Remittances and Gender

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Remittances in Sri Lanka
Migration and Remittances in 2015

Remittances
USD 6.98 bn

Departures
263,307
Remittances in the Economy

- **Pie Chart:** GDP with Remittances constituting 7.5%.
- **Bar Chart:** USD millions from 2009 to 2015, showing contributions from Remittances, Garments, Tea, Rubber, and Tourism.
1 in every 10 Households Receive Remittances.
Origins of Remittances

- Middle East, 54
- Far East Asia, 10
- S. & C. Am., 1
- Eur. other, 4
- EU, 18
- North Am., 3
- S.E. Asia, 6
- Other, 1
- Aus. and NZ, 2

Remittances and Gender

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Trends in Remittances

Remittances, USD billion:

- 1.918 (2005)
- 2.918 (2008)
- 3.33 (2009)
- 4.116 (2010)
- 5.145 (2011)
- 5.985 (2012)
- 6.407 (2013)
- 7.018 (2014)
- 6.98 (2015)
Decline in Departures

Remittances and Gender

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Decline in Contribution from ME

![Graph showing decline in remittances from Middle East over years 2011 to 2015.](image-url)
Change in Skills Composition
Change in Gender Composition
Gender and Remittances
What is Gender?

- Not simply being a male or a female
- But, the social differences between women and men that are
  - learned,
  - changeable over time,
  - and have wide variations both within and between cultures
Why Gender and Remittances?

- Almost one female migrant for every male migrant. Even though migrating & remitting are common processes for males and females, they result in diverse implications for the two genders.

- But, Why?

- ‘The expectations, relationships and power dynamics associated with being a man, woman, boy or girl, can significantly affect all aspects of this process’.
Gender and Amount Remitting

- Females are more family oriented
- Therefore, remittances from females may be
  - more predictable
  - more reliable
  - more frequent
Gender and Amount Remitting

- On the contrary, remittances from males may be
  - less predictable
  - less reliable
  - less frequent

- However, (often) men earn more

- Therefore, whenever they remit men are more likely to send more money
Gender and How to Remit

- Formal vs informal (hawala)
- Location
- Cost
- Financial literacy/education background needed
Gender and Remittance Receiving

- Collecting remittances: sophisticated methods i.e. mobile updates, banks, informal
- Spending remittances: consumption, health, education vs wasting
- Saving: to build house, give children in marriage
- Investing remittances: risk averse vs risk takers
Finally,
Finally,
THANK YOU