

Remittances and Gender

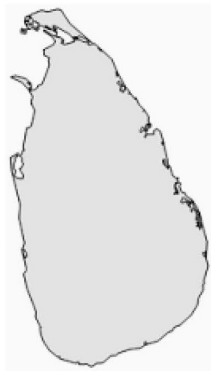
Colombo Process Thematic Area Working Group
on Remittances, Bangkok.
July 21, 2016.

Bilesha Weeraratne, PhD.
Institute of Policy Studies of Sri Lanka

Remittances in Sri Lanka

Migration and Remittances in 2015

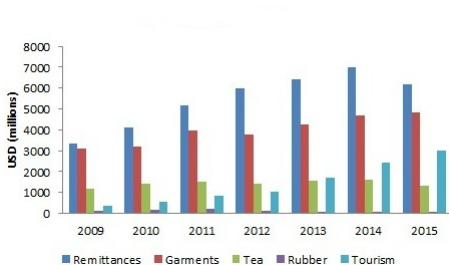
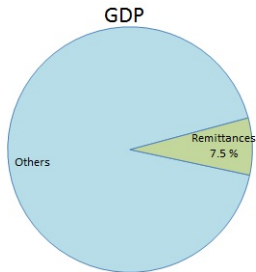
Remittances
USD 6.98 bn



Departures
263,307



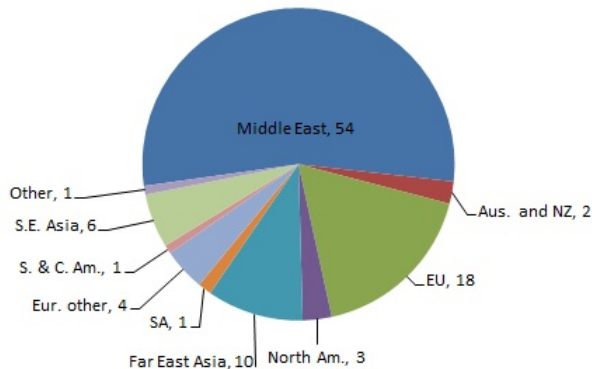
Remittances in the Economy



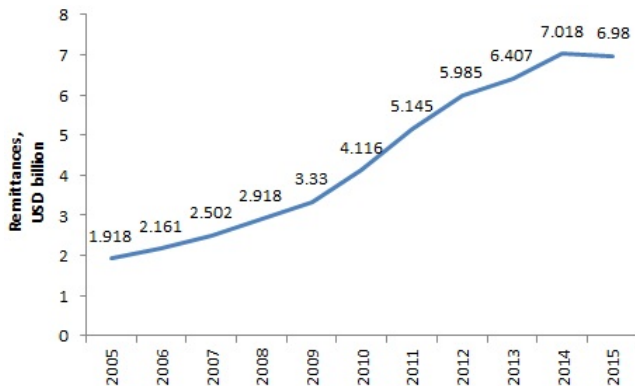
1 in every 10 Households Receive Remittances.



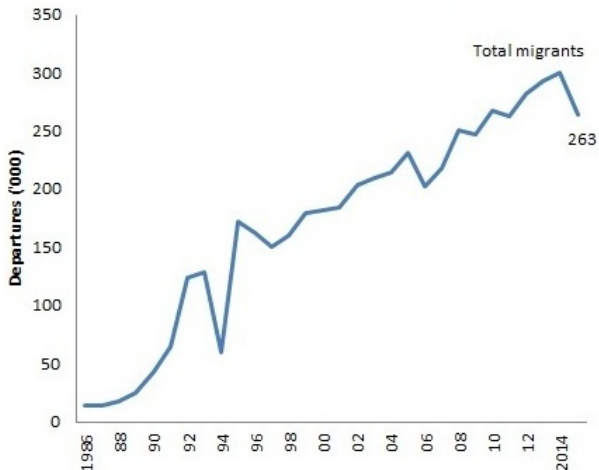
Origins of Remittances



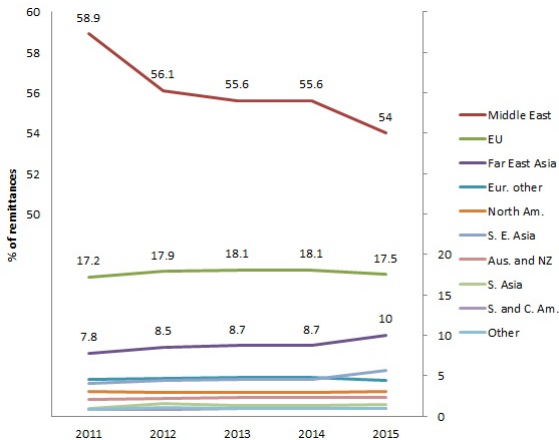
Trends in Remittances



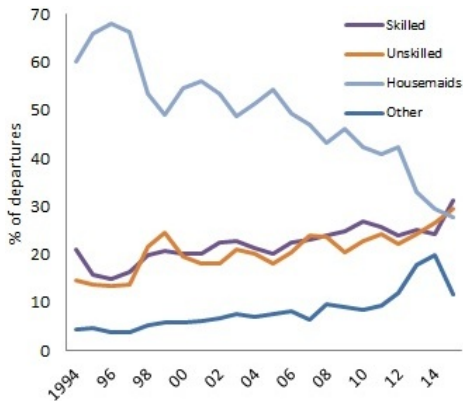
Decline in Departures



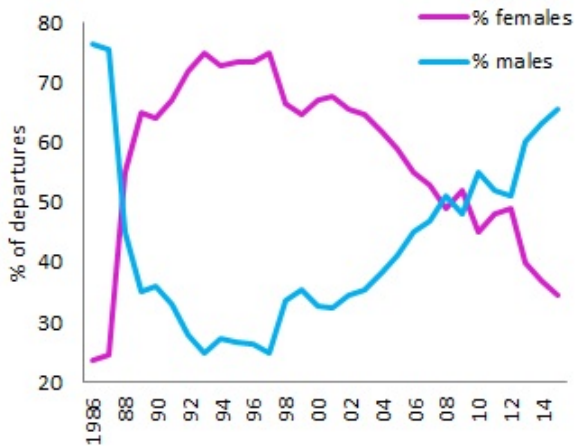
Decline in Contribution from ME



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

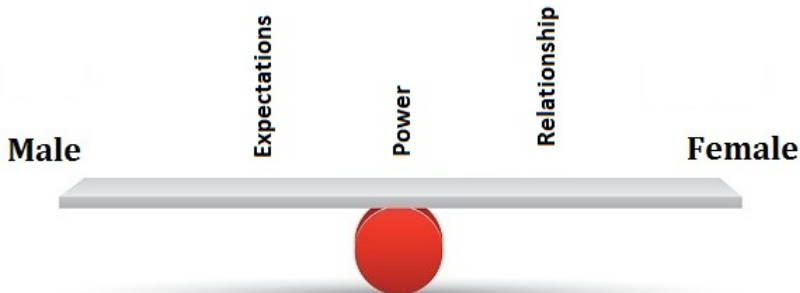
- ▶ Formal vs informal (hawala)
- ▶ Location
- ▶ Cost
- ▶ Financial literacy/education background needed

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