



## POLICY BRIEF



# MIGRANT WOMEN & REMITTANCES: EXPLORING THE DATA FROM SELECTED COUNTRIES

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## SUMMARY

A growing body of work has analyzed the relationship between gender and remittances, but very little is known about the comparative value of the remittances sent by migrant women and men. The International Monetary Fund (IMF) and the World Bank are the main sources of data and statistics on remittances, but these are not disaggregated by the sender's sex. This policy brief is unique in its analysis of data from 11 national household surveys that contain information on remittances received by households and on the senders. The research suggests that the characteristics of migrant women's remittances may be more nuanced than previously thought, with substantial variations across countries in the proportion of remittances sent by women. Importantly, this research found that while women typically earn less than men and pay more in transfer fees, the average remittance amounts they send are the same as or even greater than those of men. Therefore, the higher average remittance amounts sent by women implies that they tend to remit a larger portion of their earnings than men. The research also showed that women tend to rely more on in-person cash transfer services than do men. When these services become unavailable – as seen during the COVID-19 pandemic – this poses significant barriers for migrant women to send remittances.

## Impact of the COVID-19 pandemic on remittances

The COVID-19 pandemic has had a significant impact on migrants around the world, including on their ability to send remittances. According to an analysis carried out by the World Bank in April 2020, it is estimated that global remittances will register a decline of nearly 20 percent from \$554 billion in 2019 to \$445 billion in 2020.<sup>1</sup> Women migrant workers have been severely affected by the pandemic. Owing to their precarious work situations, many migrant women risk losing their livelihoods in a crisis such as the COVID-19 pandemic. Migrant women are more likely than non-migrant women to work in the informal economy, especially the care sector, with insecure contracts and no paid leave or the ability to work from home. Given the economic downturn caused by the pandemic, migrant women are sending fewer remittances, further exacerbating the vulnerabilities of households that depend on this income.<sup>2</sup>

Since migrant women tend to depend on in-person cash transfer services to send remittances, the reduction in such services during lockdowns is particularly problematic, even more so for migrants with irregular migration status who may face significant barriers in accessing formal banking and financial services, including proof of residency or documentation requirements.<sup>3</sup>

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## Gendered patterns of remittances

Generally considered to be personal transfers and wage earnings sent by non-resident family members and friends, remittances constitute an important source of household income and foreign exchange inflows in developing countries; remittances continued to rise both in levels and as shares of GDP until 2019.<sup>4</sup> Remittance flows to low- and

middle-income countries reached a record USD 554 billion in 2019, overtaking foreign direct investments.<sup>5</sup> In 2019, the top five remittance recipient countries included India (83.1 billion), China (68.4 billion), Mexico (38.5 billion), the Philippines (35.2 billion), and the Arab Republic of Egypt (26.8 billion).<sup>6</sup> The growing literature on women migrant workers discusses the conditions under which they migrate, live and work and the sectors in which they are typically employed. However, very little is known about how much women send in remittances compared to men. The limited documentation that is available suggests that globally, women transfer about half of all remittances,<sup>7</sup> and it is increasingly recognized that gender shapes the patterns of sending and using remittances. The collection and analysis of sex-disaggregated data on remittances is key to helping eliminate discrimination against migrant women, particularly in relation to remittance transaction costs and, moreover, to support countries to achieve the Sustainable Development Goals (SDGs), specifically target 10.c to 'reduce to less than 3% the transaction costs

### BOX 1

#### Data Sources

| Country                                | Data source                                 | Year(s)           | Sex of remittance sender | Occupation of non-resident | Domestic & international migration | Remittance sending method |
|--|---|-------------------|--------------------------|----------------------------|------------------------------------|---------------------------|
| <b>Sub-Saharan Africa</b>              |   |                   |                          |                            |                                    |                           |
| Burkina Faso                           | Migration and Remittances Household Surveys | 2009 or 2010      | Yes                      | Yes                        | Both                               | Yes                       |
| Kenya                                  |   |                   |                          |                            |                                    |                           |
| Nigeria                                |   |                   |                          |                            |                                    |                           |
| Senegal                                |   |                   |                          |                            |                                    |                           |
| Uganda                                 |   |                   |                          |                            |                                    |                           |
| Tanzania                               | Tanzania National Panel Survey              | 2014-15           | Yes                      | No                         | Both                               | Yes                       |
| <b>South Asia</b>                      |   |                   |                          |                            |                                    |                           |
| Bangladesh                             | Bangladesh Integrated Household Survey      | 2011-12           | Yes                      | No                         | Both                               | Yes                       |
| India                                  | India Human Development Survey              | 2005 & 2011-12    | Yes                      | Yes                        | Both                               | Yes                       |
| Nepal                                  | Nepal Living Standards Survey               | 2003-04 & 2010-11 | Yes                      | No                         | Both                               | Yes                       |
| <b>Eastern Europe and Central Asia</b> |   |                   |                          |                            |                                    |                           |
| Albania                                | Living Standards Measurement Survey         | 2012              | Yes                      | Yes                        | Only international                 | No                        |
| Tajikistan                             | Living Standards Measurement Survey         | 2009              | Yes                      | Yes                        | Only international                 | Yes                       |

of migrant remittances and eliminate remittance corridors with costs higher than 5% and ensure that women are not being left behind in this effort.<sup>8</sup>

The main source of data on remittances, compiled by the IMF, is based on national balance of payments data, generated by central banks that reflect transactions between residents and non-residents. The World Bank annual estimates of global remittances flows are based on this IMF data.<sup>9</sup> However, this data is not disaggregated by sex and does not capture remittances that are sent through unofficial channels, that is, outside of banks, post offices, and commercial money transfer operators.<sup>10</sup> Moreover, it does not include internal, or domestic<sup>a</sup>, remittances that are also important for household income in developing countries. A significant proportion of women migrate inside the borders of their countries, which is known as ‘internal or domestic migration’, for example, from rural to urban areas, or to export manufacturing enclaves.

According to the World Bank, a good way to estimate the true value of remittances, including informal flows, is to conduct representative surveys of remittance senders and receivers.<sup>11</sup> Recently, national household surveys in some countries have tried to capture sex-disaggregated information on migration and remittances. Nonetheless, while the majority of such surveys now contain information on remittances received by households, detailed information on remittance senders is not yet common.

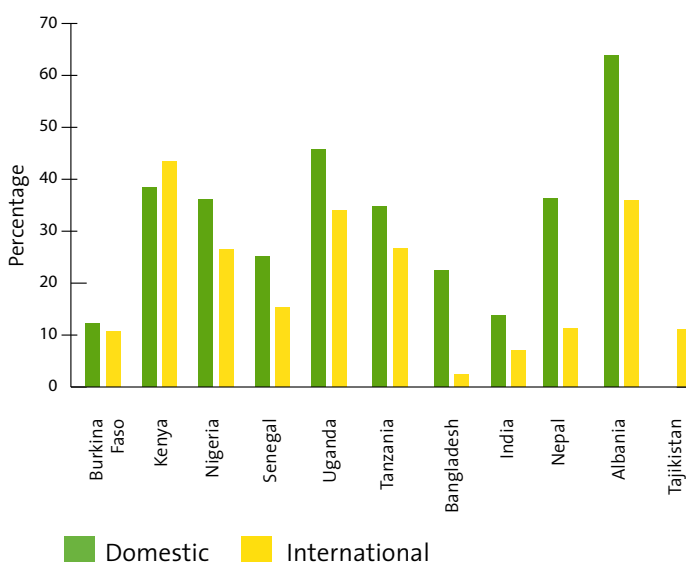
The research underlying this policy brief analyzes sex-disaggregated data on remittances, drawing from a limited sample of national household surveys from 11 countries where the sex of remittance senders is included as a variable in the database along with the value of remittances received from the sender (see Box 1). As far as could be determined at the time of writing, no other countries have publicly available nationally-representative household surveys that report the sex of remittance senders or the value of remittances received by the household. The sample includes six countries in Sub-Saharan Africa (Burkina Faso, Kenya, Nigeria, Senegal, Uganda, Tanzania), three countries in South Asia (Bangladesh, India, Nepal) and two countries in Eastern Europe/Central Asia (Albania and Tajikistan). These countries are by no means a representative sample of developing countries, but they are among the few to provide sex-disaggregated information on remittance senders

and remittance amounts, providing a useful starting point for this analysis.

## Women represent a higher share of internal migrants than international

Global data on migration indicates that the share of international migrants who are women has not changed much in the past 60 years and remains close to half.<sup>12</sup> As shown in Figure 1, women comprise roughly half of all internal and international migrants across several of the sample countries except Albania, where 64 percent of internal migrants are women. Importantly, women from the sample countries tend to have higher representation among internal migrants than international migrants.

**FIGURE 1**  
Percentage of women among domestic and international migrants



According to the International Organization for Migration (IOM), migrant women represent approximately 42 percent of all migrant workers, 74 percent of whom work in service-sector jobs, including domestic work.<sup>13</sup> Approximately 73.4 percent (or around 8.5 million) of all migrant domestic workers are women.<sup>14</sup> Additional information in the sample country surveys indicates that migrant workers’ occupations continue to be divided along traditional gender lines (e.g. women in care and domestic work and men in construction and landscaping), which was especially the case in Bangladesh, India, Senegal and Tajikistan.

a In this paper, the terms ‘internal’ and ‘domestic’ will be used interchangeably when referring to remittance transfers and movements of people.

## International migrant women are more likely to send remittances than internal migrants

Figure 2 shows the percentage of migrant workers from the sample countries who reported sending remittances. Despite the high cost of sending money across international borders, international migrants are more likely to remit than internal migrants in every country in the sample. The disparity between internal and international migrants in the likelihood of sending remittances is larger for women than men, especially in Senegal where 83 percent of international migrant women send money home compared to just 48 percent of their domestic counterparts.

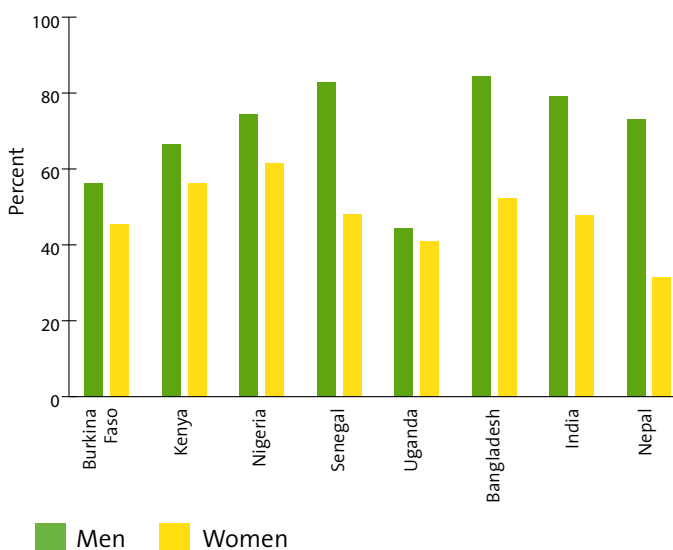
Figure 3 presents the ratio of average remittances sent over the past 12 months by migrant women and men. A value greater than one implies women sent more on average compared to men. The average remittance amount for migrant women is the same as or even greater than that of migrant men in some of the countries sampled, including Burkina Faso, Kenya, and Nigeria for domestic remittances and Uganda and Nepal for international remittances. Women from these countries on average earn less than men, so their higher average remittance amounts suggest that women who do remit are sending home a larger portion of their earnings than men.

## Remittance transfer methods vary considerably across countries and by gender

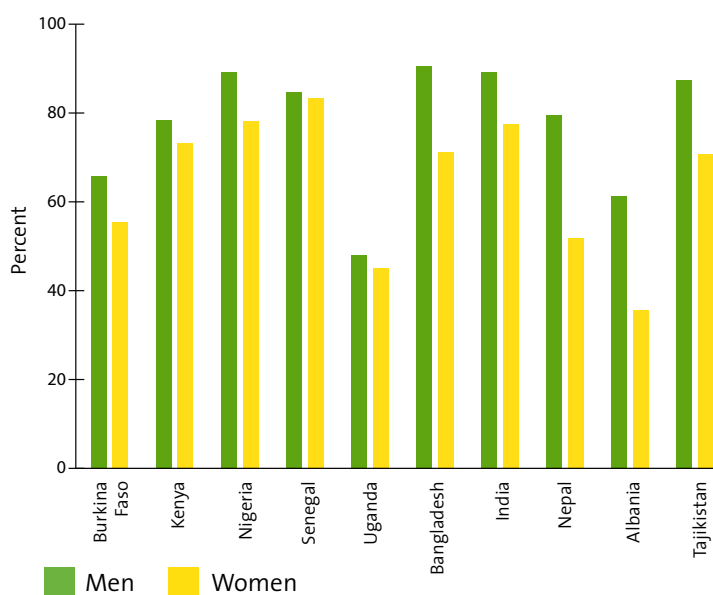
Analysis of the national household survey data showed that there is no clear-cut pattern in the difference between men and women in methods used to remit across countries, for domestic transfers, a larger proportion of women carry home remittances directly by themselves or through a personal relation in the majority of sample countries. For international transfers, women tend to rely more on money transfer businesses such as Western Union and MoneyGram compared to men. This pattern is consistent with other research which has shown that women tend to use private and less regulated money transfer businesses rather than banks owing to the barriers they continue to face in accessing the formal banking system, including opening accounts.<sup>15</sup>

**FIGURE 2**  
Percentage of migrants who send money

### Internal Migrants



### International Migrants



Data represent migrants in the age group 18-64 who are working.





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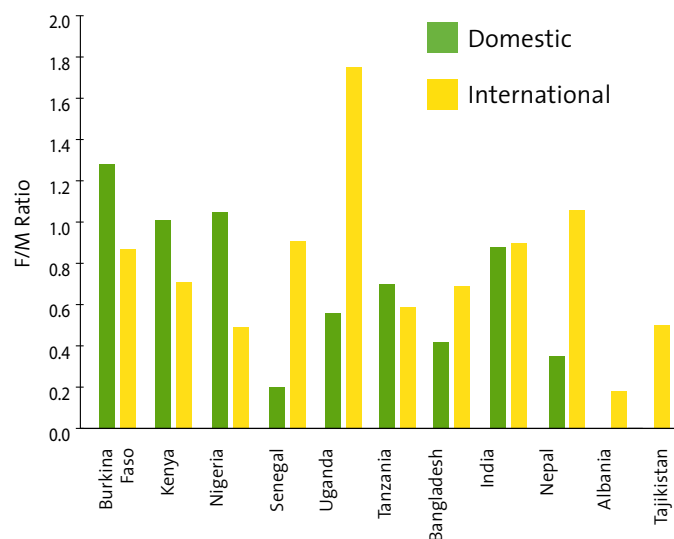
In addition, migrant women tend to have limited information on and access to secure and affordable remittance services as well as to telecommunication technologies such as mobile phones and the internet. A notable exception in this sample is Tanzania, where women are more likely than men to use mobile money transfer technology, such as M-Pesa<sup>b</sup>, for both domestic and international remittances, which could be due to the introduction of new regulations by the Central Bank of Tanzania to increase financial inclusion by making services accessible and affordable.<sup>16</sup> For the other sample countries, men tend to rely more on mobile money transfer technology to remit than women, which may be an instance of the persistent digital gender divide with women facing greater obstacles in accessing digital technology as well as often having lower digital literacy than men.<sup>17</sup>

While limited in scope, this research shows that despite the global gender pay gap – women on average are paid about 20 per cent less than men<sup>18</sup> – and the significant gender-specific barriers in making transfers, migrant women remit substantial portions of their earnings, sending as much or even more than men. It is critical that more research is done to better understand the differential remittance behaviours of women and men, the barriers migrant women and men face, and the recipients to whom remittance are

<sup>b</sup> M-Pesa is a mobile phone-based money transfer service. *Pesa* is the Swahili word for money.

FIGURE 3

Ratio of average domestic and international remittance amounts sent by women and men



Remittance amounts represent average remittances over the past 12 months per remittance sender.

sent. It is also essential to study in more depth social remittances which include the norms, ideas, beliefs and social capital exchanged across borders and their impact on gender roles, stereotypes and family relationships in both countries of origin and destination.

## KEY FINDINGS

- For several of the 11 countries in this sample, the average remittance amount for migrant women is the same as or even greater than that of migrant men. With migrant women generally earning less than migrant men for most sample countries, this means they are remitting a greater proportion of their wages than men.
- Migrant worker occupations continue to be divided along traditional gender lines, i.e. men working in construction and landscaping, and women in the care and domestic work sectors.
- For the 11 sample countries, women account for a larger proportion of internal migrants than men.
- International migrant women are more likely to send remittances than internal migrant women. For Senegal, 83 percent of international migrant women send money compared to just 48 percent of their domestic counterparts.
- While internal migrant women are more likely to carry home earnings than send them through a bank or other money sending service. International migrant women rely more on in-person money transfer services than men.

## RECOMMENDATIONS

- Recognize the different remittance patterns of migrant women and men, domestically and internationally, and develop policies that reflect and facilitate these.
- Encourage national statistical offices and others responsible for household surveys to include questions on the sex and occupation of remittance senders.
- Promote the collection of sex-disaggregated data on remittances for balance of payments purposes.
- Ensure that migrant women have information on and access to secure and affordable remittance transfer services.
- Increase the digital and financial literacy of migrant women and reduce and remove barriers to their mobile phone ownership and internet access so that they can avail of a wide range of remittance sending options.
- Facilitate migrant women to open and use bank accounts by providing full and accessible information and streamlining documentation requirements.
- Conduct further research on the gendered patterns of sending and receiving remittances to inform policies.



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## ENDNOTES

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- 3 New York City Department of Consumer Affairs Office of Financial Empowerment. 2013. [“Immigrant Financial Services Study.”](#)
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