Gender-specific patterns in remittance behaviours in MIDEQ countries

WORKING PAPER

AUTHORS

Lorraine Wong, International Labour Organization (ILO);
Elizabeth Weathersby, International Labour Organization (ILO).

Authors' note

The responsibility for opinions expressed in this study rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in it.

The authors would like to acknowledge the intellectual contribution of the MIDEQ country teams in the data collection process: Bonayi Hubert Dabiré (University of Ouagadougou in Burkina Faso), Louis Herns Marcelin and Toni Cela (Interuniversity Institute for Research and Development (INURED) in Haiti), Jailson de Souza e Silva (Instituto Maria e João Aleixo in Brazil) and Eliana Sousa Silva (Redes da Maré in Brazil), Kando Amédée Soumahoro (University Felix Houphouet-Boigny in Côte d'Ivoire), Joseph Teye and Mary Setrana (Centre for Migration Studies in Ghana). The authors would also like to thank Toni Cela and Bonayi Hubert Dabire for their valuable suggestions.

Contents

Tables and figures

TABLES

FIGURES

1. INTRODUCTION

In many developing countries, remittances form the largest flow of external financing (Organisation for Economic Co-operation and Development (OECD), 2014). Reducing remittance costs and increasing the volume of remittances are essential for promoting equality and economic growth (see Sustainable Development Goal Indicators 10.c.1 and 17.3.2).[1] Previous evidence indicates that remittance behaviour and usage vary by the gender of the remitter and the receiver (UN Women, 2017). However, evidence of these patterns is particularly sparse in the context of South-South migration, that is movement of people between countries of the Global South.

In this paper, we look at the relationship between remittance allocation patterns in origin countries and the gender of the remitter across three South-South migration corridors.[2] These corridors represent flows of migrants and include Haiti to Brazil, China to Ghana, and Burkina Faso to Côte d'Ivoire. This study takes a descriptive approach to analyse data collected as part of the Migration for Development and Equality (MIDEQ) project in five of these six countries (data from China was not available at the time this paper was written). The data used includes both data collected from migrants themselves in the destination countries (i.e., data collected in Ghana from Chinese migrants, data collected in Brazil from Haitian migrants, and data collected in Côte d'Ivoire from Burkinabe migrants) and data collected in Burkina Faso and Haiti from households that have a family member who had migrated to Côte d'Ivoire or Brazil, respectively. The following questions are addressed: What are gender differences in remittance-sending behaviours in South-South migration corridors? Do migrant men and women differ in whom they send remittances to? Are there differences in how remittances are spent based on the gender of the remitter?

These three migration corridors provide the perfect context for this study as they represent South-South migration flows – which often have different drivers from South-North migration. For example, while migration from Burkina Faso to Côte d'Ivoire is driven mainly by economic reasons, Haitian migration has been driven complex political, social, economic and environmental emergencies (Cela et al.,

[1] Sustainable Development Goal (SDG) Indicator 10.c.1 measures remittance cost as a proportion of the amount remitted. SDG Indicator 17.3.2 quantifies the volume of remittances (in United States dollars) as a proportion of total Gross Domestic Product (GDP).

[2] Sex refers to the biological physical differences often categorised as male, female, and another designation, whereas gender refers to the culturally and socially defined identities of women, men, girls, and boys (WHO 2021). The MIDEQ survey uses categories of male, female, and other for respondent gender. In line with the World Health Organization (2021) definition, we refer the gender of adults as women and men, and children as girls and boys.

2022). Furthermore, investigating these corridors provides us with perspectives from different regions across the globe.

Overall, we find that gender differences in remittance patterns vary across the corridors. In contrast to much of the literature on remittances (e.g., Göbel (2013) & Rahman (2013)), we find that among employed migrants from China and Burkina Faso living in Ghana and Côte d'Ivoire, respectively, migrant women are less likely to send remittances than migrant men. On the other hand, the data for remitters from Brazil and Ghana and migrant households in Burkina Faso confirm previous research that women are more likely to send remittances to their mothers (e.g., UN Women (2017)). With regards to men's remittance behaviour, we find that men in all destination countries (Brazil, Côte d'Ivoire, and Ghana) are more likely to send remittances to their spouses.

We explore how remittances are spent. In the corridor from Burkina Faso to Côte d'Ivoire, we find that remittances coming from migrant women are more likely to be spent on human capital (such as education and healthcare) in the origin; remittances coming from migrant men are more likely to be spent on durables (such as electronics and vehicles), events, or savings. However, we do not find evidence of large gender differences in how remittances are spent depending on the gender of the remitter in the other two corridors.

This paper contributes to the literature by providing new evidence on gender differences in remittance behaviour in South-South migration corridors using a unique dataset collected from both destination and origin countries. Our findings expand the literature on gender gap in financial inclusion (e.g., Abokyi (2023), Demirguc-Kunt et al. (2013)) and demonstrate the idiosyncrasies in gender-based remittance behaviour across three migration corridors. We build on the literature on the impact of remittances on poverty and inequality reduction (e.g., Azizi (2021) & Masron & Subramaniam (2018)), while considering gender-specific spending patterns (e.g., Rahman and Salisu 2023). Consistent with this literature, we find that remittances reduce poverty in origin communities. Unlike Demirguc-Kunt et al. (2013) who find significant gender differences in spending patterns in 98 developing countries, we do not observe conclusive gender differences in spending patterns in the five selected MIDEQ countries.

The rest of this paper is organised as follows: Section 2 describes the background and context in the five MIDEQ countries. Section 3 introduces the data and methodology. Section 4 presents the main results by migration corridor and Section 5 concludes.

2. BACKGROUND AND CONTEXT

To understand the characteristics of migrants, we consider the background and context of migration flows in each of the three migration corridors.

Burkina Faso to Côte d'Ivoire: Côte d'Ivoire and Burkina Faso have been connected by robust migration flows from Burkina Faso to Côte d'Ivoire since the 1940s during the colonial period (Maier et al., 1996). After Côte d'Ivoire gained its independence in 1960, the country continued to adopt a relatively open policy towards immigrants. In 2015, an estimated 10% of the population of Côte d'Ivoire were immigrants. Of these migrants, an immense 60% came from Burkina Faso (Organisation for Economic Co-operation and Development (OECD), 2017b). On the other side of the migration corridor, an estimated 8-10% of the population of Burkina Faso were emigrants in 2015 with a notable 90% of these emigrants choosing Côte d'Ivoire as their destination (OECD, 2017b). The primary catalyst behind this migratory trend from Burkina Faso to Côte d'Ivoire stems from economic disparities between the two nations (Soumahoro & Bonayi, 2022). As Burkina Faso has one of the lowest levels of Gross Domestic Product (GDP) in West Africa with more than 40% of the population living below the national poverty line, the flow of migration from Burkina Faso to Côte d'Ivoire is largely made up of individuals in search of better economic opportunities (The World Bank, 2024; Soumahoro & Bonayi, 2022). This is enhanced by the geographic proximity and historical ties between the two countries.

Haiti to Brazil: Haiti is a country characterised by large migration outflows (Interuniversity Institute for Research and Development (INURED), 2020; OECD, 2017a). In 2015, an estimated 1.2 million Haitians lived outside of Haiti, representing an immense 11% of the Haitian population (INURED, 2020; OECD, 2017a). Following the earthquake in 2010 in Haiti, Brazil became an attractive country of destination for Haitian migrants. Haitian migration to Brazil is characterised by both settlement in Brazil as well as onward migration to other destinations in North and South America (Interuniversity Institute for Research and Development (INURED), 2020; Marcelin & Cela, 2024). In recent years, Brazil has become a less attractive destination for migrants due to increasing anti-immigrant sentiment and economic instability.

China to Ghana: Since the 1960s, there has been migration from China to Ghana, but the migration flow has become more substantial since the 1990s in parallel with increasing Chinese investment into various African countries (Teye et al., 2022). Recent studies estimate that between 10,000 and 30,000 Chinese migrants are living in Ghana where they mostly work in the informal sector in mining, trading, and hospitality (Teye & Lu, 2022). While the level of Chinese migration to

Ghana is not large, it is part of an ongoing trend of increasing Chinese migration and investment across Africa (Teye & Lu, 2022).

As we delve into the intricate characteristics of migration corridors, it becomes equally essential to explore the nuanced dynamics of gender-based remittance differences that play a pivotal role in shaping the socio-economic landscape of these migratory pathways. Remittances are the largest source of external funding for many developing countries (OECD, 2014). International migration flow between 2010 and 2017 demonstrates that there are more South-South migrants (37%) than South-North migrants (35%) (International Organization for Migration (IOM), 2022). Therefore, understanding the patterns of remittance behaviour particularly across South-South migration corridors is crucial. Furthermore, understanding gender-based differences in remittance behaviour can help us conceptualize the impact of remittances on origin households as more women migrate. At the global level, past research indicates that migrant women send approximately the same amount of remittances as migrant men (UN Women, 2017). Since migrant women tend to earn less than migrant men, this means that women send a greater share of their earnings as remittances (UN Women, 2017). Women also tend to send smaller amounts of money per transfer, but with a greater frequency leading to them bearing more transfer costs (UN Women, 2017).

We also investigate to whom migrants send the money. While migrant men are most likely to send to their spouses in their origin country, migrant women are most likely to send money to the person who cares for their children – who is often also a woman (IOM, 2012). These patterns are important as there is evidence that the gender of both the remitter and receiver affects the way remittances are spent. Göbel (2013) finds that when the remitter or receiver of remittances is women, households have higher expenditures on education. Similarly, Rahman (2013) finds that remittances from women are more likely to be spent on human capital, whereas remittances from men are more likely to be spent on physical capital. These results have implications for the potential developmental impacts of remittances on origin households and the origin country.

3. DATA AND METHODOLOGY

We use the MIDEQ survey data collected in 2021 from two origin countries (Burkina Faso and Haiti) and three destination countries (Brazil, Côte d'Ivoire, and Ghana).[3] The sampling approach and the data collection was administered and carried out by the MIDEQ country teams at University of Ouagadougou (Burkina Faso), Interuniversity Institute for Research and Development (INURED) (Haiti),

[3] Although the MIDEQ hub collected data in China as an origin country migrating to Ghana, the data are not available for sharing. Therefore, we have not analysed the data from China.

Instituto Maria e João Aleixo (Brazil), University Felix Houphouet-Boigny (Côte d'Ivoire), and Centre for Migration Studies (Ghana). Priority sampling was employed across migration corridors to select the study population (please refer to London School of Hygiene and Tropical Medicine & MIDEQ (2023) for detailed information on sampling). In the origin countries, the priority population includes migrant and non-migrant households. In the destination countries, only migrants from the linked corridor country are sampled. Table 1 outlines the sample in each country.

The priority population in the origin countries (Burkina Faso and Haiti) is defined by two criteria. First, migrant households are those with a household member – currently or previously – migrated to the destination country between three months and 20 years. Second, non-migrant households never migrated outside the origin country and can include internal migrants.

The priority population in the destination countries (Brazil, Côte d'Ivoire, and Ghana) is defined by three criteria. First, the individual has migrated from the origin country for at least three months and stayed in the destination country for less than 20 years since their first arrival – when they were 15 years old or older. Second, the individual is 18 years old or older at the time of data collection. Third, the individual understands the objectives of the survey and provides voluntary consent to participate in the survey.

The geographical scope and location of surveys are determined by country teams. The country teams use data sources from national stakeholders, including the government, research community, and civil society organisations, to inform the research sites. In the Haiti – Brazil corridor, the sampling frame in Haiti includes five departments with the highest population (migrant and non-migrant) density in Ouest, Artibonite, Nord, Centre, and Grande-Anse. These five departments cover over 70% (8 million out of 10.9 million people) of the population in Haiti (Ministère de la Santé Publique et de la Population d'Haïti, 2016). Data were collected from major metropolitan areas with relatively lower health, security, and logistical risks. A two-stage cluster sampling approach was applied to approximate a random and balanced sample of migrant and non-migrant households. In Brazil, quotas were implemented to address the concerns of underrepresentation among specific population groups. For example, the country team over-sampled the Haitian women migrant population due to concerns of identifying an insufficient number of women respondents. Based on discussions with the country team, we apply sample weights to analyse data from Brazil.

In the Burkina Faso – Côte d'Ivoire corridor, the sampling frame in Burkina Faso includes four regions with the highest migrant population density (Centre-West, Centre-East, South-West, and Central Plateau) and two major cities (Ouagadougou and Bobo-Dioulasso) (Institut National de la Statistique et de la Démographie, 2022). A stratified two-stage random strategy was applied to randomly sample the

enumeration areas (primary units) and households (secondary units). In Côte d'Ivoire, the survey was carried out in eight localities with a representative population of migrants from Burkina Faso and are regarded as the entry points for the Burkinabe population. The localities cover cities such as Abidjan, Soubré, Méagui, Korhogo, Boundiali, Aboisso, Daloa, and Hiré. Following the MIDEQ survey user guide, we apply sample weights to analyse the data from Burkina Faso and Côte d'Ivoire.

In the China – Ghana corridor, only data from Ghana were available at the time this paper was written. Ghana applied a three-stage sampling approach to select respondents. First, seven administrative regions known to have a significant population of Chinese migrants were purposively selected. These regions are Western, Central, Greater Accra, Volta, Eastern, Ashanti, and Western North. Second, an exploratory exercise was conducted to map and create a list of Chinese migrants stratified by gender, sector, and geographical location. A simple random sampling approach was used to select respondents, who were approached and interviewed using the computer-assisted personal interviewing (CAPI) technique. Third, snowball sampling was applied. Each randomly sampled respondent could suggest up to three potential subjects in their networks.

3.1 THE ANALYTICAL SAMPLE AND METHOD

Because the focus of this paper is remittances, we restrict the analysis of the origin data to migrant households. We also focus on individuals who provided information on how remittances are used. Remittances are defined as money sent from the destination country in the origin survey, and money received by the household in the origin country in the destination survey. The number of migrants who responded to the MIDEQ surveys with information on the use of remittances are listed as follows: Haiti (483 men and 272 women) – Brazil (357 men and 184 women, with sample weight); Burkina Faso (6,607 men and 242 women, with sample weight) – Côte d'Ivoire (5,373 men and 4,678 women, with sample weight); China (unknown) – Ghana (564 men and 207 women).

The ratio of migrant men to migrant women differs greatly across the sampled countries. In the destination countries, the ratio is 1.1 migrant men to one migrant woman in Côte d'Ivoire, in Brazil it is 1.9 to one, and in Ghana it is 2.7 to one. There are also stark differences across the origin countries. The ratio is 1.8 migrant men to one migrant woman in Haiti, and in Burkina Faso is 25.7 to one.

We take a descriptive approach to tabulate the data by gender of the migrant. Considering the sampling strategy and focus of the MIDEQ project, we present our findings by migration corridor. We then apply an Ordinary Least Squares (OLS) model to estimate the relationship between the gender of the remitter and the allocation of remittance items in the origin country. The model does not estimate the

causal effect of remitter's gender on remittance spending in the origin country considering issues such as selection into migration and omitted variable bias. Our model can be described by the following equation:

$$Y_{ic} = \alpha + \beta Female_{ic} + \kappa_c + \varepsilon_{ic} \quad (1)$$

where Y_{ic} represents an item bought with remittances by recipient individual i in origin country c. Remittance items are dummy variables to indicate items bought with remittances, namely savings, human capital (education or healthcare), capital (i.e., land or building a house), durable goods/major events (i.e., electronics, vehicles, or major life events such as weddings and funerals) and investment in household businesses. The coefficient β identifies the difference in the allocation of remittance items in the origin country associated with the gender of the remitter individual $i$womenmen. A positive coefficient means women spend more than men (the reference category) on a certain item, and vice versa. We apply sample weights in Burkina Faso, Côte d'Ivoire, and Brazil and the standard errors are estimated based on importance weights. We estimate Equation (1) in the destination and origin countries separately.

To account for differences across destination and origin countries, such as in the sampling frame, and socioeconomic and demographic characteristics, we apply the country dummies (κ_c). We have not included individual characteristics as covariates. The idea of Equation (1) is similar to a t-test to compare the averages of two groups (men and women remitters) and investigate whether there are differences in remittances spending patterns depending on the gender of the remitter. Finally, ε_{ic} is the error term to capture variations not explained by the model, such as measurement error in remittance use.

3.2 DATA LIMITATIONS AND POTENTIAL BIASES

The MIDEQ dataset has three main limitations. First, the non-response bias may be related to gender roles within households. Thus, our findings likely reflect men's perspectives. Second, the dataset restricts the migrant sample from the specific migration corridors. Thus, we cannot deduce the remittance behaviour of migrants from other countries. Third, the data were collected in 2021 during the COVID-19 pandemic with mobility restrictions, such as travel, curfews, social distancing, and face mask recommendations. Although the households are randomly selected in some MIDEQ countries (London School of Hygiene and Tropical Medicine & MIDEQ, 2023), randomness cannot be guaranteed and adjusted for non-responses and

within certain population subgroups. Thus, our findings on the gender-specific remittance patterns may not reflect those of the hard-to-reach and vulnerable population groups.

4. RESULTS

4.1 THE MIGRATION CORRIDOR FROM BUKINA FASO TO CÔTE D'IVOIRE

We investigate the socioeconomic characteristics of migrants in Burkina Faso and Côte d'Ivoire using data collected in Burkina Faso from households with a member who has migrated to Côte d'Ivoire (origin data) and data collected from Burkinabe migrants in Côte d'Ivoire (destination data). Following the International Labour Organization (ILO) (2023) definition of employment, we find that migrant men are more likely to be employed than migrant women (Burkina Faso: 94% of men are in employment vs. 46% of women; Côte d'Ivoire: 58% men employment vs. 30% among women). Migrant women in Côte d'Ivoire are 20 percentage points (pps) more likely than men to reside with children. Furthermore, migrant women are less educated and more likely to be married than migrant men. Based on the destination data, the share of migrant men who report that they financially support adults in the origin country (i.e., Burkina Faso) is higher than migrant women. We also find that it is uncommon for both migrant men and migrant women to have a bank account in Côte d'Ivoire. However, 14% of migrant men have an account while only 3% of migrant women have one.

Are women or men more likely to send remittances? Do women or men send more money home? And which gender sends remittances on a more regular basis? Using the detailed information from the MIDEQ survey, we find that origin households are 33 pps less likely to receive remittances when the family member who migrated is a woman. This is in line with statistics in the destination survey where employed migrant women are 16 pps less likely than employed migrant men to send remittances in Côte d'Ivoire. While Tapsoba (2022) finds that households with migrants and recipients of remittances are less likely to report that their livelihoods are negatively affected by the COVID-19 pandemic, we explore whether remittance sending/receiving patterns differ by gender during this time. In Burkina Faso, regardless of the gender of the migrant, origin households report that they receive remittances at the same frequency following the onset of the pandemic. However, origin households also report that migrant women tend to send lower remittance amounts during and after the pandemic. Before the pandemic, migrant women residing in Côte d'Ivoire tended to send between 0-19,999 West African CFA francs (equivalent to 0-34 USD in 2019), which is less than the remittances of 40,000-69,999 West African CFA francs (equivalent to 69-119 USD in 2019) sent by men (The World Bank, 2024)). This finding is in line with remittance literature that

shows that women send less money per transfer than men (UN Women, 2017). In Côte d'Ivoire, men report that they send remittances more frequently (about once a month) than women (about once every three to four months).

The origin data reports that the person who decides how remittances are going to be spent are more likely to be a woman if the remitter is woman and more likely to be a man if the remitter is a man. On the contrary, the destination data show that men are more likely to send remittances to a woman in their family of the same generation or older. This is driven by migrant men sending money to their spouse. We inspect the remittance spending patterns by remitter's gender in Figure 1. In both data from Burkina Faso (top) and Côte d'Ivoire (bottom), the largest share of remittances is identified as being spent on human capital, such as education and healthcare, followed by savings. In Burkina Faso, household of remitting men are 10 pps more likely than households of remitting women to report remittance are used on savings and durables/events. Otherwise, there is no visible difference in spending on human capital, capital, and household business investments based on the gender of the remitter. In the data from Côte d'Ivoire, migrant women are more than 10 pps more likely to report that their remittance money is spent on human capital and more than 5 pps more likely to report that the money is used for household business investments. There is no obvious gender difference in spending on other items.

To summarise, the origin and destination data show that regardless of gender of the migrant, remittances are most likely to be allocated human capital. The origin data shows that remittances from migrant men are more likely to be allocated to savings and durables/events, whereas the destination data suggests that remittances from migrant women are more often allocated to human capital. This result echoes those of previous findings from Göbel (2013) and Rahman (2013) that show that when households receive remittances from migrant women, households tend to increase expenditure on human capital.

4.2 THE MIGRATION CORRIDOR FROM HAITI TO BRAZIL

In this section, we analyse the characteristics and remittance patterns of migrants in the migration corridor for Haiti to Brazil. We use data collected in Haiti from households with a member that has migrated to Brazil (origin data) and complement it with data collected in Brazil from Haitian migrants (destination data). In the migration corridor from Haiti and Brazil, we find that migrant women are less likely to be employed than migrant men (Haiti: 81% of migrant men are in employment vs. 61% of migrant women; Brazil: 59% of migrant men are in employment vs. 48% of migrant women). The origin and destination surveys show migrant men and women have similar levels of education. As compared to migrant men from Haiti, destination data show that migrant women are more likely to have children under the age of 18 (57% of women versus 47.8% of men) and be married

(61.5% of women versus 52.5% of men), but less likely to have a bank account in Brazil (59.5% of women versus 76.8% of men).

We examine the frequency and amount of remittance transfers and explore whether the COVID-19 pandemic affected remittance behaviour by gender. Both men and women are equally likely to send remittances – as shown by the origin and destination data. Based on the origin data, there is no evidence of gender differences in the frequency of transfers. The destination data illustrate about half of the men and women (from Haiti living in Brazil) send remittances monthly. Furthermore, there is little difference in the amount of remittances sent between migrant men and migrant women; Haitian households of migrants in Brazil most frequently respond the they receive between 100 and 299 USD per transfer regardless of the gender of the remitter (38.2% among households of migrant men and 37.2% among households of migrant women). We also explore whether COVID-19 changed remittance patterns; the origin households report 44.2% of migrant women sent less remittances during and after the pandemic, as compared to 39.6% of migrant men.

To whom are remittances being sent? What is the money used for? The origin data reveal Haitian migrants do not have strong preferences on the gender of household members on the receiving end. Whereas in the destination data, we observe Haitian women (/men) living in Brazil are more likely send remittance to their mother (/father). Figure 2 shows what the money is used for reported in Haiti (top) and Brazil (bottom). Overall, there is little difference in how money is spent based on gender of remitter. Most remittances from both migrant men and migrant women are spent on human capital, i.e., education and healthcare.

In sum, the origin and destination data show little gender difference in remittance behaviour among Haitian migrants living in Brazil. Furthermore, remittances are most likely spent on human capital development, followed by investment in household businesses irrespective of the gender of the remitter. While these results are in line with the overall finding in the literature that women and men are equally as likely to send remittances, they contradict literature that identifies differences in how remittances are spent based on the gender of the remitter (IOM, 2012). However, upon further investigation of the data we find a potential explanation for the lack of differences in how remittances are spent based on the remitter gender. When households in Haiti were asked who was responsible for making decisions about how remittances were allocated no household responded that the remitter themselves was the main decision maker. This reveals that the remitter themselves may have little say in how remittances are allocated, leading us to find no differences in remittance spending patterns based on remitter gender.

4.3 THE MIGRATION CORRIDOR FROM CHINA TO GHANA

Since the 1960s, the influx of Chinese migrants to Africa has emerged as a South-South migration route. Particularly after the year 2000, an increasing number of Chinese individuals have travelled to African countries in search of economic opportunities. Their primary sector of employment includes trade, infrastructure, mining, and agriculture. Despite the relatively modest scale of Chinese migration to Ghana in absolute numbers, the influence of Chinese migration and businesses in the economy in Ghana is noteworthy.

We focus on data collected in Ghana from Chinese migrants (destination data) and examine the remittance behaviour of Chinese migrants residing in Ghana. The employment rate is high among Chinese migrant men (96.4%) and women (84.7). Migrant men are more likely to be married (57.2% of men compared to 47.6% of women), have children under the age of 18 (40.6% of men versus 32.9% of women), and to be financially supporting adults in origin (China). The education level is similar regardless of gender.

The data suggest that employed migrant men were more likely to send remittances than employed migrant women before the COVID-19 pandemic (66.5% men vs. 54.9% women). More than half of the migrant men and women report sending remittances monthly, with 15 pps more men reporting under this category. The share of women sending remittances every three to four months is 10 pps higher than men. Thus, Chinese migrant men send remittances more frequently than women.[4] These results are surprising as they contradict much of the remittance literature that finds that migrant women are equally likely to send remittances and send remittances more often the migrant men (UN Women, 2017). The result may be driven by gender specific patterns in migration. While men often migrant alone, leaving their family behind in the origin, women are more likely to migrate with their families as documented in Ghana and China (Wu & Cebotari, 2018). This means migrant women may not have families to send remittances home, thus, are less likely to engage in remittance transfers.

A higher percentage of men (70.8%) report sending remittances to a woman in their family who is in the same or older generation, as compared to women (55.8%). This is mainly driven by 44% of migrant men who report sending remittances to their spouses. On the other hand, migrant women are much more likely to send remittances to their mothers. While nearly 50% of migrant women report sending remittances to their mothers, only 23% of migrant men report sending remittances to their mothers. For a more comprehensive qualitative explanation on remittance-sending behaviour from Ghana, Teye et al. (2017) focus on families left behind in

[4] We cannot comment on whether COVID-19 has changed remittance behaviour as this information is only captured in the origin data.

Northern Ghana, while Rahman and Salisu (2023) focus on Ghanian returnees from the Guld States. These two studies suggest that gender-specific and remitting/remittance use behaviour are related to social norms, marital statuses, and migration motivations. Although some of this information is available in the MIDEQ data, we do not have conclusive information to explain the remittance-sending behaviour.

Figure 3 presents the purpose for which the money is utilised. Remittances from both genders are being largely spent on savings and human capital. The overall spending patterns are similar depending on remitter's genders, and we do not find major gender differences within each item. The result on remittances is similar to the findings of Wu & Cebotari (2018), where the family and child-caring norms in Chinese and Ghanaian families have become more gender-equal in recent years. However, our findings differ from Setrana & Kleist (2022), who find Ghanaian migrant women in China (i.e., switching the destination to origin country) remit to perform their motherly duties to pay their children's school and health expenses.

4.4 OVERALL FINDINGS IN FIVE MIDEQ COUNTRIES

Figure 4 summarises the overall findings estimated in Equation (1). It presents the average remittance spending patterns from data collected in origin countries from households of migrants (top) and data collected in destination countries from migrants themselves (bottom). A positive coefficient (>0) indicates that remittances from women are more likely to be allocated to a specific item than remittances from men. A negative coefficient (<0) indicates that remittances from men are more likely to be allocated to a specific item than remittances from women. A zero coefficient (red line) suggests that there are no gender differences in remittance patterns.

In the data collected from households of migrants in the origin countries (Burkina Faso and Haiti), the results suggest that remittances from migrant men are significantly more likely to be allocated to savings, capital (e.g., land and houses), durable goods (e.g., electronics and vehicles), and major life events (e.g., weddings and funerals). We do not find discernible disparity in spending preferences on human capital (e.g., education and healthcare) or household business investments by remitter gender. The finding that remittances from migrant men are more likely to be spent on physical capital is consistent with the results from Rahman (2013). According to IOM (2012), migrant men tend to allocate remittances more frequently towards capital investment in the home country, as they generally express a greater inclination than women to return to their country of origin. The finding that remittances from migrant women being less likely to be used for savings and capital may be attributed to gaps in financial literacy and education. These disparities may make it more difficult for women to plan and make investments. In line with this hypothesis, the survey data suggest that migrant women are less educated than migrant men on average.

In the data collected in destination countries (Brazil, Côte d'Ivoire, and Ghana) from migrants themselves, we find that remittances from migrant men are more likely to be invested in household businesses. Otherwise, we do not find significant gender differences in remittance spending patterns by the gender of the remitter. The coefficients for savings, human capital, and durables/major events are close to zero. While more remittances from migrant men tend to be invested in household businesses, the effect is not statistically significant as the standard errors are large. Figure 4 illustrates the results differ between what origin households report and what the remitters report in destination countries. These discrepancies suggest that the remitter may have little control on how the money they sent is allocated; across both origin datasets, less than 1% of the households report that the migrant themselves decides how remittances are spent in the origin. This result indicates that while the gender of the migrant may influence remittance usage, there are other people involved in this decision process, namely the individual receiving the money.

5. CONCLUSION

This study investigates gender-specific remittance patterns across three South-South migration corridors, revealing nuanced findings that challenge some established notions of how remittance behaviour differs between men and migrant women. Considering the magnitude of remittance flows in developing countries, understanding how migrant men and women remit or use remittances has financial implications on the development or lack thereof in origin countries.

In terms of who receives remittances, our study finds varied results depending on the migration corridor. In the corridor from Burkina Faso to Cote d'Ivoire, we find that men are more likely to send money to women family members in the same generation or older than them. This disparity is largely driven by men sending money to their spouse. In the corridor from Haiti to Brazil, migrant women are more likely to send money to their mothers, while migrant men are more likely to send money to their fathers. Finally, in the corridor from China to Ghana, men are more likely to send remittances to their spouse, while women are more likely to send remittances to their mothers.

Overall, the origin data collected from migrant households (in Burkina Faso and Haiti) reveal that remittances sent by migrant men are more often spent on savings, capital, durable goods, and major life events; there is no gender difference in allocation on human capital. The destination data collected from remitters (in Brazil, Côte d'Ivoire, and Ghana) reveal no discernible gender difference in remittance allocation. The main results contradict previous literature about differences in remittance behaviour by gender of the remitter, although future research could verify whether our results remain robust using i) longitudinal data, ii) data not collected under COVID-19 restrictions, and iii) more detailed socio-demographic and

household characteristics. The MIDEQ data do not collect information on children's health outcomes, but it would be noteworthy to explore whether remittances spent on human capital is associated with better child health outcomes (Cebotari et al. 2018).

From a policy perspective, the results confirm remittances are integral to household consumption in origin countries. This highlights the importance of policy responses to reduce remittance costs and promote transparent and legitimate remittance channels (The World Bank, 2020). Across the migration corridors, the results show remittances have a positive impact on household savings and human capital investments. Ensuring equal access to formal financial services would promote gender equality, and more importantly, benefit the poor and vulnerable groups in the society (Eric Abokyi, 2023; The World Bank, 2020).

REFERENCES

Azizi, S.S. (2021). The impacts of workers' remittances on poverty and inequality in developing countries. *Empirical Economics*, *60*(2), 969–991. https://doi.org/10.1007/s00181-019-01764-8

Cebotari, V., Siegel, M., & Mazzucato, V. (2018). Migration and child health in Moldova and Georgia. *Comparative Migration Studies*. 6, 3 . https://doi.org/10.1186/s40878-017-0068-9

Cela, T., Fidálgo, M., & Marcelin, L. H. (2022). The COVID-19 Pandemic and Haiti's Changing Remittance Landscape. *Relaciones Internacionales*, *95*(2), 139–169. https://doi.org/10.15359/ri.95-2.6

Demirguc-Kunt, A., Klapper, L., Singer, D., & Bank, T. W. (2013). *Financial Inclusion and Legal Discrimination Against Women Evidence from Developing Countries*. http://econ.worldbank.org.

Eric Abokyi. (2023). Effects of remittances on financial inclusion gender gap in developing countries. *Research in Economics*, *77*(1), 1–24.

Göbel, K. (2013). Remittances, expenditure patterns, and gender: parametric and semiparametric evidence from Ecuador. In *Göbel IZA Journal of Migration* (Vol. 2). http://www.izajom.com/content/2/1/1

Institut National de la Statistique et de la Démographie. (2022). *5e RGPH Cinquième Recensement Général de la Population et de l'Habitation du Burkina Faso*. https://doi.org/Institut National de la Statistique et de la Démographie

International Labour Organization (ILO). (2023). *Resolution II : Resolution to amend the 19th ICLS resolution concerning statistics of work, employment and labour underutilization*.

International Organization for Migration (IOM). (2012). *Gender, Migration and Remittances*. http://www.iom.int/jahia/Jahia/activities/by-theme/migration-development/

International Organization for Migration (IOM). (2022). IOM and South-South and Triangular Cooperation . https://www.iom.int/sites/g/files/tmzbdl486/files/documents/SSC_IOM_factsheet_July 2022.pdf

Interuniversity Institute for Research and Development (INURED). (2020). *Post-Earthquake Haitian Migration to Latin America*. http://www.inured.org/uploads/2/5/2/6/25266591/mideq_inured_2020_post-earthquake_haitian_migration_to_latin_america_v1.pdf

London School of Hygiene and Tropical Medicine, & MIDEQ. (2023). *UKRI GCRF South-South Migration, Development and Inequality Hub: Survey Data User Guide.*

Maier, D. J., Cordell, D. D., Gregory, J. W., & Piche, V. (1996). Hoe and Wage: A Social History of a Circular Migration System in West Africa. *African Economic History*, *24*, 182. https://doi.org/10.2307/3601863

Marcelin, L. H., & Cela, T. (2024). The Making of Migration Trails in the Americas: Ethnographic Network Tracing of Haitians on the Move. In *The Palgrave Handbook of South–South Migration and Inequality* (pp. 271–294). Springer International Publishing. https://doi.org/10.1007/978-3-031-39814-8_13

Masron, T. A., & Subramaniam, Y. (2018). Remittance and poverty in developing countries. *International Journal of Development Issues*, *17*(3), 305–325. https://doi.org/10.1108/IJDI-04-2018-0054

Ministère de la Santé Publique et de la Population d'Haïti. (2016). *Rapport Statistique 2015*.

Organisation for Economic Co-operation and Development (OECD). (2014). *Development Co-operation Report 2014 : Mobilising Resources for Sustainable Development*. OECD publishing. https://dx.doi.org/10.1787/dcr-2014-en

Organisation for Economic Co-operation and Development (OECD). (2017a). *Interactions entre politiques publiques, migrations et développement en Haïti*. OECD. https://doi.org/10.1787/9789264278844-fr

Organisation for Economic Co-operation and Development (OECD). (2017b). *Les voies de développement Interactions entre politiques publiques, migrations et développement en Côte d'Ivoire*.

Rahman, M. (2013). Gendering migrant remittances: Evidence from Bangladesh and the United Arab Emirates. *International Migration*, *51*(SUPPL.1). https://doi.org/10.1111/j.1468-2435.2012.00763.x

Rahman, M., & Salisu, M. (2023). Gender and the return migration process: Gulf returnees in Ghana. Comparative Migration Studies, 11(1), 18. https://doi.org/10.1186/s40878-023-00342-3

Setrana, M. B., & Kleist, N. (2022). *Migration in West Africa*.

Soumahoro, K., & Bonayi, D. (2022). *Burkina Faso-Cote d'Ivoire Migration Corridor Co-Investigators*.

Tapsoba, T. A. (2022). Remittances and households' livelihood in the context of Covid-19: Evidence from Burkina Faso. *Journal of International Development*, *34*(4), 737–753. https://doi.org/10.1002/jid.3597

Teye, J. K., Awumbila, M., & Darkwah, A. (2017). *Gendered dynamics of remitting and remittance use in Northern Ghana*. http://migratingoutofpoverty.dfid.gov.uk/

Teye, J. K., Kandilige, L., Setrana, M., & Yaro, J. A. (2022). Chinese Migration to Ghana: Challenging the Orthodoxy on Characterizing Migrants and Reasons for Migration. *Ghana Journal of Geography*, *14*(2), 203–234. https://doi.org/10.4314/gjg.v14i2.8

Teye, J., & Lu, J. (2022). *Ghana-China Migration Corridor*.

The World Bank. (2020). *COVID-19 Crisis Through a Migration Lens*. www.KNOMAD.org.

The World Bank. (2024). *Poverty headcount ratio at national poverty lines (% of population) - Burkina Faso*. Poverty headcount ratio at national poverty lines (% of population) - Burkina Faso | Data (worldbank.org)

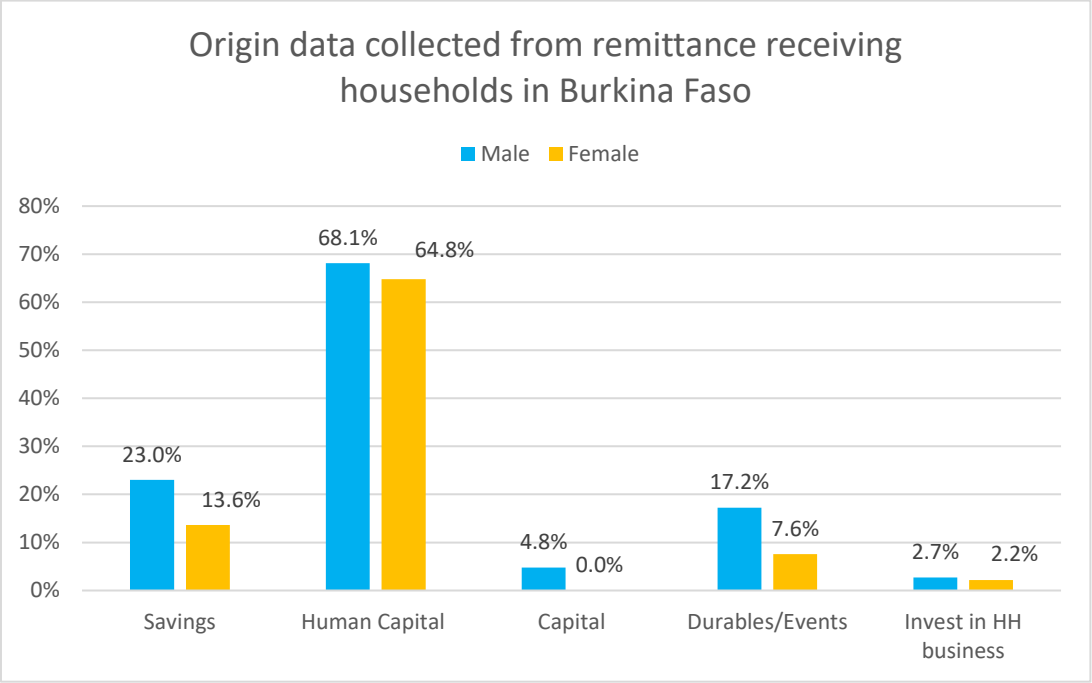
UN Women. (2017). *Women Migrant Workers and Remittances*. http://www.unwomen.org/en/digital-

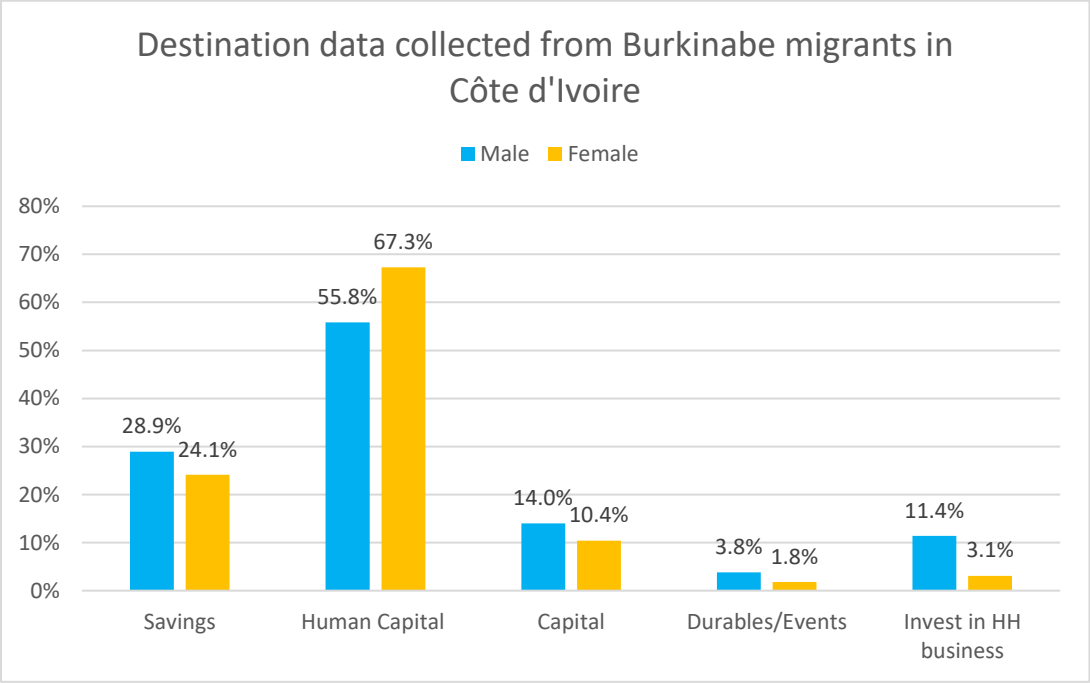
World Health Organization (WHO). (2021). Gender and Health. https://www.who.int/news-room/questions-and-answers/item/gender-and-health

Wu, Q., & Cebotari, V. (2018). Experiences of migration, parent–child interaction, and the life satisfaction of children in Ghana and China. *Population, Space and Place*, *24*(7). https://doi.org/10.1002/psp.2160

TABLES AND FIGURES

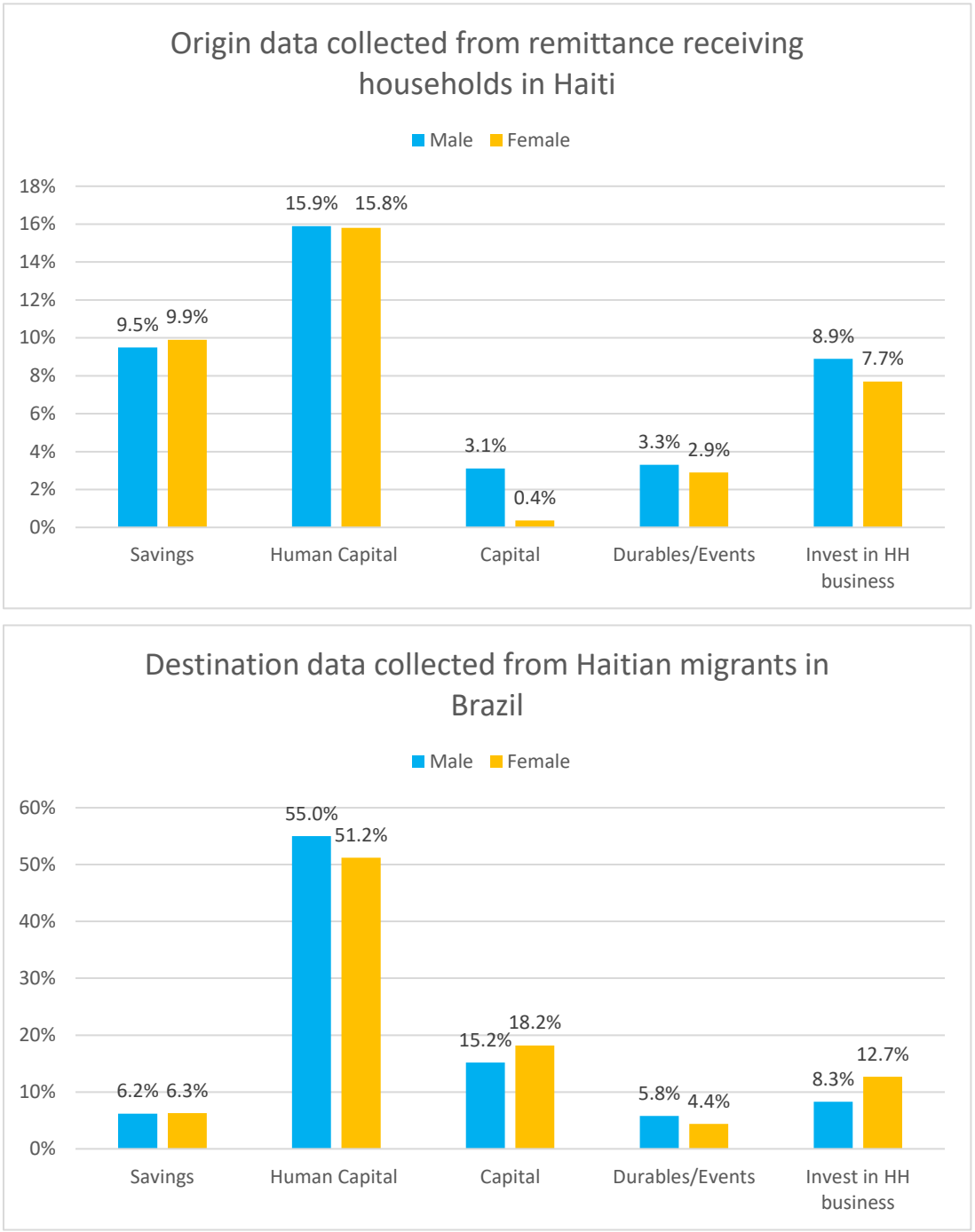
FIG 1. REMITTANCE SPENDING PATTERNS BY REMITTER GENDER IN THE MIGRATION CORRIDOR FROM BURKINA FASO TO CÔTE D'IVOIRE





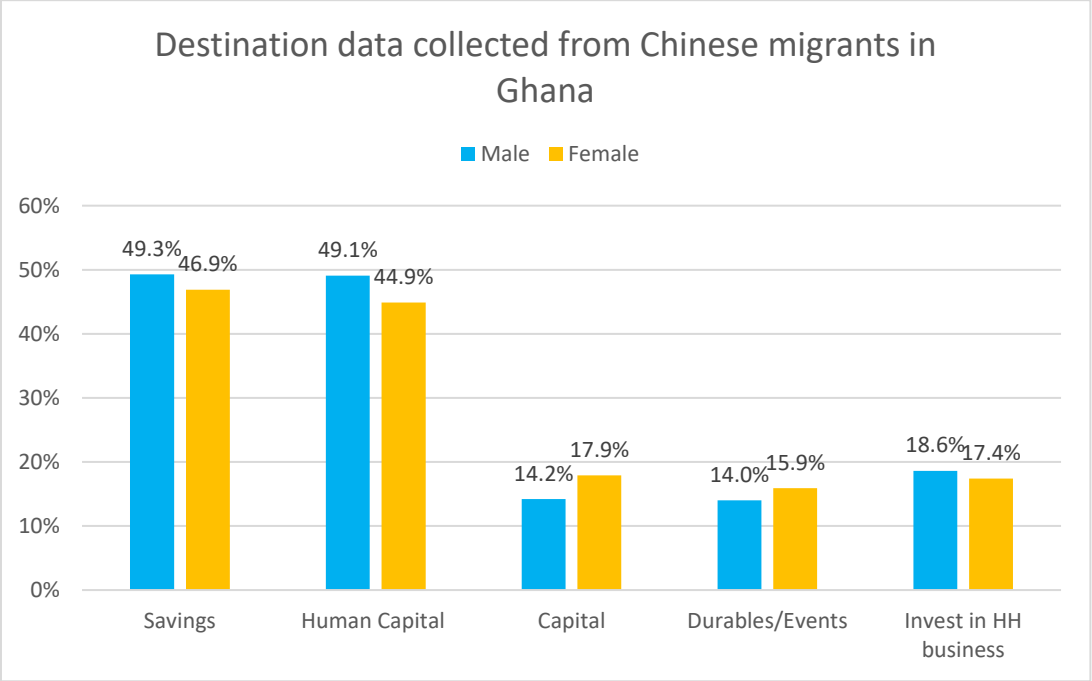
Source: Sample weights are applied in calculating percentages for Burkina Faso and Côte d'Ivoire.
Source: MIDEQ Origin and Destination Surveys, 2021.

FIG 2. REMITTANCE SPENDING PATTERNS BY REMITTER GENDER IN THE MIGRATION CORRIDOR FROM HAITI TO BRAZIL



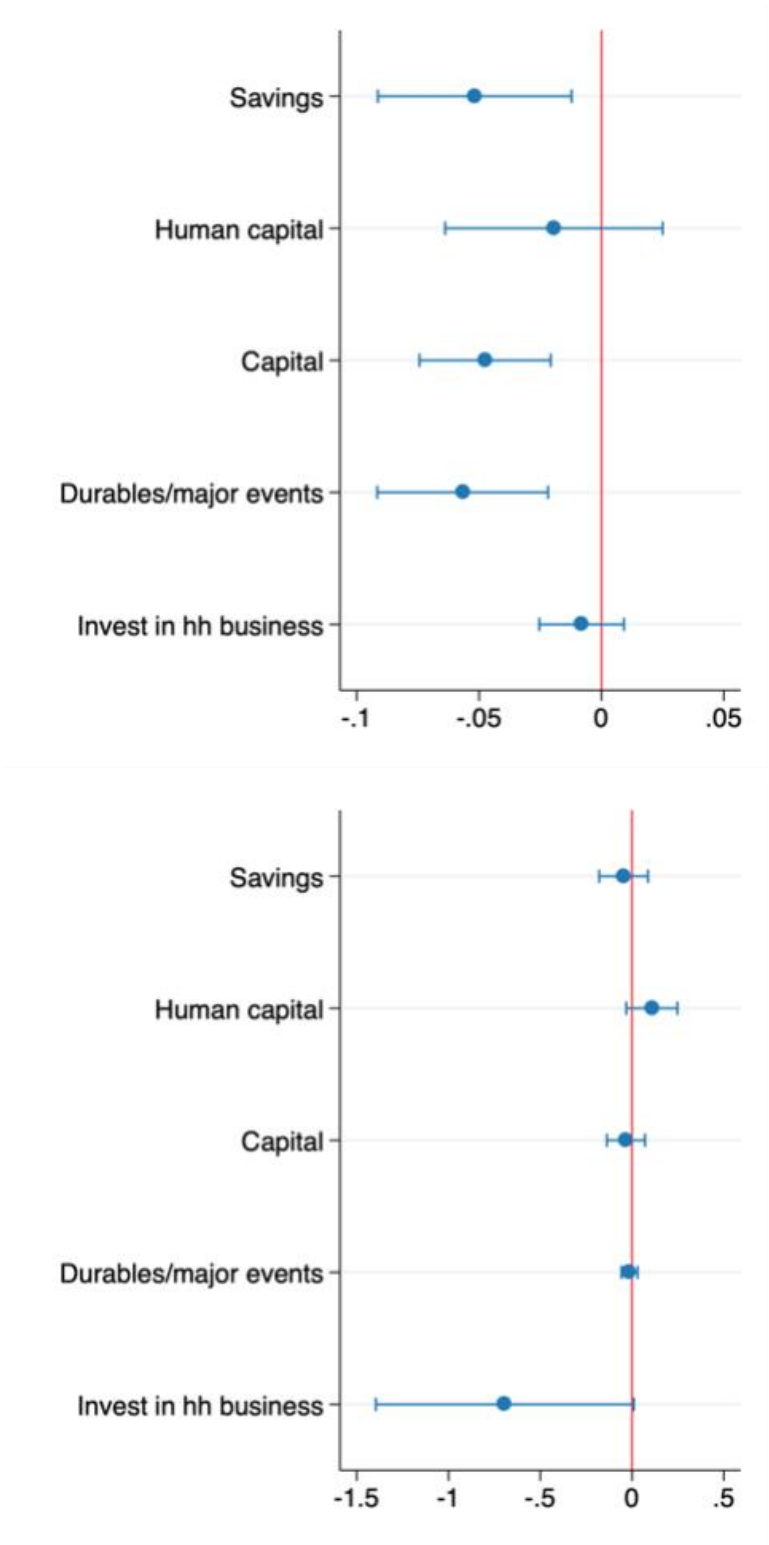
Source: MIDEQ Origin and Destination Surveys, 2021.

FIG 3. REMITTANCE SPENDING PATTERNS BY REMITTER GENDER IN GHANA



Source: MIDEQ Origin and Destination Surveys, 2021.

FIG 4. AVERAGE REMITTANCES SPENDING PATTERNS BY REMITTER GENDER IN THE ORIGIN (TOP) AND DESTINATION (BOTTOM) COUNTRIES



Note: The coefficient plots are estimated by Equation (1). Source: MIDEQ Origin and Destination Surveys, 2021.

TAB 1. DATA SOURCES AND THE SAMPLE

Data source	Country of data collection	Sample
Origin data	Burkina Faso	Remittance receiving households in Haiti (with the sender being based in Brazil)
Origin data	Haiti	Remittance receiving households in Burkina Faso (with the sender being based in Côte d'Ivoire)
Destination data	Brazil	Remitters based in Brazil (with household members in Haiti)
Destination data	Côte d'Ivoire	Remitters based in Côte d'Ivoire (with household members in Burkina Faso)
Destination data	Ghana	Remitters based in Ghana (with household members in China)

Note: MIDEQ Origin and Destination Data are collected in 2021. Sample weights are applied in the analysis for Burkina Faso, Côte d'Ivoire, and Brazil.

Contact authors

Lorraine Wong, International Labour Organization (ILO)
wongmw@ilo.org

Suggested citation

Wong, L. & Weathersby, E. (2024). *Gender-specific patterns in remittance behaviours in MIDEQ countries*. MIDEQ Working Paper. Geneva, Switzerland: MIDEQ. Available at: https://www.mideq.org/en/resources-index-page/gender-specific-patterns-in-remittance-behaviours-in-mideq-countries

Cover image

Workers at a local currency exchange and money transfer office provide service to customers. Photo by ILO/Apex Image . CC BY-NC 4.0.

Funding

This working paper was developed under the framework of the Migration for Development and Equality (MIDEQ) hub. MIDEQ is funded by the UK Research and Innovation (UKRI) Global Challenges Research Fund (GCRF) [Grant Reference: ES/S007415/1]. The GCRF is a five-year £1.5 billion fund aimed at addressing the problems faced by developing countries.

Licence information

Contact MIDEQ

Centre for Trust, Peace and Social Relations (CTPSR)
Coventry University, IV5, Innovation Village
Cheetah Road, Coventry, CV1 2TL UK

Tel. +44 24 7765 1182
E-mail: mideq@coventry.ac.uk