

Remittance-sending behaviour among migrants from Myanmar, the Lao PDR and Cambodia

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Abstract

This study explores remittance-sending behaviour among migrants from Myanmar, the Lao PDR, and Cambodia. Findings are expected to be baseline data to further develop policy recommendations and action plans to enhance the development impact of remittances. The study included 356 migrants, aged 16-34, and included both males and females in the manufacturing, construction, domestic, and fishing sectors.

Migrants each sent home, on average, about 25,000 baht in total during the two years before the survey. Women sent more money than men. Migrant women sent home 2,000 baht or less each time in a larger proportion than men. The most frequent used method for remitting money was through an informal agent and banks. Male and female migrants differ in their preferences for bank remittance and bringing money home themselves. Male migrants prefer to remit via a bank more than do females, and more females than males prefer to carry home money themselves. More women than men intended to send money home and women intended their remittances to be used for educational, health, housing, and daily expenses more than did men. More male than female migrants had pooled money. On each occasion, males also donated a higher amount, though less frequently than female migrants. Male migrants have individual savings in a higher proportion and in higher amounts than do females. The lower savings among females may be explained by the fact that female migrants remitted more money than did males. Findings also show a higher proportion of females had bank accounts when compared to men.

Keywords: Remittance-sending behaviour, migrant workers from Myanmar, the Lao PDR and Cambodia