, no.'*

PARTICIPANT C: *'Only one other sibling worked overseas before, but at this present time, no. [...] We have the same and similar pattern in sending remittances, because we are close family, and we love each other. So, we support each other.'*

TRANSNATIONAL VALUE

The concept of transnationalism highlights how both origin and destination countries shape the experiences of migrants ([Basch et al., 1994](#); [Brettell, 2015](#);

[Tedeschi, Vorobeva and Jauhiainen, 2022](#); [Meyer and Ströhle, 2023](#)). In the context of remittance-sending, transnational value emerges from the connections and sacrifices FMWs navigate between these two spheres. This is particularly relevant in Asia, where many migration regimes, like Taiwan's 'guest worker regime', promote temporary migration, making 'return migration' or 're-migration' the ultimate goal for most migrants. Exploring these dynamics through remittances offers insights into how migrants envision their eventual return.

PARTICIPANT A: *'My family told me that I have worked long time in Taiwan. They said that 'You don't need to work very long in Taiwan. You need to spend time here with your child.'*

PARTICIPANT C: *'My family know I work hard here for the money, so they would always use the money in a nice way. [...] Even my sons and my husband, we are not together, but the salary from me combines us together.'*

For two participants with teenage children, education is a critical investment, not only for their own children but also for their extended families. One participant highlighted the professional achievements of her relatives' children reflecting the importance placed on education and aspirations for the next generation.

PARTICIPANT A: *'My first niece will graduate this year in college. That's also an encouragement for me. [...] to see my nephew and niece, because of my money, my remittance back to the Philippines.'*

PARTICIPANT B: *'Now I transfer my daughter from public school to private school. The monthly tuition is 3300 Philippine pesos, but now it's 24,500 Philippine pesos. The classroom has 36 or 46 people inside before, but in private school, I think it's only 19 or 20 or so. [...] In public school, there is only one teacher and no computer, so it's too late, yeah?'*

'My second brother has two kids; one is accountant, and the other is English teacher. [...] My third sister, she has three kids, one is civil engineer, the other is accountant and the last study psychology. They work in private company in the Philippines. That's why I decided to work abroad. Because if I do not work overseas, it's so hard to earn money by selling rice.'

Beyond remittance-sending, participants often compare living conditions between Taiwan and the Philippines, focusing on areas like healthcare, politics, and development. Their narratives suggest that the perceived similarities and



differences between the two societies shape their migration experiences, aligning with observations made by [Levitt \(2001\)](#) and [White \(2021\)](#). These comparisons often narrow or anchor their focus on specific issues, with corruption emerging as a recurring concern in these cases.

'The government of Taiwan and the Philippines is not the same. The Philippines has many, many corruptions.'

'We did not see the tax, received by the Philippines' government, used for us. Just because, you know, the corruption.'

'In our country, if some politics not corrupt, our country would be really rich. But the politics in the Philippines, I don't know how to say, but it is just making people poorer. [...] Because monthly, we remit, and we pay the tax. They give us nothing, because some of them get the money. But they did not pay tax, not like us.'

Healthcare is another key concern, especially for FMWs working as caregivers, who are often familiar with Taiwan's healthcare system, known for its affordability and comprehensive coverage. Nonetheless, the institutional distinction between two sides makes it unlikely for migrants to transmit these ideas back homeland as noted by [Lei \(2016\)](#).

PARTICIPANT A: *'Especially the National Health Insurance here in Taiwan, here I can use the National Health Insurance, but back to the Philippines, I don't feel we have that. That's a very big difference.'*

PARTICIPANT B: *'The medical part in the Philippine is poor. Like Taiwan, the medical services are very good. We have Jian-Bao (健保). In Philippines, even if we had so ill health, we still pay a lot of money. Oh, here in Taiwan, if we have, we just go to hospital and spend NTD 150 (approximately \$4.62). It includes the medicine for one week. And no doctor treats differently.'*

PARTICIPANT C: *'In the Philippines, if you don't have money, you will die. Because they send you in the hospital and the price for hospital is very high. Unlike here in Taiwan, oh, it's very cheap and only NTD 200 (approximately \$6.16) you can have your medicines for three days.'*

One participant, whose family works in agriculture, noted the developmental differences between the Philippines and Taiwan in this sector. This observation illustrates how migrants can catalyse societal change. In the Asian 'guest worker

regime', migrants often aspire to apply their foreign experiences to optimise their homeland's development. This reverse influence highlights migrants' potential to facilitate change not only through remittances but also transferring ideas and practices for long-term societal improvement.

PARTICIPANT B: *'My husband manages our rice farm. We had store before the pandemic. We sell vegetable, meat, fish, but when the pandemic came, we lost we store. It was a very difficult time.'*

'We actually have a lot of land to farm, but it's too hard. We sell the rice a little bit money. The fertiliser and the medicines to use, they are expensive. However, in Taiwan, the farmers are much better. To be a farmer in the Philippines, it's so poor. [...] If the Philippines is like Taiwan, especially the farmer, we would be very rich, I might not even need to work here. Because our land is 3.5 hectares for rice planting.'

PSYCHOLOGICAL VALUE

Psychological value in remittance-sending can be analysed through three key dimensions: emotional labour, identity formation, and the expression of attachment. Emotional labour captures the feelings tied to sending remittances and how these emotions either motivates or complicate the act. Identity formation reveals how remittance-sending reinforces migrants' self-perception, sense of belonging, and evolving identity, often requiring deeper context to fully grasp. The expression of attachment, closely related to transnational value, illustrates how remittances maintain emotional bonds with family and homeland while helping migrants manage the psychological impact of separation.

PARTICIPANT A: *'I feel happy, comfortable because I know my family in the Philippines, they are living enough. [...] I never feel pressured. Since I go back here in Taiwan, I feel happy every time I send money, especially the time they call me and informed to me that they already received the money I sent to them.'*

PARTICIPANT B: *'My daughter, my father, they become happy. But I think I feel a little bit sad because my earning is a little bit cut. But I feel satisfied and fulfilled.'*

PARTICIPANT C: *'I am happy, of course, I feel always positive. [...] I feel more close to them, and more connection to them, because they know how much I love them. That's why I work hard here to give them money.'*



4.4 GENDER DYNAMICS IN REMITTANCE-SENDING

Gender dynamics in remittance-sending can be difficult to recognise when directly engaged in the process but become clearer when viewed through a transnational lens, highlighting potential underlying asymmetries. In [Chapter 1.3](#), we introduced the concept of a [Hierarchical Social Terrain](#), informed by theories of social remittances, transnationalism, and social positioning. These frameworks reveal how social roles, identities and subjectivities are closely intertwined and shaped mutually. [Chapter 2.3](#) explored how remittances could empower migrant wives and FMWs by reshaping economic, social, and cultural dynamics, thereby influencing identity and subjectivity. This chapter builds on those insights by examining gender dynamics in varied social roles, exploring how identities like daughter, wife, mother, and women influence, and are influenced by, remittance-sending.

MANIFESTATIONS OF DAUGHTERHOOD IN REMITTANCE-SENDING

Through the lens of daughterhood, FMWs derive psychological value from connections to their countries of origin, often focusing on children and mothers while mentioning male figures less frequently.

PARTICIPANT A: *'Every time I send money back to the Philippines, my son, my nephew and niece informed me, and they would always said thank you that they already received the money. They always tell me to take care of myself here. Don't work too hard and remember to sleep well.'*

PARTICIPANT C: *'Like my mother, she always telling me, thank you, thank you.'*

Daughterhood is often expressed through collective contributions, as seen in how remittances improve material conditions and familial relationships.

PARTICIPANT A: *'Changing for my family, my status. My family status in the Philippines has a little bit changing, not like before, we just only live in simple house. Our house is one floor, and there were always problems with the roof. Every time raining, the water is coming inside of the house. My parent they feel now live in comfortable way. It's changing to my life.'*

PARTICIPANT C: *'My mother house and my house have a great change. All are based from my remittances. And my nieces, I also gave them to go to college. It changed their lives too.'*



Additionally, non-economic remittances, such as sharing healthcare practices, allow FMWs to express care and strengthen family bonds.

PARTICIPANT A: *'I used to adapt the lifestyle of Taiwanese people, usually conscious for the health things. They need to eat plenty of vegetable, which we don't do that in the Philippines. [...] I am more conscious about my health now, because I live here alone, so I should take more care of my health. [...] when I was in the Philippines, I was in charge in the Kitchen. I was cooking and they were surprised, because it's different the way we used to. I did not use any seasoning. Oh, I only used salt and the condiments like soy sauce. In the Philippines, they refer using much seasoning, like NSG or other product.'*

THE ROLE OF WIVES AND THE MANIFESTATIONS OF MOTHERHOOD IN REMITTANCE-SENDING

The traditional family structure often placed men as breadwinners and women in reproductive roles. However, the trend of feminised migration challenges this norm. As noted by ([Lopez-Ekra et al., 2011](#)), even with shifting gender roles, underlying ideologies persist, limiting the full transformation of gender norms through migration. The evolving roles of women, especially FMWs, highlight this gradual shift.

PARTICIPANT A: *'Yes, in the past, the culture is like what you said that women should only stay in the house, cannot work, and the work should be only for men. But as a modern Filipino woman, we have own decision. [...] For me, it's the changes to gender.'*

PARTICIPANT B: *'The voice in the Philippines constructs why more Filipino women work overseas. If women cannot work as a domestic helper overseas, they have to take care of the house inside and take care of grandma or grandfather or the newborn. In the Philippines, that's the women's work. They cannot work as a sale lady, and it's also not easy to Filipino women.'*

'Some of my siblings or my papa, they would ask me, why you go to work? Also, my daughter, she would ask her father, why you did not work or work abroad, why not you? [...] My husband, he cleans the house room, washes the dishes and wash the clothes. Some of men in the Philippines would do the housekeeping job, yeah, some of them.'



'Sometimes it's not enough. On my part, if my child asked me, 'Mother, can you buy me this? Because I need this one.' I will buy that for her. However, I am a little bit sad and a little bit happy at the same time as a mother to know that they did not grow up with me.'

PARTICIPANT C: *'No, it's because women can have less work than men in the Philippines. That's way we want to go abroad. If you are not college knowledge, you don't have that much salary.'*

In fact, I specifically asked participants about their perceptions of money or savings management between genders, curious about whether this factor influenced their migration decisions. Interestingly, their responses were varied, which, although possibly due to the small sample size, provides a glimpse into this aspect and indicates the need for further exploration in future research.

PARTICIPANT A: *'No expectation difference. Because both Filipino men and Filipino women, if they work out of the country, they are equal and same to their remittances to the Philippines. [...] In Philippines, most women have own family. They are the one who do decision, yeah, for which the plan should do to the money. Mostly, the Filipino people, if they earn money, they automatically give to their wife, and the wife is the one who has own decision to do what they spend the money.'*

'If Filipino men hold their salary enough for them to send back to the Philippines, they did not know how to plan or how to save. When the time they come back home in the Philippines, they are back to zero, I mean, they have no saving. [...] Unlike Filipino women, they always think on their mind or plan. They plan to their self, that they have a simple house or small business that they can build in Philippines.'

PARTICIPANT C: *'But in the Philippines, women give their money to their husband. [...] And yes, it's very common.'*

MANIFESTATIONS OF WOMANHOOD IN REMITTANCE-SENDING

Womanhood encompasses a range of roles, identities, and subjectivities, including daughterhood, wifeness, and motherhood. These roles embody the concepts of 'being' and 'belonging', ultimately shaping a person's sense of 'becoming'. This journey of personal growth, often conceptualised as empowerment, begins with recognising what has been lost and what must be gained or restored. As [Chapter 2.3](#) observes, FMWs possibly experience



empowerment through the acquisition of resources, agency, and achievements. The following narratives illustrate how migration and remittances-sending influence their roles, identities, and subjectivities, revealing a complex interplay between tradition and transformation.

Through remittance-sending, FMWs not only fulfil traditional expectations but also carve out new spaces for self-expression and agency. The act of providing financial support reconfigures their roles within the family, allowing them to assume positions traditionally reserved for men, such as primary breadwinners. However, this shift is not solely about taking on new responsibilities; it is also about negotiating their identities within the boundaries of deeply rooted cultural norms. As daughters, wives, and mothers, they engage in practices that reflect both continuity and change, balancing respect for tradition with aspirations for autonomy and empowerment.

PARTICIPANT A: *'I do my own money. I can go anywhere, and I can do what I want to do, also buy what I want to buy. It's more my personality enhanced. [...] I am as a single mother, I feel now I am more strength person, as independent woman working outside.'*

PARTICIPANT C: *'Here I learned how to save my money. Now I saved my money for my children also have my own money. [...] Just like my employer here in Taiwan, she is always telling me, 'No money, no honey'. That's what I learned in Taiwan as a woman we should also think about ourselves.'*

'In my experience, I learned a lot because I think when you have no money, it's very difficult. That's what I've learned a lot in your culture, in Taiwan, you must have saving for your future. I see that all old women have saved money. They are not afraid of getting older, because they have money to use.'

These narratives reveal remittance-sending is more than just an economic transaction – it is a means through which FMWs navigate and redefine their womanhood. By taking on these roles, they reshape their identities in ways that challenge conventional gender norms while simultaneously reinforcing certain cultural expectations. The process of empowerment, therefore, is not linear but multifaceted, involving the negotiation of both personal ambitions and collective obligations. Through their narratives, FMWs demonstrate the manifestation of womanhood in the context of migration is a dynamic process, deeply informed by the intersection of tradition, change, and the pursuit of self-determination.



4.5 CHALLENGES AND OPPORTUNITIES IN REMITTANCE-SENDING

THE LANDSCAPE AND CHALLENGES OF REMITTANCE-SENDING FOR MIGRANTS IN TAIWAN

The landscape of remittance-sending for migrants in Taiwan has evolved since the introduction of Small-Amount Remittance Services (SMRSs, 小額匯兌業務) in 2021. This initiative aims to address economic concerns, alleviate reliance on informal channels, and improve data collection on remittance flows from Taiwan ([The Executive Yuan Gazette Online, 2021](#); [Financial Supervisory Commission \(Taiwan\), 2024](#)). As of May 2024, four corporations – Welldone Company (統振)¹⁷, Eastern Union Interactive Corp., (東聯互動)¹⁸, Digital Idea Multi-Media Co., Ltd. (數位至匯股份有限公司)¹⁹, and May-God Human Resources Co., LTD. (美家人力資源股份有限公司)²⁰ – have been authorised to provide remittance services tailored for Southeast Asian migrant workers, who constitute the majority of the migrant population in Taiwan.

Before 2021, migrants had the option of using bank transfers or going through informal channels, such as grocery stores, karaoke bars run by Southeast Asians, or broker agencies ([Kastner, 2022](#)). These broker firms bundled remittances and sent them collectively, leading to delays of days or weeks. Informal channels were preferred due to lower fees, lack of minimum limits, and accessibility, despite risks like scams. Migrants faced barriers such as language difficulties, limited bank hours, the digital divide, and work schedule conflicts, which often led them to avoid formal banking options ([Nguyen Thi Thanh Yen, 2022](#); [Chen \(陳彥輔\), 2023](#)). Migrant empowerment NGOs in Taiwan now offer financial management courses to mitigate the risks associated with these channels.

The experiences of the FMWs participating in this research further confirm the challenges mentioned above.

PARTICIPANT A: *'Maybe the service should be faster, because usually in Philippines, sending money back is urgent. [...] It should be one day or on that day can pick up the money in the Philippines.'*

¹⁷ Welldone Company (統振股份有限公司): <https://www.welldone.com.tw/zh-tw>

¹⁸ Eastern Union Interactive Corp., (東聯互動股份有限公司): <https://www.eui.money/>

¹⁹ Digital Idea Multi-Media Co., Ltd. (數位至匯股份有限公司): <https://remit.digitalidea.com.tw/>

²⁰ May-God Human Resources Co., LTD. (美家人力資源股份有限公司): <https://may-god.com/>



'My suggestion it's better all remittances here, it should be given a maximum ²¹ of NTD 50,000 (approximately \$1550) to NTD 100,000 (approximately \$3100) per month. And the service charge is NTD 99 (approximately \$3) every transaction, it's too much for me. Sometimes I have to use twice transactions, that's too expensive.'

PARTICIPANT B: *'What I say is the processing is too low, one day before we put money inside the bank. When our family need, we need as soon as possible, especially if on Saturday and Sunday, they cannot use.'*

PARTICIPANT C: *'I use bank to bank, and sometimes I use the digital app, and sometimes in the Filipino Store, there's a remittance agency.'*

'They are all legit, but I met scam before when I use Qpay (QuickPay) ²², I almost lost my NTD 20,000 (approximately \$620).'

All participants reported that they acquired relevant financial knowledge independently, with only a few attending courses provided by agencies or the Filipino government. All currently use digital services rather than physical options.

THE OPPORTUNITIES OF REMITTANCE-SENDING FOR MIGRANTS

The previous chapters have explored the socio-cultural motivations, meanings, and gendered dynamics that shape remittance-sending practices amongst FMWs in Taiwan. These discussions illuminate the complex nature of remittances, which extend beyond simple financial transactions to impact families' financial well-being and exert broader socio-cultural and psychological effects.

Economically, remittances constitute an essential lifeline for families in sending countries, especially in the contexts of Southeast Asian countries like the Philippines. They address essential needs and fund crucial services such as education and healthcare, elevating recipients' quality of life, alleviating poverty, and promoting social mobility. For migrants, sending remittances can be empowering, allowing them to take on traditionally male-dominated roles as primary breadwinners. This reassignment of financial responsibility holds the potential to change conventional gender roles, although the entrenched norms may limit its impact, as divergent narratives reflect.

²¹ Current maximum for monthly transaction as of August 2024 is NTD 30,000 (approximately \$930).

²² Qpay (QuickPay) is a money transfer mobile app introduced by the Taiwanese corporation Welldone company, which is the first corporation approved by Financial Supervisory Commission of Taiwan to implement SMSs.



Socio-culturally, remittances reinforce familial bonds and obligations, reflecting deeply rooted cultural expectations in Filipino family structures. The act of sending money home is intertwined with migrants' identities as daughters, wives, and mothers, reinforcing their sense of duty and connection to their families. The societal context, such as the role of the *Bagong-Bayani* concept in the Philippines, also grants migrants social recognition, although its implications remain further exploration. Moreover, this practice has a transnational dimension, as migrants juxtapose the living conditions and opportunities in Taiwan with those in their home countries, potentially driving changes in behaviours and expectations within their communities.

Psychologically, remittance-sending can be conceptualised as a form of emotional labour. Migrants navigate feelings of guilt, responsibility, and attachment by sending money, maintaining a sense of belonging and purpose despite the geographical distance from their loved ones. This habitual act of sending remittances reinforces their identity as essential family members, contributing positively to their self-esteem and emotional well-being. Further exploration is needed to understand the psychological value tied to remittance environments in destination countries, particularly as participants express concerns over delays and transfer limits.

The hypothesis proposed at the outset of this research, positing a positive correlation between remittance-sending and the construction of identity and subjectivity, has been substantiated through various lenses. Results also confirmed the argument noted by [Meyer and Ströhle \(2023\)](#) that remittances function as a vehicle for economic support, transnational connectivity, and the promotion of social mobility, while also facilitating shifts in traditional gender norms. However, the broader impacts of these changes remain under-documented for large-scale application. As [White \(2021\)](#) highlights, [De Haas \(2012\)](#) and [Levitt and Lamba-Nieves \(2011\)](#) argue while social remittances have the potential to drive societal transformation, they often merely reinforce existing trends, which may not always be positive. Hence, further investigation is needed to explore the latent opportunities in remittances through a multidimensional framework, supported by relevant policies and institutional mechanisms to unlock their full potential.



5. DISCUSSION

5.1 RESEARCH VALUE AND KEY HIGHLIGHTS

This research is grounded in the observation of the feminisation of migrant labour and the gendered division of labour within Taiwan's migrant landscape. Given the inherent vulnerabilities of female migrants in both contexts ([Lan, 2003a](#), [2003b](#); [Pan and Yang, 2012](#); [Chien, 2018](#)) and the gap in research on FMWs remitting experiences in Taiwan, this study aims to offer a nuanced comprehension of socio-cultural facet of migration. By drawing on the emic narratives of FMWs in Taiwan, the study delves into the gendered dynamics at play, seeking to contextualise the formation of their roles, identities, and subjectivities through the lens of remittance-sending.

Anchoring on the argument of [Meyer and Ströhle \(2023\)](#), which conceptualises remittances not merely economic transactions but as mediums for transferring socio-cultural values. Their theory posits the asymmetries created by remittance flows can be mitigated or amplified through non-economic channels. Thereby, the concept of [Hierarchical Social Terrain](#) is then proposed within this study, reifying remittances as conduits for diverse values beyond monetary contributions and provide a framework (see [Figure 2](#)) to conduct qualitative analysis. This concept offers new insights into how remittances influence social positioning and subjectivity amongst Southeast Asian FMWs in Taiwan. Thus, this research provides a comprehensive examination of the socio-demographic profiles, and the gender dynamics influencing Southeast Asian FMWs in Taiwan.

RESEARCH VALUE

The primary value of this research lies in its nuanced exploration of the migration and remittance experiences of FMWs within Taiwan's feminised migration context, with a particular focus on socio-cultural and gendered dimensions. By integrating detailed narratives and quantitative data, the study broadens the understanding of distinctions driving migration and remittance practices amongst Southeast Asian gendered migrants. This has potential applications in future migration-related policymaking in Taiwan.

Another key insight is to confirm the concept social position and its shifts as a 'relative' measure ([White, 2021](#)), necessitating comparison to accurately assess an individuals' status. The contrast between sending and receiving sides significantly influences remittance flows across economic, social, and cultural dimensions, as discussed in the transnational value in [Chapter 4.3](#). A potential

area for future research, though not proven in this study, is to examine whether the magnitude of this contrast facilitates or exacerbates remittances flows (across various perspectives) and how it might serve as a catalyst for transformation. Such exploration could potentially foster a more equitable environment for migrants, particularly those most vulnerable, such as FMWs, as highlighted in this study.

While looking into research findings separately, the study provides a detailed framework of socio-demographic profiles of FMWs, including their linguistic abilities, employment backgrounds, and family structures, enriching migration literature and future research methodologies. The inclusion of variables like sibship size and education levels offers a broader context, often missing in studies focused solely on economic or social factors.

Furthermore, the research uncovers the complex socio-cultural motivations behind migration decisions through a gendered lens. It challenges traditional economic push-pull theories by foregrounding how is deeply intertwined with cultural and gendered expectations. This approach broadens the scope of migration studies.

Most importantly, this study commences at critically examining the angle of economic to see the concept of migrant remittances and offers a multidimensional framework that includes economic, social and cultural, transnational, and psychological values. This framework provides a more holistic interpretation of how remittances impact both sending and receiving communities, as well as the migrants themselves.

Finally, the research explores how remittance practices are shaped by and shape gendered identities and roles. Insights into the roles of daughter, wives, and mothers contribute to a deeper comprehension of gender dynamics within migration, offering valuable perspectives for policy development and interventions that consider the complexities of gender and migration in feminised migration contexts.

KEY HIGHLIGHTS

The primary finding of this research confirms our hypothesis that migrant remittances play a significant role in addressing the challenges faced by FMWs by facilitating a reconfiguration of their social positions, identities, and subjectivities in response to the complexities of feminised migration. This study highlights how remittance practices intersect with gendered division of labour as



well as underdeveloped public discourse and emphasises how these phenomena are further nuanced by socio-cultural factors through a transnational lens.

While economic motivations are central to migration decisions, participants' narratives reveal these motivations are intricately linked with socio-cultural responsibilities, particularly the expectation to remit money to support extended families. This alignment with familial duties and cultural norms strongly influences their migration choices and remittance practices.

A gendered analysis of remittance-sending reveals a notable shift in traditional gender roles. Although women predominantly serve as caregivers in both their destination and origin countries in the cases of this research, remittance-sending allow them to assume financial responsibilities traditionally associated with male breadwinners. This shift represents a gradual transformation of gender norms influenced by migration and remittance practices, although it does not entirely dismantle existing gender roles. Instead, it reflects an evolving interplay between traditional expectations and emerging economic realities.

This study also points out the challenges and opportunities associated with remittances-sending, particularly through the lens of recent developments such as the introduction of SMRSs in Taiwan. This initiative represents a significant advancement in formalising and securing remittance channels, addressing issues related to informal and potential risky remittance methods. The research indicates these changes impact the financial practices of migrants and suggests further exploration into how the formalisation of remittance processes affects migrant behaviours and expectations.

Additionally, the role of similarities and differences between the two sides, foregrounding how these distinctions influence hierarchical relationships. The greater the differences, the more likely remittances – by they economic, social, or cultural – flow from the higher side to the lower one. However, this flow is not always linear; it can be disrupted by external factors like institutional intervention. For instance, differences in healthcare or dietary habits between Taiwan and the Philippines can convert beyond the economic value of remittances, yet these flows can be interrupted by the institutional system in the Philippines. Education, both formal in sending countries and informal in receiving countries (such as NGO-led empowerment programmes), might help mitigate these disruptions.

In sum, this research offers a comprehensive and nuanced understanding of the migration and remittance experiences of Southeast Asian FMWs in Taiwan, integrating socio-demographic, socio-cultural, and gendered perspective. The findings enrich the broader discourse on migration and remittance, foregrounding the need for continued investigation into these dynamics to inform policies and practices that support the well-being of migrants and their families.



5.2 LIMITATIONS AND FUTURE RESEARCH

This study provides valuable insights into the migration and remittance experiences of Southeast Asian FMWs in Taiwan but faces several limitations due to three closely intertwined factors: (1) limited access to the migrant community, (2) time constraints, and (3) the current research design. These factors significantly impacted the study's scope and depth.

First, to ensure easier access to participants, the research set minimal criteria for sample selection, leading to certain limitations. The focus on current migrants excluded returnees, thereby limiting the understanding of transnational dynamics and the long-term impacts of remittances on families in origin countries. Future research may include both migrant and returnee perspectives to capture the full migration cycle.

The gender analysis was also restricted by the lack of input from origin countries, limiting cross-context insights into gender dynamics. Including data from both sending and receiving countries would provide a more comprehensive view of how remittances influence gender roles.

Due to limited access to the migrant community and time constraints, this study could not fully account for various gender patterns, restricting the exploration of how gender dynamics affect migration and remittance practices. Future research should aim for a more varied sample to thoroughly examine these patterns,

The reliance on online interviews assumed accessibility, but recruitment results indicated in-person interviews might have been more effective and better for building trust. Language barriers further constrained the study, as participants speaking Vietnamese, Indonesian, or Thai were underrepresented due to the lack of interpreters. Future studies should employ multilingual teams to capture more diverse perspectives.

Lastly, financial regulations and technological advancements were not extensively included and analysed, including the mechanism of how migrants pay their tax. Future research could examine how regulatory frameworks and service providers influence remittance practices, offering a more complete understanding of these factors. Addressing these limitations and expanding the research scope will enhance the discourse on migration and remittances, leading to more informed policies and practices supporting migrants and their families.



6. CONCLUSION

The study's objectives were centred on understanding the gendered experiences of FMWs in Taiwan, focused on the cultural meanings attached to remittances and their broader impact on the women's lives in the context of feminised migration. Employing a mix-methods approach, the research explored how remittance-sending intersects with women's social identities, familial obligations, and aspirations. The findings reveal two key insights: while economic motivations remain paramount, the cultural, social and psychological dimensions of remittance-sending are equally significant in shaping the lived experiences of FMWs; the dual role of remittances as both a tool for empowerment and a source of potential marginalisation.

The analysis revealed these women's remittance-sending practices are deeply embedded in familial and societal expectations, reflecting broader cultural scripts about gender roles and obligations. The study identified the multifaceted values of remittances, which extend beyond their economic importance to include social, transnational, and psychological aspects. The narratives indicate these women's experiences are shaped by the financial disparities between their origin and destination countries but also by the cultural norms that govern family and gender relations in both contexts.

Moreover, the research draws attention to the transformative opportunities offered by remittance-sending. Despite the constraints imposed by migration regimes and the persistent gender inequalities, the act itself enables these women to assert agency, redefine their roles within their families, and negotiate their identities. However, it also highlights the pressure and limitations of these practices, especially when viewed through a transnational lens.

Overall, this research contributes to a more comprehensive comprehension of the complex interplay between gender, migration, and remittance-sending amongst Southeast Asian FMWs in Taiwan. It suggests while remittance practices can foster empowerment, they must be critically examined to avoid perpetuating inequalities and ensure FMWs' contributions are fully recognised and valued in both origin and destination societies.



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I acknowledge the use of ChatGPT 3.5 (OpenAI, <https://chat.openai.com>) to proofread my final draft.



APPENDICES

Please click the link below to access the referenced documents.

[\(1\) Consent form](#)

[\(2\) Participation information sheet](#)

[\(3\) Survey](#)

[\(4\) Interview questions](#)



CONSENT FORM FOR SOUTHEAST ASIAN FEMALE MIGRANT WORKERS IN RESEARCH STUDIES

個人訪談參與同意書 _ 在台東南亞女性移工的研究

Please complete this form after you have read the Participation Information Sheet and/or listened to an explanation about the research. 請在閱讀完資訊表或聆聽有關研究的說明後填寫此表格。

Title of Study: Exploring Opportunities for Social Position and Subjectivity Through Migrant Remittances in Feminised Migration: Narratives from Southeast Asian Female Migrant Workers in Taiwan

Department: Institute for Global Prosperity, University College London

Name and Contact Details of the Researcher(s): Renee Te-Jung Chen; te-jung.chen.21@ucl.ac.uk

Name and Contact Details of the Supervisor: Dr Kate Maclean; kate.maclean@ucl.ac.uk

This study has been approved by the UCL IGP Research Ethics Committee with DPP No. Z6364106/2024/05/96 social research

研究主題：從匯款探索女性化移工勞動力之女性移工的社會地位與主體性：在台灣東南亞女性移工的敘事

所屬研究所：全球繁榮研究所（倫敦大學學院）

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此研究已獲得倫敦大學學院 (UCL) 之全球繁榮研究所 (IGP) 研究倫理委員會的批准，個人資料收集核准編號：Z6364106/2024/05/96 social research

Thank you for considering taking part in this research. The person organising the research must explain the project to you before you agree to take part. If you have any questions arising from the Participation Information Sheet or explanation already given to you, please ask the researcher before you decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

感謝您撥冗參與此研究。研究人員須在您同意參與訪談前向您解釋研究內容。如果您對於此「研究參與資訊表」或以給予的解釋有任何疑問或不了解的地方，請在決定參與前向研究人員提問。與此同時，您將獲得此份同意書的副本以便隨時參考使用。

I confirm that I understand that by ticking/initialling each box below I am consenting to this element of the study. I understand that it will be assumed that unticked/initialled boxes means that I DO NOT consent to that part of the study. I understand that by not giving consent for any one element that I may be deemed ineligible for the study.

我確認我明白我將透過在以下每個方框中打勾或簽名以表示我同意參與這部分的研究。同時，我確認我明白那些未勾選或簽名的方框表示我不同意該部分的合作內容。我了解，如果不同意任何一個部分將會被視為不符合參與條件，因而無法繼續個人訪談（所有表格皆需填寫，除非您不同意該表格中的參與條件）。

		Tick Box
1	I confirm that I have read and understood the Participation Information Sheet for the above study. I have had an opportunity to consider the information and what will be expected of me. I have also had the opportunity to ask questions which have been answered to my satisfaction and would like to take part in an individual interview. 我確認已閱讀並理解「研究參與資訊表」的內容。我理解參與此項研究將透露的個人相關資訊及所需承擔的責任。在研究期間我將有機會提出問題並期待得到相應的解答。藉此，我同意接下來可能的個別訪談。	
2	I understand that I will be able to withdraw my data up to four weeks after the interview(s). 若我有需要，我明白我可以在個人訪談結束後「四周內」撤回我的數據。	
3	I consent to participate in the study. I understand that my personal information (<i>information collected will be accorded by Participation Information Sheet</i>) will be used for the purposes explained to me. I understand that according to data protection legislation, 'public task' will be the lawful basis for processing. 「我同意參與研究。」我理解我的個人資料（具體收集的個人資料請見「研究參與資訊表」所示）將用於向	

	我解釋的上述研究目的。並且、根據數據保護法規相關規定，我明白此研究所收集的數據將以「公共任務」為此次研究的合法依據。	
4	<p>Use of the information for this project only. Anonymity is optional for this research. Please select from the following 2 options: All descriptions of my real name will be anonymised, while:</p> <p>(a) I request that my comments are presented anonymously but give permission to connect my role/affiliation with my comments (but not the title of my position). (b) I request that my comments are presented anonymously with no mention of my role/affiliation.</p> <p>資料與數據僅用於本項目。首先、您的真實姓名將不會在任何研究成果出現。而您的其他資料與數據將在研究中有不同的匿名處理。請在以下兩個選項中，選擇您欲在最終研究內容中的匿名表現：</p> <p>(a) 我要求我在訪談中的所有回饋、評論都以匿名方式呈現，但允許將其連接我的角色或隸屬機構（但不包括職位名稱）。</p> <p>(b) 我要求我在訪談中的所有回饋、評論以「完全匿名」方式呈現，且不提及我的角色或隸屬機構。</p>	
5	<p>I understand that my information may be subject to review by responsible individuals from University College London and Institute for Global Prosperity (UCL) for monitoring and audit purposes.</p> <p>我了解我的資料與數據可能會被倫敦大學學院 (UCL) 和全球繁榮研究所 (IGP) 的相關負責人進行審查，以便進行學術之監督與審計流程。</p>	
6	<p>I understand that my participation is voluntary and that I am free to withdraw up to four weeks after my interview(s) without giving a reason, without the care, job position I received, and my legal rights being affected. I understand that if I decide to withdraw, any personal data I have provided up to that point will be deleted unless I agree otherwise.</p> <p>我明白是否參與此項研究之訪談是自願的，同時、我可以在訪談後四週內退出而無需給出理由，這不會影響我所獲得的保障、工作職位或法律權利。我也明白，如果決定退出此研究，我提供的所有個人資料與數據將被刪除，除非我同意保留。</p>	
7	<p>I understand the potential risks of participating and the support that will be available to me should I become distressed during the course of the research.</p> <p>我了解參與此項研究可能帶來的風險以及如果研究過程中感到不適時可以獲得的支援。</p>	
8	<p>No promise or guarantee of benefits have been made to encourage you to participate.</p> <p>此項研究並未提供任何承諾或保證以鼓勵您參與研究過程。</p>	
9	<p>I understand that the data will not be made available to any commercial organisations but is solely the responsibility of the researcher(s) undertaking this study.</p> <p>我了解我所提供的資料與數據並不會提供給任何商業組織，所有資料僅由進行本研究的研究人員負責。</p>	
10	<p>I understand that I will not benefit financially from this study or from any possible outcome it may result in in the future.</p> <p>我了解我並不會從此研究或其可能產生的任何結果獲得經濟利益。</p>	
11	<p>I understand that I will not be compensated for the portion of time spent in the study or fully compensated if I choose to withdraw.</p> <p>我了解參與此項研究的所有時間將不會獲得相關補助，如果選擇退出，也不會獲得全額補助。</p>	
12	<p>Based on checklist (4), I agree that research data of</p> <p>(a) my real name being anonymised but permit to show the affiliation/role (b) all data, including my role/affiliation being anonymised may be used by others for future research.</p> <p>根據此同意表格的第四點，我將進一步確認我的個人資料與數據在此研究的匿名程度：</p> <p>(a) 我的真實姓名被匿名，但允許顯示隸屬機構與角色。 (b) 我所提供的所有資料與數據，包括我的隸屬機構與角色都將「全部匿名」。</p> <p>未來若有研究需求，可供其他研究人員作研究使用。</p>	
13	<p>I understand that the information I have submitted will be published as a report and I wish to receive a copy of it. Yes/No (Please answer two corresponding answers within the right box)</p> <p>我了解我所提供的資料與數據將被發布為研究報告（研究生之論文），於此，我希望能收到一份副本（請於右側框中回答「是」或「否」）。</p>	
14	<p>I consent to my interview being audio/video recorded and understand that the recordings will be:</p>	



	<p>EITHER</p> <ul style="list-style-type: none"> - destroyed within 6 months after the data collected or following transcription. <p>OR</p> <ul style="list-style-type: none"> - Stored anonymously, using password-protected software and will be used for training, quality control, audit and specific research purposes. <p>我同意錄音與錄影我的訪談過程，並明白錄音與錄影將於依據以下條件處理：</p> <p>(a) 在資料與數據收集或轉錄後六個月內銷毀。</p> <p>(b) 所有資料與數據將以匿名儲存，並使用密碼保護儲存的雲端程式，所有資料與數據將僅用於研究相關流程使用。</p>	
15	<p>I hereby confirm that I understand the inclusion criteria as detailed in the Participation Information Sheet and explained to me by the researcher.</p> <p>我在閱讀「研究參與資訊表」與接受研究人員的進一步解釋後，確認且同意參與的條件。</p>	
16	<p>I hereby confirm that:</p> <p>(a) I understand the exclusion criteria as detailed in the Participation Information Sheet and explained to me by the researcher; and</p> <p>(b) I do not fall under the exclusion criteria.</p> <p>我在此確認以下事項：</p> <p>(a) 我了解「研究參與資訊表」及研究人員解釋的排除條件；且</p> <p>(b) 我不屬於排除條件之範圍。</p>	
17	<p>I am aware of who I should contact if I wish to lodge a complaint.</p> <p>我了解如果在研究過程中遇到不滿意之處應向誰申訴。</p>	
18	<p>I voluntarily agree to take part in this study.</p> <p>我自願且同意參與此項研究。</p>	
19	<p>Use of information for this project and beyond is for the dissertation research of examining the empowerment capacity in remittance for Southeast Asian Female Migrant Workers in Taiwan, which would be done by the incumbent postgraduate student Renee Te-Jung Chen (MSc Global Prosperity). By which, the data and the final research would also be reviewed by the department of Institute for Global Prosperity and University College London for examination, supervision and/or assessment. This research will be stored for 3 years, and the data will be stored for 6 months in OneDrive (online storage platform under UCL account) after the data collected or following transcription. I would be happy for the data, including audio, video, photos and transcripts, I provide to be archived at University College London.</p> <p>此研究是針對匯款對東南亞女性移工在台灣的賦權能力的影響，這是由在讀碩士生陳德蓉 (Renee Te-Jung Chen) (全球繁榮碩士 MSc Global Prosperity) 進行的論文研究。數據及最終研究將由全球繁榮研究所及倫敦大學學院審查，用於考試、監督或評估。研究數據將在倫敦大學學院 (UCL) 帳戶下的線上存儲平台存儲 6 個月，研究報告將存儲 3 年。我同意我提供的數據，包括錄音、影片、照片和轉錄之文字檔，將存檔於倫敦大學學院。</p>	

If you would like your contact details to be retained so that you can be contacted in the future by UCL researchers who would like to invite you to participate in follow up studies to this project, or in future studies of a similar nature, please tick the appropriate box below. 如果您希望保留您的聯絡方式以便未來倫敦大學學院 (UCL) 的研究人員聯絡您參加本項目的後續研究或性質相似的未來研究，請在下框中勾選。

<input type="checkbox"/>	Yes, I would be happy to be contacted in this way 是，我願意未來有機會藉此被聯絡。	
<input type="checkbox"/>	No, I would not like to be contacted 否，我不願意未來再被聯絡。	

Name of participant 受訪者姓名

Date (Date/Mon/Year) 日期 (月/日/年)

Signature 簽名



Participant Information Sheet for Southeast Asian Female Migrant Workers

研究參與資訊表 _ 在台東南亞女性移工的研究

UCL IGP Research Ethics Committee Approval ID Number with DPP No. Z6364106/2024/05/96/social research
本研究已獲得倫敦大學學院 (ucl) 之全球繁榮研究所 (IGP) 研究倫理委員會的批准 · 核准編號 : Z6364106/2024/05/96/social research

YOU WILL BE GIVEN A COPY OF THIS INFORMATION SHEET 您將可保留此研究參與資訊表的副本

- **Title of Study:** Exploring Opportunities for Social Position and Subjectivity Through Migrant Remittances in Feminised Migration: Narratives from Southeast Asian Female Migrant Workers in Taiwan
- **Department:** Institute for Global Prosperity, University College London
- **Name and Contact Details of the Researcher:** Renee Te-Jung Chen; te-jung.chen.21@ucl.ac.uk
- **Name and Contact Details of Supervisor:** Dr Kate Maclean; kate.maclean@ucl.ac.uk
- **研究主題：**從匯款探索女性化移工勞動力之女性移工的社會地位與主體性：在台灣東南亞女性移工的敘事
- **所屬研究所：**全球繁榮研究所 Institute for Global Prosperity (隸屬倫敦大學學院 University College London)
- **研究人員及聯絡方式：**陳德蓉 Renee Te-Jung Chen; te-jung.chen.21@ucl.ac.uk
- **指導教授及聯絡方式：**Dr Kate Maclean; kate.maclean@ucl.ac.uk

1. Invitation Paragraph 研究邀請

You are being invited to take part in a research project examining the experiences of Southeast Asian female migrant workers in Taiwan and the impact of remittance practices on their lives. Before you decide, it is important for you to understand why the research is being conducted and what participation will involve. This study aims to contextualise the socio-cultural aspects of remittance-sending practices and explore their opportunities to Southeast Asian female migrant workers in Taiwan for potential role and identity reconfiguration. By participating in interviews, you will have the opportunity to share your experiences and perspectives regarding remittance practices and their effects on your lives, such as sense of being, belonging and subjectivity, and your family's well-being. As increasing population of migrant workers also New Immigrants in Taiwan, your insights will contribute to a deeper understanding of migration dynamics and gender roles, potentially informing future policies and support systems for migrants in Taiwan. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for considering this opportunity.

這是一項研究計畫的邀請。此計畫旨在探討東南亞女性移工在台灣的经验，以及匯款行為對於他們生活的影響。在您決定參與以前，這份參與內容將會提供您此項研究的細節，讓您對接下來可能發生的過程有更多的了解。本研究指在對匯款行為的社會文化層面進行情境化分析，並探索其對東南亞女性移工在台灣的潛在角色合身份重塑的機會。透過參與訪談，您將有機會分享有關匯款行為以其對您生活的影響，包括社會角色、身份認同與主體性，甚至是關於您對於家庭的經驗與觀點。隨著移工與新住民在台灣近年不斷成長的人口，我們認為移民研究將會是未來政策與發展的重點之一。通過參加訪談，您的見解將有助於深入了解移工（民）動態和性別角色在此議題的重要性，並有極大可能為台灣未來的移工政策和支持系統提供有價值的資訊。請花時間仔細閱讀以下資訊。如果有任何不清楚的地方，或者您想了解更多資訊，請隨時向我們詢問。感謝您考慮參加這個研究。

2. What is the project's purpose? 此項研究的目的？

This study investigates the socio-cultural potential of remittance-sending practices for Southeast Asian female migrant workers (FMWs) based in Taiwan. Despite their significant



contributions, FMWs often face a lack of recognition and understanding in Taiwanese society. This research aims to shift perspectives by examining remittance practices from the viewpoint of the FMWs themselves, highlighting how these financial transactions can foster empowerment and social changes. By contextualising the status of FMWs based in Taiwan, the study seeks to elucidate the relationship between remittance practices and their social positions, offering a cultural grounded perspective on migration issues. The findings aim to inform policy development and a roadmap for future research, advocating for a more supportive and just socio-cultural environment for migrant workers in Taiwan, while contributing to a nuanced understanding of the intersection between migration, economic remittances and cultural values.

本研究旨在探討匯款行為對於在臺東南亞女性移工的社會文化潛力。儘管在目前的台灣發展脈絡中，不管是勞力支持或提供社會的多樣性上，東南亞女性移工做出了重大貢獻。但在台灣社會語境中，相關移工議題往往缺乏認可和理解。本研究旨在通過從東南亞女性移工自身的角度考察匯款行為，探索移工匯款如何促進賦權和社會變革。通過情境化在臺東南亞女性移工的地位，本研究試圖闡明匯款行為與其社會地位之間的關係，提供一個基於文化的移民問題視角。研究結果很大機會可為未來移工的政策制定提供資料，並為未來研究提供方向，倡導為台灣移工提供更具支持性和公平性的社會文化環境，同時促進對移民、經濟匯款和文化價值之間交集的細緻理解。

3. Why have I been chosen? 為什麼選擇我作為研究參與者呢？

The participants range falls in female migrant workers originating from Southeast Asia who are currently based and working in Taiwan, which is not limited to any industry, age, job position and/or experiences, based county (TW), or length of services in Taiwan. The inclusion criteria ensure that participants have relevant experiences and perspectives related to the study's focus on the potential of remittances on empowerment under the Taiwan context and their origin country's context. Exclusion criteria include individuals who do not meet the specified demographic criteria or who are not willing to share their experiences in qualitative interviews. The selection process aims to recruit between 15 and 20 participants, ensuring a diverse range of perspectives and experiences are represented in the study.

參與者的範圍是來自東南亞的女性移工且目前在台灣工作，不限於任何行業、年齡、職位、經驗、所在縣市（台灣）、或在台服務年限。研究參與的含括條件需確保可能參與者有對應研究標準的經驗和看法。研究焦點即匯款對於台灣及參與者其原籍國雙背景下的賦權影響。不符合上述的研究標準且不願意在質性訪談中分享其經驗的人士將被排除。研究目標招募 15 至 20 名參與者，確保研究中代表多樣的觀點和經驗。

4. Do I have to take part? 我必須參加嗎？

It is entirely voluntary whether you choose to participate in this study with an independent and in-depth interview. If you do decide to participate, you will receive this information sheet to keep, and you may be asked to sign a consent form (which you could choose to participate in this research fully anonymised or just anonymised in your name while revealing your role/affiliation). You have the right to withdraw from the study up to four weeks after the interview(s), without providing a reason, and without any consequences affecting your entitlement to benefits. If you choose to withdraw, you will be asked about your preferences regarding the data you have provided up to that point.

If there is a shift needed from interview to survey (version two as below):

It is entirely voluntary whether you choose to participate in this study with a survey. If you do decide to participate, you will be asked to sign a consent form. While the survey will be conducted in fully anonymised, it is not able to withdraw from the study once you



submitted the survey. You have the right to contact researcher(s) any time if you have question related to the process, and without any consequences affecting your entitlement to benefits.

您是否參加這項研究完全是自願的。如果您決定參加，您將收到這份研究參與資訊表的副本，並可能被要求簽署一份同意書（您可以選擇完全匿名參加此研究，或僅匿名您的姓名，同時透露您的角色、職位或所屬機構）。您有權在訪談後四週內退出研究，無需提供理由，且不會有任何影響您在原屬工作單位任何應有權利。如果您選擇退出，我們會詢問您關於如何處理相關您研究數據的意願。

* 若屆時研究方法需要從「個人訪談」轉為「問卷」*

同樣的、參加這項研究完全是自願的。如果您決定參加，屆時同意書會隨問卷一起寄送給您。請注意，雖然問卷將完全採匿名的方式進行，但一旦提交問卷後，就無法退出研究（因為匿名性的關係，我們無法辨別您的資料是哪一份也就無法為您申請退出或銷毀數據）。如果您對過程有任何疑問，您有權隨時聯繫研究者，且不會有任何影響您在原屬工作單位任何應有權利。

5. What will happen to me if I take part? 如果決定參加的話會發生什麼事？

If you decide to participate in this research, your involvement will primarily consist of online independent interview, with each session lasting roughly 50 to 60 minutes with me (Renee Te-Jung Chen, as the researcher of this study). The interview can be conducted in either Mandarin or English, based on your preference. Before the interview process, you will receive a digital consent form via primarily email or WhatsApp (if the participants do not have email address, then the consent form will be transferred by the gatekeeper contacted initially; however, if the research method shift from interview to survey, then the consent will be included at the beginning of the survey). Meanwhile, at the beginning of each interview, you will still be asked and briefed about consent information before moving to the exact interview questions.

Throughout the interview, we will explore various aspects of your experiences as a Southeast Asian female migrant worker in Taiwan, particularly focusing on your perspectives regarding remittances and their impacts on your life.

Your participation is vital to gaining valuable insights into migrant empowerment dynamics. Travel expenses will not be applicable since the interviews will be conducted online. Additionally, you will have the option to consent to future contact for related research studies, and you may withdraw your consent and data up to four weeks after your interview(s). Rest assured, your data will be securely stored and anonymised (unless you choose to disclose your role/affiliation), with any identifiable personal information removed at the earliest suitable opportunity, typically upon completion of data analysis.

如果您決定參加這項研究，您的參與將主要包括透過網路線上平台進行獨立的訪談，每次訪談約 50 至 60 分鐘（訪談者會是由本研究的研究者進行）。訪談可以根據您的喜好用中文或英文進行。在訪談過程開始之前，您將通過主要是電子郵件或 WhatsApp（如果參與者沒有電子郵件地址，則同意書將透過最初聯絡的機構窗口轉交）收到一份同意書。然而，如果研究方法從個人訪談轉為問卷形式，則同意書將包含在調查的開頭。與此同時，在每次訪談開始時，您仍將被問及並簡要說明同意資訊，然後再進入具體的訪談問題。

在訪談過程中，我們將探討您作為在台灣的東南亞女性移工的各種經歷，特別是關於匯款及其對您生活影響的看法。

您的參與對於獲取有關移工賦權動態的見解至關重要。由於訪談將透過網路線上進行，不涉及額外的交通費用。此外，您將有選擇同意未來聯繫進行相關研究的選項，並且可以在訪談後四週內撤回您的同意和數據。請放心，



您的數據將被安全存儲並匿名處理（除非您選擇披露您的角色、職位與所屬機構），任何可識別的個人資訊將在數據分析完成時儘早刪除。

6. Will I be recorded and how will the recorded media be used? 在參與研究時我會被錄音嗎？錄音的檔案將會怎麼被使用？

The audio and/or video recordings of your interviews made during this research will be used solely for analysis purposes and may be utilised for illustration in research outcome (transcription in paper format) or potential conference presentations and academic lectures related to the study. No other use will be made of these recordings without your explicit written consent, and access to the original recordings will be restricted to the research team. Any sensitive material within the recordings will be handled with utmost confidentiality and will be securely stored. Once the data analysis is complete, recordings containing sensitive material will be securely disposed of to ensure your privacy and confidentiality are maintained.

在這項研究過程中，訪談的過程是會全程錄音與錄影的，此錄音與錄影的影像檔案與音源檔案將僅用於次研究的分析，並可能在研究成果中用於說明或潛在的會議報告和學術講座中。未經您的明確書面同意，不會將這些錄音用於其他用途，且原始錄音的使用、閱覽權限將僅限於研究團隊。錄音中的任何敏感材料將以最嚴格的保密措施處理，並安全存儲。一旦數據分析完成，包含敏感材料的錄音將被安全銷毀，以確保您的隱私和保密性。

7. What are the possible disadvantages and risks of taking part? 如果我參加的話會有什麼樣的風險？

Participating in this research study may involve some potential disadvantages and risks. Firstly, during the interview process, you may need to disclose personal information about your experiences, which could potentially be sensitive. While all efforts will be made to maintain confidentiality (unless you consent to show your role/affiliation in the consent form), there is a risk of unintended disclosure. Discussing topics related to migration experiences, remittances, and gender norms may evoke emotional responses or feelings of discomfort, leading to distress. We encourage you to take breaks or withdraw from the study at any point if you feel distressed. Additionally, engaging in discussions about sensitive topics may lead to unintended adverse reactions, such as increased stress or anxiety. If you experience any adverse reactions during the interview, the interviewer will provide support and assistance as needed. To mitigate these risks, confidentiality measures will be strictly followed, and participants will have the option to withdraw from the study at any time without penalty. Interviewers will be trained to handle sensitive topics with sensitivity and empathy, and appropriate support resources will be provided if needed.

參加這項研究可能會涉及一些潛在的缺點和風險。首先，在訪談過程中，您可能需要披露有關您經歷的個人資訊，而這些資訊可能是敏感的。儘管過程中，研究者（訪談者）將盡一切努力保持保密性（除非您在同意書中同意披露您的角色、職位與所屬機構），但仍存在非故意泄露的風險。討論與移工經歷、匯款和性別規範相關的話題可能會引發情緒反應或不適感，導致無法預期的情緒後果。我們鼓勵您在感到不舒服時隨時提出休息的需求或退出研究。此外，討論敏感話題可能會導致非預期的不良反應，例如增加壓力或焦慮。如果您在訪談過程中經歷任何不良反應，訪談者將提供必要的支持和幫助。為減少這些風險，將嚴格遵循保密措施，參與者可以隨時退出研究而不會受到任何後果。研究訪談者將接受培訓，以敏感和同情心處理敏感話題，並在需要時提供適當的支持資源。

8. What are the possible benefits of taking part? 如果決定參與研究的話我會有什麼樣的好處？



While there are no immediate benefits for those participating in the project, it is hoped that this work will contribute to a deeper understanding of migration experiences, remittance practices, and gender norms amongst Southeast Asian female migrant workers in Taiwan. By sharing your insights and experiences, you can help shed light on important social issues and contribute to the academic discourse on migration and transformational potential(s) of remittance practices. Additionally, participating in this research may provide a platform for your voice to be heard, allowing you to share your perspectives and advocate for change within your community. Your participation will also support the broader goal of promoting social justice and equality for migrant workers in Taiwan and beyond.

參加這項研究的參與者（受訪者）沒有直接的好處，但我們希望這項工作將有助於更深入地理解在台灣的東南亞女性移工的移工經歷、匯款行為和性別規範。通過分享您的想法和經歷，您將為學術文獻和政策討論提供寶貴的貢獻，潛在地促進對移工賦權動態的更全面了解。最終，研究結果可能會影響政策制定，促進更支持和公平的社會文化環境，改善東南亞女性移工的生活品質。

9. What if something goes wrong? 如果我在參與過程中有遇到任何問題的話？

In the event of any issues or concerns arising during your participation in the research project, there are clear procedures in place to address them. If you have any complaints regarding your treatment by the researchers or any aspect of the study, you are encouraged to contact the Principal Researcher or Supervisor: Kate Maclean (kate.maclean@ucl.ac.uk) directly. However, if you feel that your complaint has not been adequately addressed, you have the option to reach out to the Chair of the IGP Research Ethics Committee at igp@ucl.ac.uk. This independent contact ensures that your concerns are handled impartially and with due consideration.

Additionally, should any serious adverse events occur during or after your participation in the project, the research team is committed to addressing them promptly and appropriately. Measures will be taken to mitigate any risks to the rights of individual data subjects, and a data protection impact assessment will be conducted before any data collection begins. This assessment ensures that the processing of personal data complies with relevant regulations and safeguards participants' privacy and rights. Further guidance on this topic is available from the Information Commissioner's Office.

如果您在參與研究過程中遇到任何問題，我們已制定了明確的程序來處理這些問題。如果您對研究人員的接洽您、或參與訪談的過程中有任何不滿意的地方並想投訴，請直接聯繫本研究的研究主管：Kate Maclean (kate.maclean@ucl.ac.uk)。但是，如果您覺得您的投訴沒有得到充分解決，您可以聯繫全球繁榮所 (IGP) 研究倫理委員會主席：igp@ucl.ac.uk。這一獨立聯繫將會確保您的申訴得到公正和充分的考慮與處理。此外，如果在您參與研究期間或之後發生任何嚴重的不良事件，研究團隊承諾及時和適當地處理這些事件。將採取措施減輕對個人數據主體權利的任何風險，並在開始任何數據收集之前進行數據保護影響評估。這一評估確保個人數據的處理符合相關法規並保護參與者的隱私和權利。關於這一主題的進一步指導可以從資訊專員辦公室獲得。

10. Will my taking part in this project be kept confidential? 我參加這個項目會保密嗎？

Your confidentiality is of utmost importance to us in this research project. Rest assured that all information gathered during the study will be treated with strict confidentiality and will only be used for the purposes of this project. Real name is fully anonymised as default, while anonymity for other personal information is optional for interviewees within this research, and you may choose from the following three options (in which you can choose in the consent form):



- a) I request that my comments are presented anonymously but give permission to connect my role/affiliation with my comments (but not the title of my position).
- b) I request that my comments are presented anonymously with no mention of my role/affiliation.
- c) [Insert any additional option or specific instructions here, if applicable.]

As the researcher, it is my responsibility to ensure that all data collection and usage adhere to legal and regulatory requirements throughout the UK. I am committed to upholding these standards and ensuring that your participation in the project complies with relevant laws and regulations. Your trust and confidentiality are paramount, and every effort will be made to maintain the highest level of confidentiality throughout the research process.

在這個研究項目中，資料數據的保密性對我們至關重要。請放心，在研究期間收集的所有資訊與數據將受到嚴格保密，僅用於此項研究的目的使用。在預設情況下，所有受訪者的真實姓名都將完全匿名，而其他相關的個人資訊的匿名性則是由參與者自行選擇，您可以在以下三個選項中選擇（請在「個人訪談參與同意書」中選擇）：

- a) 我要求我的評論以匿名形式呈現，但允許將我的工作角色與工作隸屬之關係與我的評論與回饋聯繫起來（不包括我的職位名稱）。
- b) 我要求我的評論與回饋以完全匿名形式呈現，不提及我的工作角色與工作隸屬之關係。
- c) [以上兩者皆不適用，請以任何額外方式處理（由受訪者額外與研究者另外具體說明）。]

作為研究者，我有責任確保所有數據收集和使用符合英國的法律和監管要求。我致力於遵守這些標準，確保您的參與符合相關法律和法規。您的信任和保密性是首要考慮，我們將竭盡全力在研究過程中保持最高水平的保密性。

11. Limits to confidentiality 保密性的限制

In this research project, confidentiality is a top priority, and every effort will be made to uphold it to the fullest extent possible. However, there are certain limits to confidentiality that need to be acknowledged:

- a) Please be aware that while assurances on confidentiality will be strictly adhered to, if evidence of wrongdoing or potential harm is uncovered during the course of the research, the University may be obligated to contact relevant statutory bodies or agencies.
- b) Please note that confidentiality will be maintained as far as it is possible, unless during our conversation I hear anything which makes me worried that someone might be in danger of harm, I might have to inform relevant agencies of this.
- c) It is important to note that due to the limited size of the participant sample, absolute confidentiality cannot be guaranteed. However, every effort will be made to protect your privacy and anonymity to the fullest extent possible within the scope of the study.
- d) Confidentiality will be respected throughout the research process, but it is subject to legal constraints and professional guidelines that may necessitate disclosure under certain circumstances.
- e) While confidentiality will be respected in most cases, there may be compelling and legitimate reasons for it to be breached. If such a situation arises, you will be promptly informed of any decisions that may impact your confidentiality.



- f) Confidentiality may be limited and conditional, and as the researcher, I have a duty of care to report to the relevant authorities any possible harm or danger to participants or others that may come to light during the research process. Your safety and well-being are of paramount importance, and appropriate actions will be taken to address any concerns that may arise.

在這個研究項目中，保密性是首要任務，我們將盡一切努力在最大程度上維護它。然而，無可避免的，保密性存在一些限制，其中包含以下情況：

- a) 請注意，雖然將嚴格遵守保密性保證，但如果在研究過程中發現任何不當行為或潛在危害的證據，學校可能有義務聯繫相關法定機構或機構。
- b) 請注意，保密性將盡可能維護，除非在我們的對話中我聽到任何讓我擔心某人可能處於危險中的信息，我可能需要通知相關機構。
- c) 需要注意的是，由於參與者樣本的有限規模，無法保證絕對的保密性。然而，我們將盡一切努力在研究範圍內最大程度地保護您的隱私和匿名性。
- d) 整個研究過程中將尊重保密性，但它受法律約束和專業指導原則約束，這些指導原則可能在某些情況下需要披露。
- e) 雖然在大多數情況下將尊重保密性，但可能有令人信服和合法的理由需要打破保密性。如果出現這種情況，我們將立即通知您可能影響您保密性的任何決定。
- f) 保密性可能是有限和有條件的，作為研究者，我有責任向相關當局報告在研究過程中可能對參與者或其他人造成危害的任何可能情況。您的安全和福祉至關重要，將採取適當措施處理任何可能出現的問題。

12. Use of Deception 研究的不透露性

In certain research methodologies, it may be necessary to withhold the complete purpose of the study until after participation to prevent bias or influence on participant behaviour, while the use of deception is not applicable for this study.

在某些研究方法中，可能需要在參與之前對受訪者隱瞞研究之目的，以防止偏見或影響參與者的行為，然而這並不適用於這項研究。

13. What will happen to the results of the research project? 研究項目的結果將如何處理？

Once the research project is complete, the results will be analysed and presented as research for a master's degree (MSc) dissertation. It may be further presented at conferences or included in a thesis for citation of research outcomes. Participants will not be identified in any reports or publications to ensure confidentiality. Depending on the nature of the project, the data collected may also be used for additional or subsequent research purposes.

Furthermore, the data will be securely stored for 6 months after transcription, adhering to legal and ethical guidelines. Any dissemination of the data, including publication or sharing, will be done in accordance with these regulations. Participants will be informed about where they can access the published results and assured that their anonymity will be maintained throughout the process.

一旦研究項目完成，結果將被分析並作為碩士學位 (MSc) 論文的研究成果呈現。可能會在會議上進一步展示或包含在論文中用於引用研究結果。為了確保保密性，參與者不會在任何報告或出版物中被識別。根據項目的性質，收集的數據可能還會用於額外或後續的研究目的。此外，數據將根據法律和倫理指南在數據與資料被轉錄後保存 6 個月。數據的任何傳播，包括發布或共享，將按照這些法規進行。參與者將被告知在哪裡可以獲取已發布的結果，並保證在整個過程中保持匿名性。



14. Who is organising and funding the research? 誰在組織和資助這項研究？

There is no funding for this research, it is research for a master's degree (MSc) dissertation.

這項研究沒有受到資助，它是作為碩士學位 (MSc) 論文的研究。

15. Contact for further information 進一步的聯繫與資訊

During the research process, if you have any questions or requests, you may contact me via email: Renee Te-Jung Chen (te-jung.chen.21@ucl.ac.uk)

Or, if you have further questions to this research, or any complaints about the research process, please contact Dr Kate Maclean (kate.maclean@ucl.ac.uk), shall you guarantee a transparent and supportive participation for this research.

在研究過程中，如果您有任何問題或要求，可以通過電子郵件聯繫我：陳德蓉 Renee Te-Jung Chen (te-jung.chen.21@ucl.ac.uk)。或者，如果您對這項研究有進一步的問題，或對研究過程有任何欲申訴的地方，請聯繫 Dr Kate Maclean (kate.maclean@ucl.ac.uk)，以保證您在參與這項研究的過程公開透明且受到支持。

*** YOU WILL BE GIVEN A COPY OF THIS INFORMATION SHEET 您將可保留此研究參與資訊表的副本 ***

Finally, I extend my sincere appreciation to all the participants who generously dedicated your time and insights to this study. Your invaluable contribution has significantly enriched my research efforts and will undoubtedly contribute to advancing knowledge in this field. Thank you very much for your participation and commitment to this endeavour. 最後，我向所有參與者（可能的受訪者）表示誠摯的感謝，感謝您慷慨地撥出時間且參加這項研究。您的寶貴貢獻極大地豐富了我的研究工作，並將無疑推動這一領域的知識進步。非常感謝您的參與和對這一努力的承諾。

Thank you for reading this information sheet and for considering taking part in this research study. 感謝您閱讀這份研究參與資訊表，並考慮參加這項研究。



Survey: Participation's Personal Information

• **Research title** 研究題目: Exploring Opportunities for Social Position and Subjectivity Through Migrant Remittances in Feminised Migration: Narratives from Southeast Asian Female Migrant Workers in Taiwan 從匯款探索女性化移工勞動力之女性移工的社會地位與主體性：在台灣東南亞女性移工的敘事

• **Research targets** 研究對象: Southeast Asian female migrant workers (FMWs) based in Taiwan 在台灣的東南亞女性移工

• **Research brief** 研究簡介: This research aims to explore how sending money (remittance practices) affects the lives of Southeast Asian FMWs in Taiwan. By interviewing migrant women, we hope to understand how remittance practices influence their lives from gender, cultural and social perspectives. This will help us learn more about their experiences and feelings of identity, belonging and personal growth. 本研究旨在探索移工匯款的變革潛力，特別是匯款至原籍國的行為。研究將調查匯款行為影響移工在原籍國和目的地國的身份認同、歸屬感與個人成長（主體性）。通過訪談東南亞女性移工，我們希望了解匯款行為如何從性別、文化和社會的角度影響他們的生活。這將幫助我們能更了解他們的經歷與看法、並極大可能為台灣未來的移工政策和支持系統提供有價值的資訊。

• **Details of researcher** 研究員資訊

Department 研究系所: Institute for Global Prosperity 全球繁榮研究所, University College London 倫敦大學學院

Name and Contact of Researcher 研究員與聯繫方式: Renee Te-Jung Chen 陳德蓉; te-jung.chen.21@ucl.ac.uk

Name and Contact of Supervisor 指導教授與聯繫方式: Dr Kate Maclean; kate.maclean@ucl.ac.uk

• All information collected will be further utilised and developed in the interview process. Please note that by proceeding, you are giving your consent to have your personal data collected and processed for the specific purposes of UCL IGP Research as per the UCL General Privacy Notice. 此問卷所收集的個人資料將會幫助且進一步延伸於接下來的訪問環節。根據倫敦大學學院隱私聲明，此研究將依據倫敦大學學院（UCL）全球繁榮研究所（IGP）之研究的特定目的收集和處理您的個人資料。請點擊連結網址參考相關規定，若您同意規定之細節，請接續問卷內容完成填寫：<https://www.ucl.ac.uk/legal-services/privacy/general-privacy-notice>

• **Thank you for considering taking part in this research. If you have any questions regarding to this research, please ask the researcher before you decide whether to join in.** 感謝您撥冗參與此研究，如果您對於此研究仍有疑問，歡迎您聯繫研究員以取得進一步的資訊與確認。

This is the start of this survey questions.

1. What is my name? 請寫下您的全名。
2. What is my age group? 我目前的年齡？
 - 1) 18-25 year-old
 - 2) 26-30 year-old
 - 3) 31-35 year-old
 - 4) 36-40 year-old
 - 5) 41-45 year-old
 - 6) 46-50 year-old
 - 7) 51-55 year-old
 - 8) 56-60 year-old
 - 9) 61-65 year-old
 - 10) 65 year-old and above
3. What is your origin country (based on the valid passport you are using, multiple-choice)? 根據我目前使用的護照，請選擇來自的國家（可複選）。
 - 1) Brunei 汶萊
 - 2) Burma (Myanmar) 緬甸
 - 3) Cambodia 柬埔寨



- 4) Timor-Leste 東帝汶
 - 5) Laos 寮國
 - 6) Malaysia 馬來西亞
 - 7) The Philippines 菲律賓
 - 8) Singapore 新加坡
 - 9) Thailand 泰國
 - 10) Vietnam 越南
 - 11) Other (please specify)
4. What is my educational background? 我的教育程度?
- 1) Doctorate degree 博士學位
 - 2) Master's degree 碩士學位
 - 3) Bachelor's degree 大學學位
 - 4) Some college credit, no degree 有部分大學學分但未取得學位
 - 5) Trade/Technical/Vocational Training 商科、科技類、職業性等 訓練課程
 - 6) High school graduate, diploma or the equivalent 高中學歷或類似文憑
 - 7) Some high school, no diploma 部分高中課程但未取得學歷
 - 8) Junior high school (equivalent to 9th grade) 國中學程 (等同完成九年級學程)
 - 9) Elementary school (equivalent to 6th grade) (等同完成六年級學程)
 - 10) Nursery school (pre-school) (學前教育)
 - 11) No schooling completed (未參加教育系統)
 - 12) Other (please specify)
5. Which of the following options best describes my role in industry, and how many years have I been in this role? (Please note there should be contained two answers within this question) 下列哪一項描述最符合您的現任職位? 以及目前任職多久了呢? (請選擇兩個選項)
- 1) Upper management 高階管理階層
 - 2) Middle management 中階管理階層
 - 3) Junior management 初階管理階層
 - 4) Trained professional 專業培訓人員
 - 5) Skilled labourer 技術人員
 - 6) Consultant 顧問
 - 7) Administrative staff 行政人員
 - 8) Temporary Employee 短期僱員
 - 9) Support staff 後勤人員
 - 10) Researcher 研究員
 - 11) Student 學生
 - 12) Self-employed/Partner 自聘者、合作夥伴
- a) Less than 1 year 少於一年
 - b) Between 1 and 3 years 介於一年到三年之間
 - c) Between 3 and 5 years 介於三年到五年之間
 - d) More than 5 years 超過五年以上
 - e) Other (please specify)
6. What is my order of siblings and how many siblings do I have? (Please write those down separately) 我在家中兄弟姊妹的排行是? 我有幾個兄弟姊妹呢?
7. Which of the following options best describe my current relationship status? 下列哪一個選項最符合我目前的感情狀態?
- 1) Married 已婚
 - 2) Widowed 喪偶
 - 3) Divorced 離婚



- 4) Separated 分居
 - 5) Cohabiting with a significant other or in a domestic partnership 與伴侶或重要他人同居中
 - 6) Single, never married 單身且未婚
 - 7) Prefer not to say 不方便透露
8. Have children or not? 是否有小孩呢？
- 1) No 沒有
 - 2) Prefer not to say 不方便透露
 - 3) Yes 有
 - 4) If yes, please specify how old are they separately. 如果有的話，請問他/她們分別是幾歲呢？
9. What kinds of language can I speak? (Please write those down separately) 我會說哪幾種語言（請依序列下）？

This is the end of this survey questions.

I extend my sincere appreciation to all the participants who generously dedicated your time and insights to this study. Your invaluable contribution has significantly enriched my research efforts and will undoubtedly contribute to advancing knowledge in this field. Thank you very much for your participation and commitment to this endeavour. 最後，我向所有參與者（可能的受訪者）表示誠摯的感謝，感謝您慷慨地撥出時間且參加這項研究。您的寶貴貢獻極大地豐富了我的研究工作，並將無疑推動這一領域的知識進步。非常感謝您的參與和對這一努力的承諾。



Interview Questions 訪談訪綱

- **Research title:** Exploring Opportunities for Social Position and Subjectivity Through Migrant Remittances in Feminised Migration: Narratives from Southeast Asian Female Migrant Workers in Taiwan
 - **Interviewees:** Southeast Asian female migrant workers (FMWs) based in Taiwan
 - **Interview duration:** between 50 and 60 minutes
 - **Interview pattern:** semi-structured interview, online only
 - (*) Before interview: a pre-interview survey for personal information collection is required before interview, please click the link provided here to complete:
<https://www.surveymonkey.com/r/VF9JVKM>
 - **Research brief:** This research aims to explore how sending money (remittance practices) affects the lives of Southeast Asian FMWs in Taiwan. By interviewing migrant women, we hope to understand how remittance practices influence their lives from gender, cultural and social perspectives. This will help us learn more about their experiences and feelings of identity, belonging and personal growth.
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- **研究題目：**從匯款探索女性化移工勞動力之女性移工的社會地位與主體性：在台灣東南亞女性移工的敘事
 - **研究對象：**在台灣東南亞女性移工
 - **訪談時長：**約 50 至 60 分鐘
 - **訪談形式：**依照訪綱內容進行訪談（半結構化訪談）；訪談僅透過網路線上進行
 - (*) 受訪者個人資料：在進行個人訪談之前，請完成個人資料收集的問卷，問卷內容包含：年齡、教育程度、職業與年資、家庭排序、婚姻狀況、是否有小孩（以及分別為幾歲）與會使用幾種語言，請點擊下列網址進入完成問卷之填寫：<https://www.surveymonkey.com/r/VF9JVKM>
 - **研究簡介：**本研究旨在探索移工匯款的變革潛力，特別是匯款至原籍國的行為。研究將調查匯款行為影響移工在原籍國和目的地國的身份認同、歸屬感與個人成長（主體性）。通過訪談東南亞女性移工，我們希望了解匯款行為如何從性別、文化和社會的角度影響他們的生活。這將幫助我們能更了解他們的經歷與看法、並極大可能為台灣未來的移工政策和支持系統提供有價值的資訊。

This is the start of this interview questions.

Interview Questions: there are six parts to this interview, adjustments can be made based on the flow of the interview and the responses of the participants. 訪談之問題（此訪談共包含六部分，實際訪談情況與訪談順序將可能根據訪談流程和受訪者的回答進行調整）

1. Introduction and Consent 研究介紹與同意

- a. Introduce researcher and explain the purpose of the interview. 研究者與研究內容的介紹並解釋訪談的目的。
- b. Briefly explain the consent process and ensure the participant is comfortable proceeding 簡要解釋同意流程並確保受訪者願意繼續訪談。

2. Working Overseas 在海外工作

- a. What motivated you to choose to work overseas, specifically in Taiwan? 請問是什麼樣的原因促使您選擇到海外工作、特別是到台灣呢？
- b. Did factors such as job opportunities, the community around you, or the language spoken influence your decision a lot? Please elaborate if any of them applies to your situation. 海外工作的考量因素很多，我們想知道在目的地國（例如台灣）（destination country）的「工作機會」、「社會環境」或「語言」對您的決定有多大的影響呢？請根據您的狀況進一步的闡述。



3. Meaning of Remittance Practices 匯款行為的意義

a. Personal Significance 個人層面

- Can you describe what sending financial and/or material support (remittances like money, funds) means to you personally? 請您描述匯款（例如：匯款金錢或物資）對您個人來說的意義有哪些呢？
- How do you feel when you send financial and/or material support (remittances like money, funds) back home? 請您描述當您把金錢或物資寄回家時，您會有什麼樣的感受呢？
- What motivates you to send remittances to your origin country? 請問是什麼樣誘因激勵您匯款回去原籍國（origin country）呢？

b. Impact(s) on Relationship 對於人際關係的影響

- How do your remittance-sending practices affect your relationship with family and friends back home? 請問您的匯款行為如何影響您與家人和朋友之間的關係呢？
- Do your siblings also work overseas? Anything similar with their experiences when coming to send remittances back to origin countries? If not, what do they think about you being here? 請問您的兄弟姐妹也在海外工作嗎？他或她在匯款方面跟你有沒有類似的經歷呢？如果沒有（他們都在國內工作），他們對於您在台灣的想法是什麼？
- Do you think order of siblings affect you with your willingness to remittance-sending behaviour? 您認為兄弟姐妹的排序是否影響您匯款的意願呢？
- How does your family view your contributions through remittances? 請問您的家人對於您的匯款有什麼看法呢？

c. Cultural and Social Significance 文化與社會意義

- How important is it in your origin culture to support family members through remittances? 請問在您的原籍國文化中，透過匯款支持家人或家庭有多重要呢？
- In general, how people in your origin community/country think of remittances from overseas worker? Does it take an important role in economic, or other perspectives? If so, how does it reveal in your personal experiences? 在您的國家或社群，人們對於海外工作者的匯款有什麼樣的看法？匯款在您的國家文化中扮演重要角色嗎、是否特別表現在經濟或哪些方面呢？此外，這個重要性如何被體現在您個人層面上呢？

4. Potential Impact(s) of Remittance Practices 匯款行為的潛在影響

a. Impact(s) on lives in both origin and destination countries 對原籍國和目的地國生活的影響

- Have you noticed any changes in your lifestyle or priorities since you started sending remittances? Please explain the details of which perspectives that you consider having the most changes. 請問自從您開始匯款行為（匯款至原籍國）以來，有沒有哪些生活方式或優先事項發生變化呢？請您進一步說明是哪一些層面變化最大。
- In what ways have your remittances impacted your family's living conditions and opportunities in your origin country? 請問您的匯款對於您的原籍國的家庭生活條件和機會有沒有造成什麼影響或變化呢？

b. Personal Development and Social & Economic Changes 個人成長和社會經濟變化

- Do you feel that sending remittances has contributed to your personal growth or development? If so, how? 請問您覺得匯款有助於您的個人成長嗎？如果有，具體表現是怎麼樣呢？
- Is working overseas a trend in your origin community/country? As you know, what kinds of social changes have you noticed in your origin country that connected to remittance flow? Any long-term influence might happen for future generation in your community or family through this? 在您的原籍國，海外



工作是一種趨勢嗎？據您所知，移民（工）的匯款流入對於您原籍國造成什麼樣的影響？這對您的社群或家庭的未來一代有沒有什麼長期的影響或變化呢？

5. Gender and Remittance Practices 性別與匯款行為

a. Gender roles and expectations 性別角色和期望

- In your origin community/country, do many females choose to work overseas? Do you feel different expectations from origin family or community to males and females when sending remittances back home? 在您原籍國/社群中，有沒有許多女性都選擇到海外工作呢？家人或社區對於男性或女性匯款回去有沒有不同的期望呢？
- How do you think remittances (sending money back to family or community) from women, like yourself, are perceived in your origin country? 您認為您的原籍國/社群是怎麼面對與評價海外工作的女性的回流匯款呢（以您個人經驗來說）？
- Do you think your role as a woman influences your remittance-sending practices, such as decision-making in remittances or the frequency of that? 您有感覺身為「女性」會影響您的匯款行為嗎（像是匯款的決策方向或匯款頻率等等）？

b. Support and Autonomy 支持與自主性

- Do you receive support from your family or community in your remittance-sending practices? How does this support (or lack thereof) relate to your gender? 在您的匯款行為中，請問您是否得到家庭或社區的支持呢（實質上或情感上皆可）？這種支持（或缺乏支持）與您的性別有沒有關係呢？
- Do you feel that sending remittances has given you more autonomy or independence? Can you provide an example? 您覺得匯款給您更多的自主權或獨立性嗎？可以舉個例子嗎？

c. Gender relations and Networks 性別關係與人際網絡

- Have you noticed any changes in gender roles or expectations as a result of remittances you send? 請問您有注意到因為您的匯款而導致的性別角色或期待的變化嗎？
- How do cultural norms and values in your origin country shape your experience of sending remittances as a woman? 請問您原籍國的文化規範與價值觀如何影響您作為女性的匯款經驗呢？
- Have you sought or received any financial education or training specific to women? Or even networks or groups that support this matter? How has it helped you? 請問您有尋求或接受過專門針對女性的財務教育或培訓嗎？或者擁有支持這方面的人際網絡或團體嗎？這對您有什麼幫助？

6. Challenges in Remittance Practices 匯款行為中的挑戰

a. Challenges in both origin and destination countries 在原籍國和目的地國之間的挑戰

- What advice would you give someone who has just arrived in Taiwan about sending remittances back home (such as the remittance fees in different banks)? Why do you think that advice (example) is particularly important? 您會給剛來台灣的人（移工）什麼樣的匯款建議呢（例如：考量不同銀行的匯款手續費）？您覺得這個建議為什麼重要呢？
- What advice would you give to people in your country when receiving money from overseas countries? Why do you think that advice (example) is particularly important? 您會給原籍國的人什麼樣接收海外匯款的建議呢？為什麼您覺得這個建議重要？
- Do you feel cultural or social differences when you do remittance-sending in Taiwan and your origin country? 在台灣和原籍國進行匯款時，您有感受到什麼樣的文化或社會差異嗎？



b. Financial systems and Security & Reliability 金融系統和安全可靠行

- How do you navigate the financial systems in Taiwan to send remittances? 在台灣，您是使用哪些金融系統來進行匯款呢？
- Are there particular institutions or services that you prefer to avoid? Why? 其中，有沒有特別不推薦的機構或服務（或使用管道）？為什麼？
- Do you have concerns about the security and reliability of the remittance channels you use? 您對於所使用的匯款管道的安全性和可靠性有擔憂嗎？

c. Advice for Improvement 改進建議

- What changes, improvements or supports would you suggest making remittance practices easier and more efficient for migrant workers like yourself? 作為移工，您會建議哪些改變、改進或支持來使匯款行為能更容易且更有效率？

This is the end of this interview questions.

I extend my sincere appreciation to all the participants who generously dedicated your time and insights to this study. Your invaluable contribution has significantly enriched my research efforts and will undoubtedly contribute to advancing knowledge in this field. Thank you very much for your participation and commitment to this endeavour. 最後，我向所有參與者（可能的受訪者）表示誠摯的感謝，感謝您慷慨地撥出時間且參加這項研究。您的寶貴貢獻極大地豐富了我的研究工作，並將無疑推動這一領域的知識進步。非常感謝您的參與和對這一努力的承諾。