



Gender differences in remittances behavior among migrants in Thailand

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Article Info

Article history:

Received 1 August 2018

Revised 28 January 2019

Accepted 29 January 2019

Available online 1 December 2020

Keywords:

gender,
migration,
remittances behavior,
remittances sending,
Thailand

Abstract

A range of studies has investigated the relationship between gender and remittances sending patterns. However, research on the topic in the context of migration flow from Cambodia, Lao PDR and Myanmar to Thailand is rare. This limits our understanding of remittances behavior of migrants in this sub-region. To fill the research gap, this paper examines the relationship between gender and patterns of remittances sending among migrants from three neighbouring countries who work in Thailand. The analysis was based on the secondary data set from the research project “Migrants’ remittances: Cambodia, Lao PDR, and Myanmar,” conducted in 2009. The total study sample was 356 migrants from the three nationalities. Generalized ordered logistic regression models were employed to explain the relationship between the dependent and independent variables. Study results indicate that, while female migrants have lower monthly income, they remit more frequently and in a higher amount than males. A possible explanation is related to cultural obligations and altruism versus self-interest, which lead to an intrinsic motivation of female migrants to save money for remittances.

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Introduction

From 1960 to the present, females have increasingly incorporated into migration streams, almost equal to the number of males (Zlotnik, 2003). The latest record of world international migration stock in 2015 indicates that there are 243 million migrants. Out of this number, 126 million (51.9%) are male and 117 million (48.1%) are female (United Nations, 2015). Women have not only increased their participation in the international migration flow, but also have switched their status from dependent migrants escorted by family members to independent migrants who take greater initiative and exercise greater independence in their movement and economic activity (Ross-Sheriff, 2011). Women’s motivations to migrate to earn money abroad to improve family livelihood are often not different from those of the majority of male

migrants (Rahman & Fee, 2012). The substantial flow of remittances sent to households of origin by female migrants attests to these motivations.

Each year, migrant workers remit a substantial amount of money they have earned to countries of their family’s origin. The volume of remittances has been growing in parallel with the increase in the number of migrant workers (Conner, Cohn, & Gonzalez-Barrera, 2013). In 2015, remittances sent by migrant workers to their families in developing countries were estimated to be \$431.6 billion (World Bank, 2016). Unfortunately, the magnitude of remittances is gender-blind. This leads to doubts as to whether males or females remit more (Omelandiuk, 2005). Consequently, effort and contribution of female migration to economic activities have been overlooked (Rahman, 2011).

A range of studies investigates the relationship between gender and remittance sending patterns. However, research on the intersection of migration, remittances, and gender remains nascent within the Global South, especially for migration between low and middle-income countries (Ratha & Shaw, 2007). This limits our understanding of remittance behavior which involves earning money at the destination, expenditure

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and sending money back to the origin. Thailand stands out as both a receiving and sending country (Huguet, Chamrathirong, & Richter, 2011). On one hand, in 2015, Thailand sent out 117,291 migrant workers to other countries around the world. Their main destination were the Middle East and other countries in Asia, such as Taiwan, South Korea and Japan (Thailand Overseas Employment Administration Divisions [TOEA], 2015). On the other hand, by the end of the same year, there were approximately 1.4 million registered migrants from many countries residing in Thailand. Of this number, about 1.2 million came from Cambodia, Lao PDR, and Myanmar (Foreign Worker Administration Office, 2015).

Understanding the economic roles of female migrant workers, who represent about half of the world migration stock, can help raise their importance in the community and family (Fleury, 2016). As a leading destination for cross-border migrant workers from Cambodia, Lao PDR and Myanmar, Thailand provides a very suitable setting to investigate this issue. This study is conducted on the assumption that remittances sending behavior is influenced by gender. The study's results expected to enhance the understanding of gender and remittances between these countries. Also, it hopes to provide a more comprehensive picture of migration and gender in the context of South-to-South migration, overall and, more specifically, within the Mekong sub-region.

Theoretical backdrop

Gender and Remittances

Gender systems at the destination shape the labor market and influence the amount of remittances to the family and the length of time migrants take to remit (Freire, 2011). Male migrants, usually hired in construction, industrial and agriculture sectors (Piper, 2005), are generally paid higher wages than female migrants who mostly participate in production and hospitality service sectors or other less-visible work, such as domestic worker or caregiver (International Labour Organization [ILO], n.d.). Indeed, despite the lower wage, most previous research suggests that women remit a higher proportion of their income to family members at the place of origin relative to men (Curran, & Saguy, 2001; Turnell, Vicary, & Bradford, 2008; Vargas-Lundius, Villareal, Lanly, & Osorio, 2008). However, results from some other studies suggest the opposite. For example, Holst, Schäfer, and Schroonten (2012) found that male migrant workers in Germany remit more than females. In addition, a research in South Africa shows that daughters remit less than other groups of migrants (Crush, 2008). According to their research, this occurs because of unequal levels of pay received by male and female workers.

Although past research on gender and remittances within the Mekong sub-region is limited, existing study shows that, among Burmese migrant workers in Thailand, females remit about 40 percent of their income to their home country compared with 36 percent for males (Turnell et al., 2008). This is similar to what was observed in studies in the United States of migrants from the Dominican Republic, where women tend to remit more than their male counterparts (de la Brerie,

Sadoulet, de Janvry, & Lambert, 2002), as well as a report from the International Organization for Migration (IOM, n.d.). This supports the assertion that, in the Mekong sub-region context, by and large, females tend to remit more than males.

One of the explanations of gender differences in terms of amount of remittances is related to gender norms. In many cultures, daughters are usually believed to remit a higher percentage of their earnings relative to sons because of the cultural structure obligation and their traditional role of sacrificing to improve the quality of life of their family members (Ribas, Simmons, & Dominguez, 2008). In a Buddhist society like Thailand, sons may show their filial obligation to their parents by entering the monkhood for a brief period while daughters have no comparable chance to do so. Thus, to repay parents, females are expected to give them social and monetary support when they are elderly (Korinek, & Entwisle, 2006).

Among factors determining amount of remittances, migrants' expenditure at destination is crucial and poses challenges on remitting (Dahlberg, 2005). From the gender perspective, Rahman (2014) found that female migrants normally had less personal expenditure than males, partly explaining why a female migrant can remit a higher proportion of their income than male migrants. Women who migrated for the purpose of helping the family tend not to spend money for their own purposes. That frugality allows them to remit more to the family than their male counterparts (Ramírez, Dominguez, Morais, Ramírez, & de Pou, 2005)

Altruistic Model vs. Self-interest

The altruistic model is a concept often employed to explain motivation underlying remittances behavior of migrant workers. According to Lucas and Stark (1985), migrants make a decision to remit because of pure altruism; i.e., a migrant thinks about utility of family consumption more than his or her own personal benefit. Assuming migration is a collective undertaking, one can posit that migrants are motivated to support their family members back home with the ultimate goal of improving their collective standard of living, regardless of the consequence of reduced income in the short-term.

In contrast to altruistic motives for maintaining family ties, migrants' remittances behavior may also be contingent on their expectation of receiving benefits upon return to the place of origin. Lucas and Stark (1985) describe this as self-interested motive for remittances. This assumption is related to cultural norms in the society regarding inheritance and the migrants' rights to property. If the migrant has a right to receive property from their parents, they will voluntarily remit more to secure their inheritance.

Many studies include gender of remitter in the set of prediction variables (Guzmán, Morrison, & Sjöblom, 2008). The study results vary from place to place. Some studies highlight altruistic over self-interest among females rather than males (Orozco, 2006; Vanway, 2004), while others suggest the opposite (Cai, 2003 in China; Antoniadis, Seshan, Weger, & Zubrikas, 2013 in India; Khumya, 2015 in Lao PDR). Some research found no differences between males and females

(e.g. de la Briere et al., 2002) or mixed (Niimi, Pham, & Reilly, 2009). In many cases, neither altruistic model nor self-interest theory fits to explain motivation underlying remittances behavior of migrant workers. Poirine (1997) tested in his study whether altruism has a higher influence on remittances behavior than duty to pay family debt from arranging his or her migration or not. The study finds that duty to pay back a loan or implicit loan theory explains money sending behavior, remittance flow, and remittance utilization rather than the altruistic model, self-interest or co-insurance theory. In the case that the family faces income shock, the migrant will be requested from their family to remit. In this regard, their remittances behavior could be explained better by insurance motivation rather than individual motive to remit like altruism model or self-interest (Stark & Bloom, 1985).

Methodology

Data source

The analysis was based on the secondary data set from the project ‘Migrants’ remittances: Cambodia, Lao PDR and Myanmar’ conducted in 2009 by the Institute for Population and Social Research (IPSR), Mahidol University, Thailand. Nationality is one important factor which this study intends to examine. Through gender lens, this study wants to explore whether remittances behavior varies across migrants’ nationality. We relied on this data set as it was the only data set available at the time of analysis, which gathered the data related to remittances behavior of migrant workers from the three nationalities significant to Thailand.

The sample of the original study consisted of 356 migrants from Cambodia, Lao PDR and Myanmar aged 15 years or older and who had worked in Thailand continuously for at least two years prior to the date of the interview. The study sample had to have family members in their home village to whom they had sent money during the previous two years. Since migrants are one of the difficult-to-reach populations, (Beauchemin & González, 2011), purposive sampling was

used to select study participants. As such, the results should be referred to only as a set of case studies and as indicative of certain trends and dynamics. More details of the study can be found elsewhere (Jampaklay & Kittisuksathit, 2009).

Measurement of Variables

The dependent variable of this study is remittances behavior of migrants, referring to the frequency of sending remittances and amount of remittances sent within two years prior to the survey. Remittance behavior is categorized into low, moderate, and high levels (Table 1). The independent variables include factors expected to shape remittances behavior: 1) personal characteristics of migrants (gender, nationality, age, education, and marital status), 2) variables related to family influence on migration and remittances (reason for migration, person influencing the decision to migrate, number of family members left behind, and remittances dependency of the family), and 3) destination factors that influence remittances behavior (salary, daily living expenses).

Data Analysis

This study hypothesizes that frequency and amount of remitting is contingent on gender. Ordered logistic regression technique was chosen to test the hypothesis because it helps to keep the meaning of the variables’ ordering while outliers and linearity of the data are not the assumption. However, after employing the Brant technique to test the parallel assumption of the ordered logistic model, the results show that the assumption is violated. Thus, generalized ordered logistic regression, which relaxes the assumptions of the ordered logit model by Williams (2005), was employed to construct the regression model for explaining the relationship between the dependent and independent variables for this study. In addition, marginal effects methods were employed to calculate average adjusted predictions and plotted graphs to present the trend of remittances frequency and amount to remit after generalized ordered logistic regression model (Williams, 2012).

Table 1 Operational definition of dependent and independent variables

Variable	Description
<i>Dependent variables</i>	
Frequency of remittances sending	Low, moderate, high Low = 1-3, Moderate = 4-6, High = 7 or more
Amount of remittances	Low, moderate, high Low = Less than 15,000, Moderate = 15,000-40,000, High = More than 40,000
<i>Independent variables</i>	
Gender	Male = 0, Female = 1
Nationality	Non-Cambodian = 0, Cambodian = 1
Age (year)	Mean = 28.42, Min = 16, Max = 54
Years attended school (Year)	Mean = 6.22, Min = 0, Max = 16
Marital status	Currently and ever married = 0, Single = 1
Reason for migration	Non-economic reason = 0, Economic reason = 1
Person influencing the decision to migrate	Other = 0, Self = 1
Number of family members at household origin	Mean = 5.59, Min = 1, Max = 17
Family remittances dependency	Independent = 0, Dependent = 1
Monthly income	Mean = 6,255.37, Min = 500, Max = 20,000
Monthly expenditures	Mean = 2,497, Min = 0, Max = 12,800

Results

General Characteristics of the Study Sample

The proportion of the study sample from each nationality was virtually equal, as was the gender split. However, female migrants in this study were younger than males, but they seem to have a lower education than their male counterparts. With regards to marital status, the proportion of currently/ever-married status accounts for more than half for male, compared with 47.5 percent for females, suggesting that more husbands migrated than single sons, while single daughters migrated more than wives (Table 2).

Factors at Country of Origin

The reason behind migration for the majority of male and female migrants in this study is economic need. However,

females seem to have a higher tendency to move than male migrant workers because of influence from others. Besides, a higher proportion of male migrant workers came from the families of bigger size than female migrants. As for the dependency on remittances, about half of female migrants reported that their family was dependent on their remittances, which was higher than reported by male migrants (Table 2).

Factors at Country of Destination

Regarding the amount of monthly income, data clearly indicated that male migrant workers have a higher income than females. Almost one-third of males reported having a monthly income in the highest group (higher than 7,000 baht/month), compared to only 19.7 percent of females. The pattern of monthly expenditure is quite similar to the income, in that females spend less than males (Table 2).

Table 2 Percentage distribution of personal and study variable characteristics

Variables	Total (N = 356)	Male (N = 179)	Female (N = 177)
Nationality			
Laos	32.87	22.35	43.50
Myanmar	33.70	32.40	35.03
Cambodia	33.43	45.25	21.47
Age (year): Mean = 28.42, Min = 16, Max = 54			
16–14	32.02	23.46	40.68
25–34	47.75	54.75	40.68
35–54	20.23	21.79	18.64
Years attended school: Mean = 6.22, Min = 0, Max = 16			
6 years or lower	55.90	49.16	62.71
7–9 years	33.71	36.31	31.07
10–16 years	10.39	14.53	6.22
Marital status			
Currently/ever-married	50.00	52.51	47.46
Single	50.00	47.49	52.54
Reason for migration			
Non-economic reason	68.26	73.39	66.10
Economic reason	31.74	29.61	33.90
Person influencing the decision to migrate			
Self	72.47	77.09	67.80
Others	27.53	22.91	32.20
Number of family member at household: Mean = 5.59, Min = 1, Max = 17			
1–3	24.72	22.91	26.55
4–6	41.01	36.87	45.20
7 or more	34.27	40.22	28.25
Family remittances dependency			
Dependent	48.60	46.37	50.85
Independent	51.40	53.63	49.15
Monthly income: Mean = 6,255.37, Min = 500, Max = 20,000			
Less than 5,000 baht	26.97	16.20	37.85
5,000–7,000 baht	47.47	52.52	42.38
More than 7,000 baht	25.56	31.28	19.77
Monthly expenditure			
Less than 1,800 baht	32.87	27.93	37.85
1,800–2,800 baht	35.39	33.52	37.29
More than 2,800 baht	31.74	38.55	24.86

Frequency and Amount of Remittances

This study found that, within two years prior to the survey, female migrants remitted more often than their male counterparts, i.e. 37.9 percent remitted at a high level of frequency, while only 20.1 percent of male migrant did so. Female migrants not only remit more frequently than males but also remit a higher amount of remittances. The proportion of females remitting a high amount of money within two years was 33.9 percent, compared to only 25.7 percent of males (Table 3).

Factors Contributing to Remittances Behavior of Migrants

Table 4 shows that, after controlling for independent variables (characteristics of migrants, factors at the country of origin, and factors at the destination), females had a significantly higher likelihood of remitting at a higher frequency than their male counterparts. As presented in Figure 1, almost 40 percent of female migrants remit at high level, compared to only 20 percent of males. Year of education also presented a significant relationship with frequency of remittances. The probability of remit at high frequency increased with number of years of education. Besides, migrant workers who reported that their family was dependent on their

remittances were more likely to remit more often than those who reported that their family was not. Regarding nationality, Panel 1 shows a significant relationship between nationality and level of remittances frequency. Migrant workers from Cambodia were less likely than migrant workers from Lao PDR and Myanmar to remit in medium or high level of remittances frequency by about 40 percent.

As for the amount of remittances, Table 5 indicates that female migrants from all three countries remitted in a higher amount than males, net of other covariates. Figure 2 illustrates that 34 percent of female migrants remit at high level of amount of remittances, compared to 26 percent of their male counterparts. Regarding education, an additional year of attending school is associated with an increase in the chance to remit at a higher amount at about 8 percent. Migrant workers whose decision to migrate on their own were less likely to remit at a higher level than those who migrated because of influence from others. The number of family member left behind was related to the amount of remittances. Lastly, migrant workers from a family that depends on remittances were about 2.4 times as likely to remit at a higher amount than of those from remittances non-dependent families. Nationality variable provides insignificant relationship with the level of remittances amount both in Panel 1 and 2.

Table 3 Percentage distribution of frequency of remittances sending and amount of remittances

Variables	Total (N = 356)	Male (N = 179)	Female (N = 177)
Frequency of remittances sending			
Low	37.64	43.02	32.20
Moderate	33.71	36.87	30.51
High	28.65	20.11	37.29
Amount of remittances			
Low	32.02	35.20	28.81
Moderate	38.20	39.10	37.29
High	29.78	25.70	33.90

Table 4 Odds ratio from generalized ordered logit models predicting remittances frequency

Variables	Moderate + High vs. Low	High vs. Low + Moderate
	OR (95% CI)	OR (95% CI)
Female	1.480 (0.921–2.378)	2.729*** (1.629–4.573)
Cambodian	0.593* (0.360–0.976)	1.169 (0.673–2.030)
Age in years	1.012 (0.981–1.045)	1.012 (0.981–1.045)
Years attended school	1.014 (0.947–1.085)	1.111** (1.027–1.203)
Single	0.851 (0.543–1.333)	0.851 (0.543–1.333)
Economic reason for migration	1.102 (0.713–1.704)	1.102 (0.713–1.704)
Own decision to migrate	0.758 (0.482–1.190)	0.758 (0.482–1.190)
Number of family member left behind	1.056 (0.981–1.138)	1.056 (0.981–1.138)
Family is dependent on remittances	1.868** (1.245–2.802)	1.868** (1.245–2.802)
Monthly income	1.000 (0.999–1.000)	1.000 (0.999–1.000)
Monthly expenditure	0.999 (0.999–1.000)	0.999 (0.999–1.000)

Note: Number of observation = 356; Wald chi2 = 44.67; Prob > Chi2 = 0.0000; Pseudo R2 = 0.0574

Dependent variable is trichotomies: Low level; Moderate level; 3 = High level

OR = odds ratio; CI = confidence interval; Significant level = ****p* < .001; ***p* < .01; **p* < .05

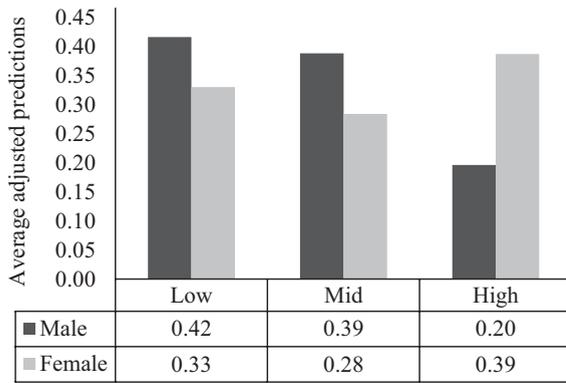


Figure 1 Average adjusted predictions of remittances frequency level of male and female migrant workers

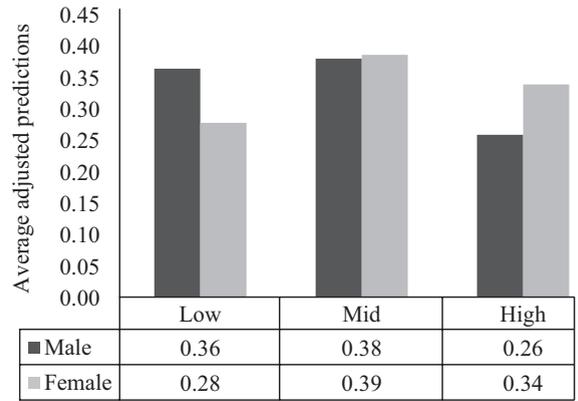


Figure 2 Average adjusted predictions of level of amount of remittances of male and female migrant workers

Table 5 Odds ratio from generalized ordered logit models predicting amount of remittances

Variables	Moderate + High vs. Low	High vs. Low + Moderate
	OR (95% CI)	OR (95% CI)
Female	1.548* (1.000–2.394)	1.548* (1.001–2.394)
Cambodian	0.840 (0.530–1.330)	0.840 (0.530–1.330)
Age in years	1.011 (0.979–1.044)	1.011 (0.979–1.044)
Years attended school	1.084* (1.017–1.156)	1.084* (1.017–1.156)
Single	1.229 (0.784–1.926)	1.229 (0.784–1.926)
Economic reason for migration	0.885 (0.572–1.369)	0.885 (0.572–1.369)
Own decision to migrate	0.520** (0.330–0.819)	0.520** (0.330–0.819)
Number of family member left behind	1.082* (1.003–1.167)	1.082* (1.003–1.167)
Family is dependent on remittances	2.357*** (1.559–3.563)	2.357*** (1.559–3.563)
Monthly income	1.000 (0.999–1.000)	1.000 (1.000–1.000)
Monthly expenditure	0.999 (0.999–1.000)	0.999 (0.999–1.000)

Note: Number of observation = 356; Wald chi2 = 63.31; Prob > Chi2 = 0.0000; Pseudo R2 = 0.0814
 Dependent variable is trichotomies: Low level; Moderate level; 3 = High level
 OR = odds ratio; CI = confidence interval; Significant level = *** $p < .001$; ** $p < .01$; * $p < .05$

Discussion

This study aims to explore the relationship between gender and remittances behavior (i.e. frequency and amount) among male and female migrants from Cambodia, Lao PDR and Myanmar living in Thailand. The study results from generalized ordered logistics regression confirmed that female migrants from these three nationalities remit more often and in a higher amount than their male counterparts, regardless of other characteristics. The findings support the study’s hypothesis and are in accordance with the results from previous research (Curran & Saguy, 2001; Turnell et al., 2008; Vargas-Lundius et al., 2008).

Possible reasons to explain remittances behavior of females in this sub-region is the cultural structural obligation and their innate motivation to sacrifice to improve the quality of life of their family members (Ribas et al., 2008). Daughters in these countries are expected to take care of their parents in old age (Korinek & Entwisle, 2006). Many of them will not cut off their support to their parents even after their marriage and living separately. By contrast, married sons will pay more attention to their own nuclear family (Orozco, 2006). Sending

money to support their family of origin is a way to show gratitude to parents (Tacoli, 1999). However, in some situations, females did not remit to the family only for the benefit of others. In the countries of the Greater Mekong Sub-region, such as in Lao PDR, youngest daughters usually have a right to inherit the family property because they are expected to remain in the family home to care for parents in old age (Ungar, 1994). Therefore, their remittances could help the family to increase the family property which they expect to inherit in the future (Khumya, 2015).

The number of family members left behind also shows a significant relationship with the level of amount of remit. Regarding the gender of migrant workers, it was shown that at the same number of family members left behind, females remit a higher amount than males. This may be related to whom migrants have left in the family and the ability of those members to earn money at home. A migrant family member is the one able to work, but left behind members are usually the ones needing support from them, such as old parents, children and their carer, and perhaps people with health problems (Graham, Jordan, & Yeoh, 2015).

A family's dependency on remittances may also determine remittances behavior of a migrant worker. Results suggest that the dependency on remittances is associated with frequency and amount of remittances, independent of gender. Migrants from remittances-dependent families are more likely to remit at a higher frequency and amount than those from remittances-non-dependent families. Thus, migrants may determine the amount to remit based on the needs of their family more than their own benefit or desire for leisure (Lucas & Stark, 1985). Regular remitting to the family helps ensure that their left-behind members have sufficient money to cover living expenses (Taylor, 1999). This study also supports the impression that female migrants appear more willing to sacrifice for the family than male counterparts, and that is reflected in their higher frequency and amount of remittances.

This study also intended to investigate the relationship between nationality and remittances behavior. Unfortunately, at high remittances frequency and amount of remit, it did not present any relationship. Because of representative and limited number of the samplings, it is too soon to conclude that migrant workers from these three countries living in Thailand have similar remittances behavior. There needs to be further study, perhaps using a different method, to investigate in a more depth manner to confirm whether remittances behavior varies across the three countries of origin.

Conclusion and Recommendations

This study emphasizes the results from similar studies that female migrants living in Thailand remit more often and in a higher amount than male migrants, despite having lower income than their male counterparts. This implies an intrinsic motivation to earn money for sending home. In order to promote equality among male and female migrants, the governments of origin and destination countries, and relevant organizations should work together to promote a new perspective on gender and migration. Campaigns should be launched to publicize the importance of female mobility as a part of promoting human rights of females and girls. That would not only help raise awareness of society on the meaningful economic contribution of female migrants, but also contribute to a sense of pride of female migrants as a "breadwinner" equal to males in the Mekong sub-region.

Conflict of Interest

There is no conflict of interest.

Acknowledgments

This research was supported by the Institute for Population and Social Research, Mahidol University; The 60th Year Supreme Reign of His Majesty King Bhumibol Adulyadej Scholarship, Faculty of Graduate Studies, Mahidol University; the Mekong Region Development Research Group (MRDRG), Asia Center, College of Humanities, The University of Utah, United States.

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