MIGRATION AND POVERTY IN EL SALVADOR
SHIFTING GENDER ROLES AND INVESTMENT STRATEGIES

Sarah Gammage

A Gendered Lens on Migration in El Salvador

Migration and displacement precipitate qualitative shifts in economic, social and political activities, changing the role that women play as providers and caregivers and constructing new identities for women in sending and receiving communities. There is a wealth of sociological and anthropological literature that emphasizes how the migration experience differs for men and women. Yet, much of the economic analysis of migration fails to distinguish or explore any gendered patterns in migration and, with few exceptions, tends to concentrate largely on the experience of male migrants. It is clear, however, that like most processes, migration is uniquely gendered. Gender plays a dominant role in determining who migrates and when, under what circumstances and with what resources (Katz 1998; Chant 1992; Crummet 1987). Gender is also likely to shape the fortunes of migrants in the host country: determining how rapidly migrants are incorporated into labor markets, what types of labor markets they seek out or are eligible for, the types of visas and protective status they enjoy and whether they experience any mobility to higher paying higher status employment (Repak 1995; Mahler 1995).

The failure to incorporate a gendered focus in the analysis of migration and transnationalism, in combination with a disproportionate emphasis on the male migrant as the protagonist, ignores the experience of those who remain in the home country. Those who stay may have also shared in the migration decision. Furthermore, those who stay often bear the burden of increased work-loads, and shoulder the responsibility to repay debts assumed in order to send the migrant abroad. Finally, changes in household structure brought about by migration may affect who holds decision-making authority over the use and allocation of the resources that migration can garner. These subtle changes in gender roles and responsibilities affect the terrain in which development processes occur. Policies and programs designed to mitigate poverty, accelerate the investment of private and collective remittances and diversify the income base of sending communities will need to take full account of the impact of migration on individuals, households and communities.

This paper represents an initial exploration of gender and migration in El Salvador drawing on national household survey data to examine how migration meets the economic needs of households and may contribute to shifting gender roles and responsibilities in sending communities. The temporary or permanent nature of migration decisions, and the choice of who migrates, affects household formation in both rural and urban areas. There is evidence that migration in El Salvador has contributed to an increase in the number of female-headed and female-maintained households in both urban and rural areas (Gammage 1998). This may indicate that even though both men and women migrate,
more prime age men are initially migrating than women. This is likely to affect a range of economic and socio-demographic outcomes in the countryside.

Female-headed households and those where more women are engaged in remunerated activities than men may be disproportionately more likely to be poor (Buvinic and Gupta 1997; Gammage 1998). Female-headed households are also likely to have lower birth-rates, lower total fertility rates and may have lower demographic dependency rates—attributes that are often associated with lower poverty rates. Female-headed households do, however, consistently report fewer wage earners and a higher number of self-employed and unemployed. Furthermore, domestic responsibilities in the reproductive sector may restrict the economic activities that women who are also care-providers can engage in, heightening their dependence on remittances and limiting the extent to which they may be able to secure economic well-being for themselves and their families.

The complex nature of gender and poverty notwithstanding, female-headed households may exhibit pronounced preferences to invest in household wellbeing. Certainly studies from a diverse range of countries indicate that women and men’s relative control over resources has significant and often gender differentiated impacts on household consumption and expenditures (Haddad et al 1997). Consequently, by changing household structure and decision-making authority, altering the income portfolio, the acquisition of debt and the availability of savings, migration may affect the wellbeing of all members who remain in the home country and as a result the intergenerational transmission of poverty over time.

Engendering Migration and Transnationalism

The growing body of research in the social sciences on gender and globalization explores a variety of different characteristics of ‘globalism’ and transnationalism examining the causes and consequences of the greater integration of markets, peoples and ideas in the latter part of the 20th century (Moghadam, 1994; Rowbotham and Mitter, 1994; Peters and Wolper, 1995; Mohanty, 1997; Goldring 1999, 2000; Basch and Glick-Schiller 1994). Sassen (1996) partitions the recent literature on the feminization of globalization into three distinct chronological phases that describe the history of gendering in the global economy (Sassen, 1996). The first phase Sassen identifies draws attention to the subsidies that women provide to male waged labor through their household production and subsistence farming and can be summarized in the work of Boserup (1970) and Deere (1976). The second phase is described by the extensive literature on the internationalization of manufacturing production and the feminization of the proletariat. The third phase of scholarship that Sassen delineates is associated with the process of transformation of women’s subjectivities and identities as they are expressed in women’s notions of membership and inclusion or exclusion from enclaves, groups or associations that are in flux or are being redefined by a process of internationalization. Sassen exemplifies the role that migration plays in these transformations and lauds the scholarship that examines migration as a gendered process:

“Among the richest and most promising is the new feminist scholarship on women immigrants, which focuses, for example, on how international migration alters gender patterns and how the formation of transnational households can empower women”, (Sassen 1996:3).

Hondagneu-Sotelo (1994, 1999) also emphasizes the importance of an analysis of migration that recognizes how key institutions that affect or shape the migration decision are distinctively gendered. Similarly, work by Mahler (1999) and Pessar (1999) considers how roles and responsibilities differ for men and women as migrants and how the experience of migration is challenging the configuration of these roles in the home and host country. Indeed, Mahler (1999) and Pessar (1999) identify
multiple sites and opportunities for empowerment in labor market decisions, choices about marriage and partnership, fertility and child-bearing and political action. While these actions and outcomes may be socially bounded across national borders and can reproduce pre-existing power asymmetries (Guarnizo and Portes 2001; Jones Correa 1998), Pessar (1999) and Menjivar (1999) stress a more nuanced interpretation of migration and transnationalism where migration can simultaneously reinforce and challenge the patriarchy in its multiple forms.

Theories of migration, identity politics and transnationalism are as much in flux as the people whose movements are being considered. However, there are certain characteristics to the social science literature on migration that emphasize particular experiences of displacement and relocation. Grasmuck and Grosfoguel (1997) point out that despite the complexity of the subject matter there is a dominant emphasis on the male experience that relegates women to a secondary position:

“While there have been important exceptions, many theoretical accounts of different immigrant trajectories in America remain essentially stories of men (Waldinger and Gilbertson 1994). This bias is problematic because gender dynamics can be highly influential in affecting the social outcomes of immigrant communities by interaction with the structure of opportunities that local environments provide. The fate of female migrants is not always the mirror image of their male counterparts especially when high rates of family disruption accompany the process” (Grasmuck and Grosfoguel 1997: 342).

But, where researchers have attempted to address the gendered nature of migration and the importance of feminist critique, there has been an almost exclusive emphasis on those changes occurring in the receiving community (Curran and Saguy 2001; Pessar and Mahler 2001; Hondagneu-Sotelo 1999; Menjivar 1999; Jones Correa 1998; Mahler 1995; Repak 1995) fewer analyses also focus on shifting gender relations in the sending community (Mahler 2001; Gammage 2001; Andrade Eekhoff 2001, 1998a).

Gender and Migration: Agency and Power

Early migration models such as those developed by Todaro (1969) and Harris and Todaro (1970) summarize the migration decision as one where an individual compares their expected income from activities in the rural and urban sectors over a given time horizon. If the urban-rural income differentials are sufficiently high, people will migrate even if the probability of their obtaining employment in the urban sector is quite low in the short run. Empirical tests of the Todaro model and other household migration models generally support the hypothesis that migration is a function of rural-urban income disparities and other individual characteristics such as age, sex and human capital as well as household demographics and dependency rates (Schultz 1982; Katz 1998). The evidence from empirical studies of migration such as those undertaken by Katz (1998) and Mincer (1978) support the hypothesis that migration responds to individual income differentials but may also be motivated by concerns about household welfare.

Boserup (1970) identifies a series of gender-specific push- and pull-factors such as the availability of economic opportunities that impel men and women to migrate and socio-cultural factors that sanction or limit their mobility. Katz (1998) and Bravo Ureta et al (1996) in their studies of migration in Ecuador also find that there are distinct gender dimensions to the migration decision: the presence or absence of male employment opportunities is likely to determine who migrates and when. If male employment opportunities abound locally, women are more likely to migrate, whereas if off farm-employment opportunities for men increase outside of the community, it is more likely that males will out-migrate.
Without a doubt, socio-cultural factors play an important role in shaping men's and women's migration patterns and trends and the scholarship that interprets these trends. Indeed the literature on gender and migration is replete with examples of male migrants determining when and how to migrate, and women and children being swept along in the process, or brought to the host country once the male migrants have settled (Lee 1966; Mincer, 1978). Mincer (1978) developed a theory of the 'tied mover' or 'tied stayer' where the migration decision rests on a determination of the net family costs and benefits of migration; where those who stay or move do so based on the joint calculus of family as opposed to private or individual benefit. It was assumed that women were disproportionately 'tied movers' accompanying spouses and facing reduced labor market options as a result of their joint migration decision (Jacobsen and Levin, 1997; Baker and Benjamin, 1997). Such analyses subordinate women's roles in the migration decision and contribute to their invisibility as migrants and non-migrants who exercise both agency and choice.

Katz et al (1998) challenged the belief that women were women were tied movers using Ecuadorian data on internal migrants to Quito. Using household bargaining theory, Katz et al treat the migration decision as a negotiated outcome, conceiving of spouses relative bargaining power as a function of their fallback positions or threat points. They do not use inferential indicators of decision-making power, because they were able to collect data that provide direct measures of each individual’s reported influence over the migration decision. These authors find that female education has an important impact on whether the male spouse takes the decision to migrate alone or as the result of joint negotiation with his spouse. A one year increase in women’s education reduces the probability that the migration decision will be taken autocratically by the male spouse by as much as 7 percentage points. Overall, a one standard deviation change in female education would prompt a 30 percentage point reduction in the probability that the decision would be taken solely by the male partner, a 17 percentage point increment in the probability that the decision was taken jointly and a 13 percentage point increase in the probability that the women would exercise sole influence over the migration decision.

Despite notable attempts to challenge the dominant belief that women are largely passive agents in the migration decision (Repak 1995; Katz et al 1998) the literature on migration tends to emphasize pronounced dichotomies of power and agency for male and female migrants. There are a variety of explanations for the general belief that women do not initiate migration and are not leaders in the migration process. Firstly, a scholarship that does not consider women to be protagonists in the migration decision is unlikely to find that women can and do play a role in decision-making. Secondly, that the analysis of migration is beset by problems of inadequate data and imperfect record keeping by nation states. These data are seldom sufficiently gender disaggregated to serve the purpose of an inquisitive researcher who may wish to examine gender differences and similarities. And finally, that the processes and filtering mechanisms through which women seek to migrate and obtain entry into host countries are uniquely gendered de-emphasizing women's agency and magnifying their dependency. It appears that the system through which women pass as they seek and obtain entry to host nations is not impartial in the way that women migrants are registered and subsequently admitted as immigrants and classified as spouses, re-unifying family members and dependents.

A scholarship that fails to emphasize the impact of migration upon shifting gender roles and responsibilities and household formation, contributes de-emphasizing the role of women in the migration process. Laguerre (1998) contends in his analysis of Haitian migration that international migration is gender differentiated at different points in time. Laguerre outlines a cycle of migration using an analysis of the links between Haitian households and subsidiary households in New York city. The initial phase in Laguerre's migration cycle is characterized by the out-migration of a working-age male. The successful migrant establishes a subsidiary household in the host country finding employment and beginning to send remittances back to the core household in Haiti. The flow of remittances can then be used to secure the migration of other household members. As the migrants establish themselves in the host country, those who are able to obtain documents do so and are likely to bring other
household members over under family reunification programs. According to Laguerre, the initial phases of outmigration are disproportionately male, and the later phases of documented migration are dominated by women (Laguerre, 1998, 1978).1

It is possible that the phases in Laguerre’s framework also correspond to documented and undocumented migration where the risks and costs associated with each are very different. There is evidence that as border security increases and undocumented entry into the United States becomes more difficult, that fewer women attempt entry without a visa (Eschbach et al 1999; INS 2002). Data on death rates at the US-Mexican border indicate that between 1993 and 1997 only 15 percent of reported deaths were women (Eschbach et al 1999).

Certainly, Finkel's grueling account of a boat full of aspiring Haitian migrants to the United States emphasizes that the majority of those willing to take the risk and set sail for US shores were men (Finkel, 2000). Of the forty-six people aboard the boat, only five were women. The boat was intercepted at sea after only two days of sailing. All on board were suffering from dehydration and exhaustion, several were in critical condition and had to be hospitalized. All the migrants were placed in a detention centre on Great Inagua Island in the Bahamas. None of the potential migrants qualified for refugee status and all were returned to Port-au-Prince (ibid).

Repak (1995) in her analysis of Central American migration to greater Washington DC, highlights how Central American and particularly Salvadoran women were among the first migrants to the area in the 1960s arriving to work as domestic servants for the regions growing diplomatic and international population. Repak finds that many of the women who have migrated to the nation’s capital over the last four decades exercised choice and agency in the migration decision and that the majority came with legal documents to support their entry:

“Indeed, as many as 70 percent of the Central American women interviewed in Washington claimed that they made the decision to migrate to the United States without the collaboration or assistance of partners or fathers” (Repak 1995:74).

The processes and filtering mechanisms by which women seek to migrate and through which they obtain documented and undocumented entry to the host country are uniquely gendered. The fact that more Haitian men than women attempt undocumented passage to the United States may be indicative of the risks involved in the emigration decision, the comparatively high cost of migration, and those socio-cultural expectations about women's role as care-givers and nurturers that restrict their mobility and relocation. Similarly, the data that we have on documented entry and asylum petitions in the United States contribute to the subordination of women as agents and actors who exercise volition in the migration decision, or whose political activity has exposed them to risk and persecution in their home country. The fact that the majority of women migrants enter the United States on reunification visas or accompanying a male partner has contributed to their invisibility and the archetype of the adjunctive wife daughter, or dependent swept along in a process largely without agency.

The United States 2000 census reports that women comprise approximately fifty percent of the foreign born population resident in the United States and little more than fifty-five percent of all immigrants admitted in 1999. In 1999, women made up fifty-seven percent of all Salvadoran immigrants admitted into the United States. Table 1 reveals that slightly more male than female migrants from all countries are single when they immigrate to the United States.2 Women who immigrate are

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1 This finding parallels the Mexican experience which reveals distinct gendered trends in migration patterns and flows with male migrants dominating undocumented flows and women being disproportionately among new legal immigrants (Bustamante et al 1998).

2 Unfortunately, a gender breakdown of visa categories and civil status are not available for each country. These figures are aggregates for all migrants entering the United States.
far more likely to be married (fifty-nine percent of women versus forty-one percent of men), widowed (eighty-seven percent of women versus thirteen percent of men), divorced (sixty-six percent of women versus thirty-four percent of men) and separated (sixty-nine percent of women versus thirty-one percent of men).

Data on the number of asylum petitions granted by gender indicate that approximately 48 percent of all asylum cases in the United States between 1989 and 1999 women were. The difference in the asylum figures and those for migration by sex would seem to indicate that women are less likely to seek or receive asylum and more likely to enter the United States as wives, widows, and dependents who have been separated from their partners and families. This may represent differences in political activism or vulnerability, or may be indicative of inherent biases in a judicial system that determines who has the right to obtain asylum. Certainly, Table 2 reveals that between 1991 and 2000 far fewer Salvadoran women than men received asylum a fact which may contribute to the belief that women are less likely to be protagonists in the migration decision and less likely to engaged in political activities that would elicit persecution and permit them to seek asylum.

**Impact of Migration on Sending Communities: Some Methodological Concerns**

Any analysis of the causes and consequences of migration is hampered by the nature of the data that are available. Seldom do we find matched data on sending and receiving communities and households over time. Typically, we observe the household ex post migration, hence any attempt to determine the causes of migration are necessarily complicated by observing the impact or consequence of migration upon the household. Bilsborrow et al (1984) provide a useful summary of these problems. Consequently, quantitative and qualitative analyses are beset with problems such as: selection bias—where migrants may be distinct from non-migrants; endogeneity, where migration affects outcomes that are also correlated with the impetus to migrate—such as income, education and poverty levels; unobservable fixed-effects, where unmeasurable individual, household and village characteristics affect migration decisions. Despite the minefield of methodological challenges, it is clear that migration prompts change and adaptation in both sending and receiving communities changing household formation, time and task allocation, gender roles and responsibilities, altering the portfolio of income generating activities, affecting the acquisition of debt, and profoundly impacting consumption and investment decisions.

**Critical Role of Remittances in El Salvador**

While there are many motivations for migration, among these, the goal of obtaining employment and being able to send remittances back to the home country features prominently in the life stories of Salvadoran migrants (Mahler 1995; Andrade Eekhoff 1998a). For the sending family, remittances are often the hoped-for product of an extremely costly investment.3

Through migration and the receipt of remittances, the rural economies of post conflict El Salvador are intimately connected to the fortunes of the United States (Segovia 2002; Conning et al 2001; Beneke de Samefiu 2000; Briones and Eekhoff 2000; Funkhouseer 1997; Boyce and Pastor 1997). The receipt of remittances, depends acutely on the immigration status of those remitting, and their insertion into largely seasonal and insecure secondary labor markets in service and construction sector in the United States (de la Brière et al 1997; Camarota 2001; Valenzuela 2000; Washington Post 2001; Ulloa 1999, 1996). A sudden downturn in the US economy coupled with more stringent restrictions on undocumented workers could greatly affect the receipt of remittances by households in El Salvador and adversely affect poverty rates. This is particularly important given the critical role that

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3 Undocumented entry to the United States costs between $3,000 and $5,000 in El Salvador (interviews with members of a variety of communities in La Unión, Usulután, San Miguel and Chalatenango 1998-2002).
remittances play smoothing income and consumption over time and lifting households out of poverty. Segovia (2002) notes in his recent volume on the Salvadoran transition from war to peace:

“One of the principle factors that explain the reduction in poverty in El Salvador in the decade of the nineties is the influx of remittances, which for the most part accrue to poor households” (Segovia 2002:207).

Unquestionably, the benefits of peace and economic recovery in El Salvador have been amplified by prosperity in the United States. These same benefits may rapidly dissipate with a prolonged recession as the US economy calls in loans, limits the further expansion of domestic credit and reigns in excessive consumption. As employment opportunities in the service and construction sector dwindle in the United States the undocumented become more insecure and their earning power is greatly diminished (Washington Post 2001). Households that depend on these earning in the US and El Salvador may be impoverished and their livelihood security compromised. This has far-reaching implications for welfare and well-being of migrants and their families and the intergenerational transmission of poverty in all three countries.

Estimates of the volume of remittances entering the Salvadoran economy place these flows in excess of 10 percent of GDP since the early 1990s (Andrade Eekhoff 2003). Desipio (2000) reports that Salvadorans sent an average of $2,078 from the United States to family members and households in El Salvador in 1995. Networks that were developed during the conflict to enable households and individuals to flee from conflict continue to serve to meet the needs of economic migrants searching for opportunities in the North (Stanley 1987; Hamilton and Chinchilla 1991). These same networks have subsequently become conduits for remittances of money and gifts that flow from the North to the South and vice versa (Landolt 1997).

Informal and formal channels exist side-by-side for the transfer of remittances ranging from informal viajeros and viajeras (private couriers) and the formal but smaller institutions such as Transexpress, Gigante Express and Urgente Express which have offices throughout California, Texas, Miami, the DC-Metro area, New Jersey, New York and Illinois, to the larger financial institutions such as Western Union, the Banco Agrícola and the Banco Cuscatlán (Orozco 2002). Western Union is the dominant transfer agency in El Salvador capturing between 15 and 20 percent of the market share (Orozco 2002). The Banco Agrícola, the largest commercial bank in Salvador, and the BanComercio together have about 20 percent of the total market share (ibid). The remainder of transfers are made through smaller exchange houses and transfer agencies as well as utilizing extended social and family networks and individual couriers.

As remittances flows have increased over the 1990s, new opportunities are opening for the unbanked and impoverished sectors as well as for the private sector creating a burgeoning formal and informal financial apparatus that transfers, exchanges and deposits dollar remittances. Remittances to El Salvador are changing the landscape of capital flows and transfers, building a complex lattice of formal and informal financial institutions that channel goods and funds between the North and the South. Commercial banks in El Salvador now offer remittance backed bonds; the Banco Agrícola extended its portfolio, several years prior to dollarization, to include small dollar-denominated checking accounts. Finally, the government of El Salvador is considering instituting similar programs to the Mexican government to crowd in remittances for investment by offering to match any funds transferred by home-town associations in the United States and Canada using the Social Investment Fund.

Although few data are available on men and women who remit to El Salvador, it is obvious that both do so frequently and that the amounts sent are not inconsequential (Gammage 1998; Ulloa
These financial flows, can be seen as an expression of loyalty to family members and friends and to the preservation of a hope that the migrant may one day return home (Stark and Lucas 1988), or insurance the face of economic insecurity in the host and home country (de la Brière et al 1997; Rosensweig 1988) and uncertain legal status in the host country (Ulloa 1999, 1996), or in order to fulfil obligations to family members back home (Mahler 1995; Guarnizo 1993).

Remittances also appear to be disproportionately important for female-headed and female-maintained households in sending and receiving communities. Remittances disproportionately accrue to female-headed households in El Salvador. Of those households receiving remittances, 31 and 45 percent of total household income comprise remittances for male- and female-headed households respectively (see Table 3). That these remittance flows may be more important for female headed and female-maintained households emphasizes the importance of a gender analysis which examines the impact of migration on household formation, decision-making, investment and consumption in the sending communities. A growing body of literature confirms that resources in the hands of women are more likely to be channelled towards household expenditures that secure the welfare and well-being of other family members (Thomas 1990, 1997; Hoddinott et al 1997). It may be that the welfare of households with migrants abroad is better not just because of access to remittance income but also because migration has changed preferences and decision-making authority in the household.

Remittances do more than subsidize consumption and alleviate poverty, however, they provide investment capital, allow for savings, permit other family members to continue their education, purchase medicine, and compensate for the absence of employment opportunities. Remittances may also provide an influx of finance capital in communities that support investment and growth which are beneficial both for households with migrants and those without (Andrade Eekhoff 1997; FUSADES 1996a, 1993; Cornelius 1990; Lopez and Seligson 1990). Remittances are also increasingly being channelled through home-town associations to leverage development in communities; pave roads, provide potable water, and ensure that outlying communities have access to telephones and communications infrastructure (Waller Meyers 1998; Orozco 2000; Lowell and de la Garza 2000).

The Impact of Migration on Employment and Education Outcomes

Table 4 provides some summary descriptives for Salvadoran households with and without migrants in 1998. The data are drawn from the Encuesta de Hogares de Propósitos Múltiples—a nationally representative annual household survey (EHPM 1998). Approximately 16 percent of urban and 16 percent of rural households report that members of the household are living abroad in 1998—the majority of family members living abroad reside in the United States (Camarota 2001; Funkhouser 1997; Landolt 1997). These preliminary results focus on migration and do not explore the impact of remittances on economic activity, labor market participation and education. Reporting migrant(s) in the household is neither a necessary nor a sufficient condition for these households to receive remittances. Migrants, for example, may not be successful: they may fail to enter the host country and to secure employment. Additionally, many households may participate in lending the resources to ensure that an extended family member or friend can make the undocumented (or documented) trip to the United States. Lending resources may also provide the lenders with a legitimate stake in any remittance

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4 Funkhouser (1995) finds that neither sex nor age is significantly correlated to either the probability or the level of remittances—both men and women of all ages remit to households in El Salvador.  
5 It is interesting to note that de la Brière et al 1997 find that female migrants from the Dominican Republic are more explicitly motivated by insurance motives to remit than male migrants who are more likely to pursue investment.  
6 Woodruff and Zenteno (2001) find that remittances may provide almost 20 percent of capital invested in microenterprises in urban Mexico. Within the ten states with the highest rate of migration to the United States, they estimate that almost a third of the capital invested in microenterprises initially enters the communities as remittances.
flows to repay that debt. Finally, the focus is on migration because it is migration that affects family formation directly, either by reducing household numbers or prompting fragmented families to unify into extended units. Consequently, a primary channel by which gender roles and relations may be altered is through changes in household structure prompted by migration. The subsequent impact of any remittances, in the household or community, may be to change the portfolio of income generating activities and further modify the time and task allocation of individuals and households.

Table 4 provides data on a number of household attributes by whether they report migrants or not. Households with migrants are not significantly different in size from households without migrants. Observing the household, ex post migration, we find that urban households reporting migrants are slightly larger than those without migrants abroad. There is no difference in household size for households in rural areas. It is possible, however, that households with migrants were initially larger than those without migrants. Migration may reduce total household size but not sufficiently so that it falls significantly below that of households without migrants. Furthermore, we are unable to observe whether families with migrants have formed complex and extended households in response to the migration which is likely to increase household size.

Although household size may not appear to be significantly different across households with migrants and those without migrants, the composition of the household does appear to have changed. Households with migrants are more likely to be de jure female headed in urban and rural areas. Approximately 58 percent of all urban households and 32 percent of all rural households with migrants are female headed. While it is clear that women also migrate abroad, it would appear that more men are migrating initially than women—because household with migrants report a larger number of adult females and fewer adult males than households without migrants. It is possible that, mirroring Laguerre's (1998) phases of migration, once the new immigrants establish themselves and formalize their residency in the United States, they are subsequently able to bring the entire family over.

Although economic dependency ratios are slightly higher in households with migrants than those without migrants—indicating that these households have fewer income earners—his difference is not significant. Similarly, although households with migrants report slightly higher total household and per capita incomes than those without migrants, these differences are not significant. Despite this, all measures of poverty ($P_0$, $P_1$, $P_2$) are lower for households with migrants, with the difference in poverty rates being statistically significant at $p=0.01$. Finally, households with migrants abroad report a range of household assets and consumption items that may indicate that remittances have been invested in upgrading housing and improving the well-being of household members. Fewer households with migrants in rural and urban areas report having a dirt floor and greater percentage report having a tile floor. This is particular true for rural households with migrants. While 59 percent of all rural households without migrant have a dirt floor, only 37 percent of rural households with migrants have a dirt floor. Almost double the number of rural households with migrants report having a tile floor. Similarly, more households with migrants report using a gas stove than households without migrants.

While the numbers are small, more households with migrants report engaging in own-account work in both urban and rural areas. This may be because there are few alternatives for employment in these communities, or because remittances provide capital for investment in own-account activities.

Figure 1 reveals that the majority of Salvadoran migrants who are leaving are men and women between the ages of 15 and 39. For this reason, it is not surprising that the percent of adult males and females who are earning in households with migrants is much lower than that for households that do not have migrants abroad. Interestingly, more adult females and males from households with migrants are in school (secondary or higher education) than in those households without migrants.

Table 5 provides a similar analysis at the community level—defining communities to be aggregations of households within a municipality—distinguishing between municipalities where less than 20
percent of households report migrants, between 20 and 40 percent of households report migrants and more than 40 percent of households with migrants abroad. It is clear that municipalities with a greater density of migrants are also poorer—providing some indication about the push-factors that prompt migration. In urban areas, this association between poverty and migration is particularly stark: municipalities with less than 20 percent of households with migrants experience poverty rates of 31 percent, while those with more than 40 percent of households with migrants have poverty rates in excess of 83 percent. Similarly, the poverty gap is more severe for municipalities with a greater density of migrants abroad. It appears that inequality decreases with the density of migrants. Municipalities with more than 40 percent of households reporting migrants abroad have lower Gini coefficients than those with less than 40 percent and less than 20 percent of households with migrants. In contrast to findings by Barham and Boucher (1998) for Nicaragua and Rodriguez (1998) for the Philippines, this may indicate that remittances reduce inequality among households in El Salvador.

The analysis of access to financial resources for investment is less clearly divided by potential access to remittances or the relationship to migrants abroad. Slightly more households with migrants report positive savings than households without migrants in both urban and rural areas. It appears that fewer households with migrants use credit from informal sources.

Table 5 reveals that in rural areas, the availability of informal credit and its use increases with the density of migrants. So too do the number of own-account workers. While these characteristics are correlated with poverty and the lack of formal employment and credit, they may indicate that the availability of remittances provides finances for informal credit or necessitates the use of informal credit to finance migration. Similarly, in the absence of formal employment opportunities, own-account work may prove to be the only recourse for individuals seeking to earn.

Interestingly, the percentage of adult males and females in school (secondary or higher education) rises with the density of migrants in urban areas, indicating perhaps that remittances finance opportunities for adults to continue their education in circumstances where schools and universities are available. This is not the case in rural areas, which may indicate the lack of opportunities for education in rural areas.

Unfortunately, while these data do seem to indicate that out-migration in El Salvador is a consistent strategy to meet household subsistence needs, raise incomes, reduce poverty and acquire more assets, they are insufficient to prove that migration plays a causal role in changing these outcomes. It is possible that those households with migrants had more financial, human and social capital ex ante migration, and that these observed differences are not a function of the receipt of remittances. Using existing household survey data that are not panel data, or not follow households over time charting the decision to migrate and observing individuals and households ex ante and ex post migration, impedes any attribution of causality. Despite this, the overwhelming evidence on the impetus to migrate and the social and economic consequence of migration in El Salvador would indicate that migration has improved wellbeing, ballasted household incomes and enabled households to smooth con-

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7 This may also be a feature of the definition of an urban area in the EHPM. Urban areas are defined to be any community that has in excess of 10,000 people or any municipal capital. In many municipal capitals the majority of income is generated in agricultural activities or dependent upon the sale and commercialization of agricultural surplus. Furthermore, the indicators of education, health and well-being in these “capitals” are more typical of rural areas. Consequently, the findings that urban areas with more than 40 percent of migrants have such high levels of poverty may be indicative of their mis-classification as urban areas.

8 This finding is in contrast to those of Barham and Boucher (1998) and Rodriguez (1998) who report that migration accentuates adverse distributional effects.

9 This is consonant with findings by Woodruff and Zenteno (2001), who estimate that remittances are responsible for almost 20% of the capital invested throughout urban Mexico. Within the ten Mexican states with the highest rate of migration to the United States, almost one third of the capital invested in micro-enterprises derived from remittances (ibid).
In order to explore how migration may change gender roles and responsibilities and affect household consumption and investment decisions we estimate the following reduced form equation for a given outcome (such as being in school or reporting own account employment) as a function of some individual, household and community characteristics.

\[ O_{ij} = X_{ijk} \beta + H_{jk} \gamma + V_k \delta + \varepsilon_{ijk} \]  

Where \( X_{ij} \) is a vector of individual characteristics (age, level of education) and \( H_{jk} \) is a vector of household characteristics (household size, if the household has access to informal credit, location, whether the household reports migrants abroad) and \( V_k \) is a vector of community characteristics that capture the density of migrants and the level of poverty in the municipality \( \varepsilon_{ijk} \) is a random error. Whether or not the municipality is poor and the level of poverty in the municipality are included in an attempt to isolate the effect of migration in a community upon households. It is clear that communities with a greater density of migrants are poorer. Consequently, the density of migrants may proxy poverty in each municipality. By including information about the level and pervasiveness of poverty in a municipality it is hoped to be able to isolate the effect of migration on individuals and households. The outcomes and individual data are for adults (over the age of 15).

Table 6 reports the preliminary results from this simple specification. Among those individual, household and community characteristics that affect whether an individual is an own account worker are their age and level of education (years of schooling completed), the size of the household whether that household has access to informal credit, if the household is located in a rural area, and the density of migrants and the overall level of poverty in the municipality. The same is broadly true for whether the adult is in school, although level of education is clearly no longer a relevant independent variable.

Older men and women are slightly more likely to be own account workers, reflecting either choice or limited opportunity for (formal) employment. Each additional year of school completed is relevant for men, reducing the likelihood that they are own account workers by 0.5 percentage points. Similarly, the larger the household, the slightly lower the probability that both men and women are own account workers. Whether the household has recourse to informal credit increases the probability that men are own account workers by as much as 10 percentage points and women by as much as 8 percentage points. Interestingly, whether the household is located in a rural area increases the probability that an adult male is an own account worker by 6 percentage points and decreases the likelihood that an adult female is an own account worker by 5 percentage points. This may reflect that women have greater opportunities for self employment in the urban informal sector. The density of migrants in a municipality increases the likelihood that men are own account workers and decreases the likelihood that women are own account workers. This may mean that remittances are spent on production, consumption, services or investment items that men produce or sell in these municipalities—housing, construction goods, day labor on farms, transport, etc. Finally, the level of poverty in the municipality strongly affects whether men or women are engaged in own account activities: the poorer the municipality, the greater the likelihood that adult men and women are own account workers.

The specification for whether adult men and women are in school reveals some similar patterns. Clearly, older men and women are less likely to be in school. Interestingly, if a household has access to informal credit men are more likely to be in school. The same variable is weakly positive but insignificant for women. Rural residence decreases the likelihood that both men and women are in school by 6 and 4 percentage points respectively. Reporting migrants abroad, however, increases the probability that both men and women are in school by the same percentage. The greater the density
of migrants in the hometown municipality, however, reduces the likelihood that men are in school and appears to increase the likelihood that women are in school. Finally, as may be expected, the greater the poverty in the municipality, the lower the probability that both men and women are in school.

Conclusions

The results presented here are preliminary. Yet, they appear to indicate that migration is affecting sending communities in El Salvador, and may be contributing to changes in gender roles and responsibilities. It is clear that households with migrants abroad are more likely to be female-headed. Furthermore, communities with greater numbers of migrants abroad have a greater proportion of female-headed households. Households with migrants in general report older heads, and have higher economic and demographic dependency ratios. They also have a higher number of adult males and females in school and fewer adult males and females in the labor force. Households with migrants do appear to have slightly higher access to informal credit and as a result of the receipt of remittances, be able to save slightly more than households without migrants abroad. It is also apparent that households with migrants may have made investments in housing as well as education: more households with migrants abroad have a tile or concrete floor, a gas stove and a refrigerator. Despite the potential benefits of migration for households that report migrants abroad, communities with a greater density of households with migrants abroad are poorer a feature which may shed light on the incentives to migrate.
Table 1. Immigrants to the United States in 1999, by Marital Status and Sex

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Separated</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>44.9</td>
<td>51.3</td>
<td>41.1</td>
<td>13.3</td>
<td>33.6</td>
<td>30.6</td>
<td>43.7</td>
</tr>
<tr>
<td>Female</td>
<td>55.1</td>
<td>48.6</td>
<td>58.8</td>
<td>86.6</td>
<td>66.3</td>
<td>69.4</td>
<td>53.6</td>
</tr>
</tbody>
</table>

*Source: INS 1999, Table 13.*

Table 2. Asylum Petitions Granted by Gender, Percent

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>El Salvador Men</td>
<td>60.00</td>
<td>75.56</td>
<td>82.81</td>
<td>67.55</td>
<td>55.56</td>
<td>52.20</td>
<td>58.59</td>
<td>62.58</td>
<td>52.66</td>
<td>56.59</td>
</tr>
<tr>
<td>Women</td>
<td>40.00</td>
<td>24.44</td>
<td>17.19</td>
<td>32.45</td>
<td>44.44</td>
<td>47.80</td>
<td>41.41</td>
<td>37.42</td>
<td>47.34</td>
<td>43.41</td>
</tr>
</tbody>
</table>

*Source: author’s analysis of INS data from the Department of Justice*

Figure 1. Age and Gender of Salvadoran Immigrants to the United States in 1999

*Source: author’s analysis of INS data on documented immigrants from the Department of Justice*
Table 3. Characteristics of Households Receiving Remittances and Gifts in Percent

<table>
<thead>
<tr>
<th>CHARACTERISTICS</th>
<th>MALE-HEADED HOUSEHOLDS</th>
<th>FEMALE-HEADED HOUSEHOLDS</th>
<th>DIFFERENCE OF MEANS$^b$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receiving remittances</td>
<td>11.69</td>
<td>24.78</td>
<td>$t= -20.01$ $H_1: 0.000$</td>
</tr>
<tr>
<td>Remittances as a percent of total household income</td>
<td>30.56</td>
<td>45.10</td>
<td>$t= -10.92$ $H_1: 0.000$</td>
</tr>
<tr>
<td>Migrants$^c$</td>
<td>12.71</td>
<td>25.29</td>
<td>$t= -19.39$ $H_1: 0.000$</td>
</tr>
<tr>
<td>Poor$^d$</td>
<td>52.46</td>
<td>50.35</td>
<td>$t= -1.382$ $H_1: 0.916$</td>
</tr>
<tr>
<td>Extremely poor</td>
<td>27.79</td>
<td>23.69</td>
<td>$t= -0.021$ $H_1: 0.509$</td>
</tr>
</tbody>
</table>

$^a$ Data for El Salvador are from the Encuesta de Hogares de Propósitos Múltiples, 1998
$^b$ Difference of means are performed on weighted data using Hotelling’s $T$-squared.
$^c$ Migrants refers to households that report current or past migrants who have migrated abroad.
$^d$ The poverty line for El Salvador is taken from Mejía and Vos (1997) and inflated using the consumer price index. The poverty line reflects a value of US$2 per person power day at constant purchasing power parity (using the Penn World Tables).

Source: Author’s analysis of 1998 EHPM for El Salvador
Table 4. Descriptive Statistics for Migrant and Non-Migrant Households in El Salvador, 1998

<table>
<thead>
<tr>
<th></th>
<th>URBAN Migrants (s.e’s)</th>
<th>URBAN Non-Migrants (s.e’s)</th>
<th>Significance</th>
<th>RURAL Migrants (s.e’s)</th>
<th>RURAL Non-Migrants (s.e’s)</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household size</td>
<td>5.34 (2.58)</td>
<td>5.19 (2.20)</td>
<td>6.29 (2.79)</td>
<td>6.29 (2.73)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed (%)c</td>
<td>0.52 (0.74)</td>
<td>0.74 (0.26)</td>
<td>0.68 (0.32)</td>
<td>0.81 (0.19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female-headed (%)c</td>
<td>0.48 (0.74)</td>
<td>0.74 (0.26)</td>
<td>0.68 (0.32)</td>
<td>0.81 (0.19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age of head</td>
<td>52.87 (16.07)</td>
<td>44.16 (14.48)</td>
<td>54.05 (15.17)</td>
<td>45.49 (14.65)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult femalesd</td>
<td>1.88 (1.18)</td>
<td>1.66 (0.99)</td>
<td>1.83 (1.10)</td>
<td>1.63 (0.98)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult malesd</td>
<td>1.26 (1.06)</td>
<td>1.39 (0.94)</td>
<td>1.43 (1.12)</td>
<td>1.52 (1.03)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult females in school (% of adult females)</td>
<td>0.18 (0.005)</td>
<td>0.12 (0.002)</td>
<td>0.10 (0.005)</td>
<td>0.06 (0.002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult males in school (% of adult males)</td>
<td>0.24 (0.007)</td>
<td>0.15 (0.002)</td>
<td>0.15 (0.006)</td>
<td>0.08 (0.002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If household has own account workers (%)</td>
<td>0.40 (0.007)</td>
<td>0.38 (0.003)</td>
<td>0.57 (0.008)</td>
<td>0.49 (0.004)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demographic dependency</td>
<td>0.88 (0.83)</td>
<td>0.86 (0.76)</td>
<td>1.23 (1.18)</td>
<td>1.20 (0.96)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economic dependencyf</td>
<td>2.18 (1.66)</td>
<td>2.05 (1.56)</td>
<td>2.77 (2.12)</td>
<td>2.64 (1.98)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female earners (% adult females)g</td>
<td>0.27 (0.006)</td>
<td>0.30 (0.003)</td>
<td>0.09 (0.005)</td>
<td>0.15 (0.003)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male earners (% of adult males)g</td>
<td>0.42 (0.007)</td>
<td>0.59 (0.003)</td>
<td>0.25 (0.008)</td>
<td>0.47 (0.004)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If household has informal credit (%)</td>
<td>0.02 (0.002)</td>
<td>0.02 (0.001)</td>
<td>0.02 (0.002)</td>
<td>0.03 (0.001)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If household reports savings (%)</td>
<td>0.041 (0.003)</td>
<td>0.003 (0.0003)</td>
<td>0.012 (0.002)</td>
<td>0.001 (0.0002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Income Earners</td>
<td>1.79 (1.26)</td>
<td>1.97 (1.14)</td>
<td>1.82 (1.46)</td>
<td>2.01 (1.31)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total household income (Colones per month)</td>
<td>5084.53 (6335.64)</td>
<td>4926.13 (5489.55)</td>
<td>2550.69 (2500.70)</td>
<td>2185.08 (7778.15)</td>
<td></td>
<td></td>
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<tr>
<td>Income per capita (Colones per month)</td>
<td>1065.54 (1355.18)</td>
<td>1050.56 (1257.29)</td>
<td>453.37 (517.79)</td>
<td>379.26 (1144.00)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Headcount (P0)j</td>
<td>30.54</td>
<td>33.32</td>
<td>71.74</td>
<td>79.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poverty Gap (P1)</td>
<td>10.77</td>
<td>13.39</td>
<td>n/a</td>
<td>33.08</td>
<td>43.83</td>
<td>n/a</td>
</tr>
<tr>
<td>Severity (P3)</td>
<td>5.39</td>
<td>7.30</td>
<td>n/a</td>
<td>21.44</td>
<td>28.88</td>
<td>n/a</td>
</tr>
<tr>
<td>Gini</td>
<td>0.43</td>
<td>0.48</td>
<td>n/a</td>
<td>0.44</td>
<td>0.48</td>
<td>n/a</td>
</tr>
<tr>
<td>Dirt floor (%)</td>
<td>6.37</td>
<td>12.34</td>
<td>***</td>
<td>36.59</td>
<td>59.39</td>
<td>***</td>
</tr>
<tr>
<td>Concrete floor (%)</td>
<td>10.52</td>
<td>15.51</td>
<td>***</td>
<td>26.19</td>
<td>23.18</td>
<td>***</td>
</tr>
<tr>
<td>Tile floor (%)</td>
<td>81.66</td>
<td>71.02</td>
<td>***</td>
<td>33.85</td>
<td>15.76</td>
<td>***</td>
</tr>
<tr>
<td>Refrigerator (%)</td>
<td>74.84</td>
<td>60.04</td>
<td>***</td>
<td>42.62</td>
<td>16.93</td>
<td>***</td>
</tr>
<tr>
<td>Electric stove (%)</td>
<td>2.24</td>
<td>2.30</td>
<td>0.10</td>
<td>0.12</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Gas stove (%) and Woodfuel stove (%)

<p>| | | | | | |</p>
<table>
<thead>
<tr>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Gas stove (%)</strong></td>
<td>81.60</td>
<td>76.86</td>
<td>***</td>
<td>38.48</td>
<td>21.44</td>
</tr>
<tr>
<td><strong>Woodfuel stove (%)</strong></td>
<td>13.30</td>
<td>17.60</td>
<td>***</td>
<td>60.31</td>
<td>76.83</td>
</tr>
</tbody>
</table>

Notes:  
*Data are weighted to be nationally representative using household expansion factors. The variance of a (0,1) variable is calculated using $\sqrt{\frac{p(1-p)}{n}}$. Sample size is 56,766, with 12,375 households. *** significant at 1 percent, ** significant at 5 percent, * significant at 10 percent.  
Migration refers to external migration, disproportionately—although not exclusively— to the United States.  
Headship is *de jure* headship as identified by the respondent or enumerator.  
Adults are defined as all household members between the age of 15 and 65.  
Demographic dependency expresses the ratio of dependents (those under the age of 15 and over 65) to non-dependents.  
Economic dependency expresses the ratio of non-income earners to earners.  
Refers to all adults over age 15 who are earning.  
The poverty line is taken from Mejía and Vos (1997) and inflated using the consumer price index.  
The poverty line reflects a value of US$2 per person power day at constant purchasing power parity (using the Penn World Tables).
Table 5. Municipalities with Migrants in El Salvador

<table>
<thead>
<tr>
<th></th>
<th>URBAN</th>
<th></th>
<th></th>
<th>RURAL</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt;20%</td>
<td>20-40%</td>
<td>40+</td>
<td>&lt;20%</td>
<td>20-40%</td>
<td>40+</td>
</tr>
<tr>
<td>Percent female-headed households</td>
<td>31.25</td>
<td>33.31</td>
<td>36.84</td>
<td>22.97</td>
<td>23.09</td>
<td>30.51</td>
</tr>
<tr>
<td>Adult females in school (percent)</td>
<td>12.75</td>
<td>15.37</td>
<td>22.07</td>
<td>6.22</td>
<td>7.12</td>
<td>6.43</td>
</tr>
<tr>
<td>Adult males in school (percent)</td>
<td>16.27</td>
<td>15.83</td>
<td>27.22</td>
<td>9.30</td>
<td>8.11</td>
<td>6.15</td>
</tr>
<tr>
<td>Female earners (percent of adult females)</td>
<td>30.34</td>
<td>25.68</td>
<td>9.15</td>
<td>17.12</td>
<td>7.72</td>
<td>4.21</td>
</tr>
<tr>
<td>Male earners (percent of adult males)</td>
<td>58.37</td>
<td>48.46</td>
<td>20.14</td>
<td>49.61</td>
<td>32.85</td>
<td>24.24</td>
</tr>
<tr>
<td>Household has informal credit (percent)*</td>
<td>1.92</td>
<td>2.13</td>
<td>--</td>
<td>2.62</td>
<td>4.39</td>
<td>5.23</td>
</tr>
<tr>
<td>Own account workers</td>
<td>14.30</td>
<td>15.44</td>
<td>23.41</td>
<td>16.29</td>
<td>21.08</td>
<td>22.42</td>
</tr>
<tr>
<td>Un-remunerated family worker</td>
<td>3.10</td>
<td>4.86</td>
<td>8.51</td>
<td>6.39</td>
<td>9.36</td>
<td>7.78</td>
</tr>
<tr>
<td>Labor Force:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>3.00</td>
<td>5.4</td>
<td>29.79</td>
<td>25.87</td>
<td>34.09</td>
<td>28.75</td>
</tr>
<tr>
<td>Construction*</td>
<td>3.67</td>
<td>3.77</td>
<td>2.13</td>
<td>3.63</td>
<td>2.69</td>
<td>1.70</td>
</tr>
<tr>
<td>Teaching</td>
<td>2.16</td>
<td>2.67</td>
<td>--</td>
<td>0.77</td>
<td>0.40</td>
<td>--</td>
</tr>
<tr>
<td>Domestic Service</td>
<td>4.94</td>
<td>3.78</td>
<td>2.13</td>
<td>4.31</td>
<td>2.36</td>
<td>1.12</td>
</tr>
<tr>
<td>Service workers*</td>
<td>12.14</td>
<td>12.66</td>
<td>2.13</td>
<td>5.56</td>
<td>5.18</td>
<td>5.17</td>
</tr>
<tr>
<td>Street vendors</td>
<td>3.67</td>
<td>2.37</td>
<td>4.26</td>
<td>2.84</td>
<td>1.45</td>
<td>1.32</td>
</tr>
<tr>
<td>Poverty:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Headcount (P0)</td>
<td>31.18</td>
<td>40.42</td>
<td>83.33</td>
<td>75.43</td>
<td>83.53</td>
<td>83.40</td>
</tr>
<tr>
<td>Poverty Gap (P1)</td>
<td>11.86</td>
<td>18.04</td>
<td>39.84</td>
<td>39.84</td>
<td>47.90</td>
<td>48.36</td>
</tr>
<tr>
<td>Severity (P3)</td>
<td>6.22</td>
<td>10.55</td>
<td>23.49</td>
<td>25.60</td>
<td>32.14</td>
<td>32.11</td>
</tr>
<tr>
<td>Gini</td>
<td>0.46</td>
<td>0.51</td>
<td>0.40</td>
<td>0.47</td>
<td>0.48</td>
<td>0.39</td>
</tr>
</tbody>
</table>

*Informal credit is credit provided by a lender who is not regulated. * Construction comprises all those activities defined by the International Standard Classification of Occupations (ISCO) as major group 7 (712-714) and 930. * Service workers are defined by the International Standard Classification of Occupations (ISCO) as major group 5 for service workers and shop and market sales workers. * The poverty line is taken from Mejia and Vos (1997) and inflated using the consumer price index. The poverty line reflects a value of US$2 per person power day at constant purchasing power parity (using the Penn World Tables).
Table 6. Marginal effects of an Array of Individual, Household and Community Characteristics on Own Account Employment and Education for Adults in El Salvador (robust standard errors)

<table>
<thead>
<tr>
<th></th>
<th>OWN ACCOUNT WORKER</th>
<th>IN SCHOOL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Age</td>
<td>0.029*** (0.001)</td>
<td>0.031*** (0.001)</td>
</tr>
<tr>
<td>Age squared</td>
<td>-0.0003*** (0.00002)</td>
<td>-0.0003*** (0.00001)</td>
</tr>
<tr>
<td>Level of education</td>
<td>-0.005*** (0.0008)</td>
<td>-0.001 (0.001)</td>
</tr>
<tr>
<td>No. of household members</td>
<td>-0.002** (0.001)</td>
<td>-0.005*** (0.001)</td>
</tr>
<tr>
<td>If household has access to informal credit</td>
<td>0.097*** (0.023)</td>
<td>0.080*** (0.020)</td>
</tr>
<tr>
<td>Rural</td>
<td>0.063*** (0.007)</td>
<td>-0.045*** (0.005)</td>
</tr>
<tr>
<td>Migrants in household</td>
<td>-0.001 (0.008)</td>
<td>-0.006 (0.006)</td>
</tr>
<tr>
<td>Municipality reports 20-40% migrants</td>
<td>0.051*** (0.007)</td>
<td>-0.006 (0.006)</td>
</tr>
<tr>
<td>Municipality reports more than 40% migrants</td>
<td>0.118*** (0.035)</td>
<td>-0.061*** (0.015)</td>
</tr>
<tr>
<td>Between 20 and 40% of municipality are poor</td>
<td>0.056 *** (0.018)</td>
<td>0.066*** (0.015)</td>
</tr>
<tr>
<td>Between 40 and 60% of municipality are poor</td>
<td>0.069*** (0.017)</td>
<td>0.083*** (0.014)</td>
</tr>
<tr>
<td>Between 60 and 80% of municipality are poor</td>
<td>0.095*** (0.018)</td>
<td>0.078*** (0.014)</td>
</tr>
<tr>
<td>More than 80% of municipality are poor</td>
<td>0.204*** (0.026)</td>
<td>0.097*** (0.019)</td>
</tr>
<tr>
<td>N</td>
<td>14882</td>
<td>17298</td>
</tr>
<tr>
<td>Wald Chi2(.)</td>
<td>Chi2(13)=2013</td>
<td>Chi2(13)=1419</td>
</tr>
<tr>
<td>Log likelihood</td>
<td>-5847</td>
<td>-6545</td>
</tr>
<tr>
<td>Mean of dependent variable</td>
<td>0.1805</td>
<td>0.1530</td>
</tr>
<tr>
<td>Percent correct predictions</td>
<td>68</td>
<td>61</td>
</tr>
</tbody>
</table>
Bibliography


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