HOUSEMAID REMITTANCES IN RURAL SRI LANKA: DEVELOPMENT POLICY ISSUES[1]

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Introduction

At $206 billion in 2006, remittances from migrant workers have become a key source of external finance for developing countries, surpassing official aid and second only to foreign direct investment inflows (World Bank 2007). In response to their growing significance, there has been increasing policy interest in harnessing remittances as a resource for national and regional development, with recent studies considering such issues as the securitization of remittance flows to improve sovereign creditworthiness, mobilisation of remittances for business investment and infrastructure-building, and channelling them into savings vehicles to improve the balance of payments and strengthen the local financial sector (see for example Azad 2005, Bielefeld et al 2005, Hughes 2008, Orozco 2004, Puri et al 2000).

Policy-oriented studies have tended to focus on remittances as a macro-level tool for development, while the migrant-sending households which generate the income have received surprisingly little attention from a development policy perspective. To be sure, migrant-sending households benefit indirectly from investments in economic development in their

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home countries and regions. However, just as the economic gains from migration flow mainly to migrants and their relatives, they also bear a disproportionate share of its considerable risks and costs. Sustainable and equitable improvements to living standards are best achieved in a policy framework which combines attention to broader economic growth with targeted strategies which assist migrant households to make the most of remittances while minimizing the associated personal and financial costs of migration. This paper seeks to contribute to the building of such a framework in Sri Lanka by focusing on the second part of this equation, identifying key issues which affect remittance flows to households and the expenditure decisions of recipients, and recommending appropriate corrective measures.

In Sri Lanka, worker remittances have become a mainstay both for the national economy and for the households which receive them. At $2.3 billion in 2006, remittances represented 34 per cent of export earnings, making people the country's largest net export. An estimated 1.2 million Sri Lankans are employed abroad: a ratio of one overseas worker per 3.8 households (Sri Lanka Bureau of Foreign Employment (SLBFE) 2005). Between 1991 and 2006 contract worker departures increased by an average of 6 per cent annually, and over the same period the contribution of remittances to GDP grew from 4.0 to 9.7 per cent (Central Bank of Sri Lanka, various years). About two thirds of migrant workers are women who engage in two-year contracts to work as domestic servants in Lebanon and the Arab Gulf states. Most housemaids are rural and unskilled, and prior to migration are either below the poverty line or just above it. They are paid between $100 and $150 per month, far more than they could expect to earn locally, and the money they send home is sufficient in most cases to support household consumption above survival-level, at least for the duration of the migration. As the developmental gains from migration tend to be lowest, and the costs highest, among Middle East housemaids and their families, they are most in need of policy assistance and are the primary focus of this paper, although many of the policy issues discussed here have relevance to migrant households in general.

This paper is based on fieldwork conducted in 2006 in Kurunegala district, a rural agrarian region about 70 kilometres northeast of Colombo. A mix of quantitative and qualitative techniques was employed. The primary survey instrument was a structured questionnaire, administered to individuals responsible for household finances in 153 remittance-receiving households in which the migrant had been abroad for six months or more at the time of the survey. The questionnaire sought information on pre-and post-migration living standards, livelihood activities, expenditure and savings and use of financial services. It was supplemented by focus groups and in-depth interviews with selected recipients, which explored in detail household experiences and views on the costs and benefits of migration. Additional interviews were conducted with returned migrants, local community leaders, bank executives and managers in Kuliyapitiya and Colombo, senior officials in the Sri Lankan Bureau of Foreign Employment (SLBFE) and staff from the Migrant Services Centre, an NGO specialising in advocacy and support services for migrant workers.

Detailed findings on the socioeconomic characteristics of migrants, their recruitment and working conditions, remitting behaviour and the role of remittances in the household economy are available elsewhere but cannot be presented here due to space constraints (see Shaw 2008). This paper focuses instead on three major issues which emerged during the fieldwork as key influences on migration outcomes in low-income households: the quality of the overseas job, the financial costs of migrating and sending money home, and the household expenditure decisions of remittance recipients. Migration-related expenses and remittance transfer fees absorb up to a third of the earnings from a standard two-year contract, and housemaids are at high risk of having their pay further reduced by malpractices on the part of employers and migration agents. The effectiveness of migration as an economic strategy depends also on the responsible management of household welfare and finances by recipients. Since housemaid remittances barely clear the household poverty line on their own, their contribution to long-term well-being is enhanced by prudent expenditure and investment decisions, including the maintenance of local income sources while the migrant is away.

Reducing employment risk

Housemaids in the Middle East work in an unregulated environment and in isolated conditions, without access to information or support networks, and are at significant risk of exploitation and abuse. A recent study found that over 20 per cent of Sri Lankan housemaids are not paid their full entitlements (Human Rights Watch 2007). Other well-documented violations of workers' rights include excessive working hours, refusal to provide the fare home on completion of a contract, confiscation of passports and limitations on social contacts and mobility outside the workplace, and physical and sexual assaults at the hands of their employers (Kottegoda 2004, International Organisation for Migration 2000, Human Rights Watch 2007). These findings are consistent with data obtained from returned housemaids in Kurunegala, indicating that between 20 and 30 per cent of housemaids are underpaid and around 10 per cent experience physical abuses ranging from excessive working hours to permanently disabling work-related injuries, beatings and rape. Nearly all who reported abuses stated that the economic value of the migration was adversely affected, either through non-payment of wages or the premature termination of employment. Where a migrant returns early, the settlement of pre-departure debt can result in a net loss from the migration.

Formal treaties or bilateral agreements have traditionally been used to manage labour migration to developed countries, and are generally agreed to provide the most effective mechanism for sending countries to exert influence over the working conditions of their nationals abroad. Middle East governments have shown little interest in reforming existing arrangements, however, and have declined to enter bilateral agreements with individual sending countries. At the same time, competition between Asian labour suppliers limits the potential for like-minded governments to exert collective pressure on receiving countries, while scope for working through multilateral frameworks is limited by the failure of most parties to ratify key international conventions on the protection of migrant workers[2].

The Sri Lankan government (GoSL) has been cautious in its approach to worker protection, taking the view that that insistence on enforceable minimum standards will compromise its competitive position. While it has achieved some minor successes in its negotiations with receiving countries, it has been strongly criticized by migrant welfare organizations and the domestic media for neglecting the welfare of its citizens abroad and failing to investigate abuses (see for example Waldman 2005). The GoSL has negotiated memoranda of understanding with the main destination countries, which address issues of common concern such as repatriation, but unlike formal bilateral agreements they are not binding, and they lack clear specifications for minimum labour standards and procedures for enforcement and dispute

2. No Middle Eastern country has ratified the key ILO conventions Migration for Employment (No. 97) and Migrant Workers (No. 143), or the UN Convention on the Protection of the Rights of Migrant Workers and their Families. Sri Lanka has ratified the UN convention, but only one Asian country, the Philippines, has ratified all three conventions.

settlement. Since 2005 the government has secured the agreement of most Middle East governments to increase the housemaid minimum wage to $150 per month, although Saudi Arabia, the largest single employer of Sri Lankans abroad, has consistently refused to sign. The fact that Sri Lankan housemaids are still paid considerably less than comparable workers of other nationalities suggests scope for the GoSL to be more forceful in bilateral discussions (Human Rights Watch 2007).

Improved regulation of the migrant recruitment industry in Sri Lanka offers the GoSL an alternative means of reducing employment risk without the necessity of reliance on the cooperation of foreign governments. Most housemaids are recruited by Sri Lankan migration agencies which obtain vacancy listings from recruiting firms in the Middle East. Nominally, Sri Lankan migration agencies are subject to rigorous checks on their probity and competence. In practice, however, screening processes are compromised by corruption on the part of some SLBFE officials (Sunday Observer 2005) and a supply-driven culture within the Bureau. Turnover in the industry is high: 20 per cent of licenses each year are granted to new and inexperienced agencies, with adverse effects on professional standards. Although agencies are required to observe blacklists of employers and overseas recruiting firms compiled by the SLBFE, inadequate screening of prospective employers remains a significant problem. Other reported abuses include the charging of illegal recruitment fees, double-charging the migrant for costs already paid by the overseas employer, theft of wages, misrepresentations to prospective migrants regarding pay and work conditions, and refusal to assist in mediation and repatriation (International Organisation for Migration 2000, Kottegoda 2004). With only four legal officers, the Bureau's enforcement division lacks the resources needed to monitor and regulate the industry. Moreover, a loophole in the licensing regulations enables licensed agencies to avoid liability for misrepresentations made by sub-agents who recruit migrants on the agency's behalf.

Registration with the SLBFE confers access to the Bureau's dispute settlement process for complaints regarding migration agents and employers. However, many incidents go unreported, as the dispute settlement process does not cover complaints relating to misrepresentations made by sub-agents. In addition, a requirement that complaints must be lodged in Sri Lanka imposes a practical obstacle, as complaints lodged after the migrant's return are difficult to investigate and prosecute retrospectively, particularly when the agent concerned has gone out of business. Where an agent refuses to settle, losses sustained by a migrant are only recoverable where malfeasance is proved in a court of law, a complex, costly and time-consuming undertaking which is beyond the means of most families. The SLBFE has the power to deregister agents who refuse to settle complaints or are the subject of repeated complaints, but rarely uses it in practice: in 2005 there was not a single case of licence non-renewal.

The SLBFE's regulation, monitoring and enforcement functions need to be adequately resourced, and sub-agents should be subject to mandatory licensing requirements. Additional regulatory options include spot audits of agency operations and the public identification of those who have engaged in fraudulent activities or placed workers with abusive employers. Reputable agencies could be rewarded with positive incentives such as tax concessions, extension of licensing periods and inclusion in a public list of recommended agencies. The SLBFE should review dispute settlement processes with a view to making them more accessible, and the requirement for complaints to be lodged within Sri Lanka should be removed.

Informal recruitment channels

Given the failure of many migration agents to conduct reliable employer screening, housemaid migration is a high-risk undertaking for those without prior knowledge of their prospective employers. One third of the Kurunegala respondents reported arranging their migrations through non-agency channels. Repeat migrants and those with close relatives who had recently been abroad were more likely than first-time migrants to use informal recruitment channels, suggesting that the use of agents decreases as migrants gain confidence in handling pre-departure administrative requirements and develop contacts abroad who can arrange jobs and facilitate visas and work permits. Returnees who had used informal networks were more likely than others to report satisfaction with their overseas employers and to view the migration experience in a positive light, supporting findings elsewhere that informally arranged migrations are more successful than those arranged by agents (Shah 2000).

By eliminating agency fees, informal networks reduce migration costs by a considerable margin; and by providing reliable information about prospective employers, they increase the likelihood of a successful placement. In addition, the encouragement of non-agency options can be expected to stimulate competition in the recruitment market and provide existing agencies with incentives to improve their services. The SLBFE should encourage non-agency alternatives through public information campaigns, by simplifying the cumbersome existing registration procedures for independent migrants, and using civil society organizations such as migrant worker associations to promote information-sharing between prospective migrants, returnees and those currently overseas.

Reducing pre-departure costs

Many remittance recipients reported receiving no payments for the first six months following the migrant's departure, as her pay was wholly allocated to the repayment of pre-departure loans. Historically, migration agents derived their income from commissions paid by overseas recruiters, but competition from other Asian labour exporters has reduced their bargaining power and they now supply most categories of unskilled labour without charging any fee to their overseas principals, instead recovering their costs directly from the migrant. Although the charging of commissions directly to migrant workers is prohibited by legislation, evidence from the Kurunegala sample supported findings elsewhere in Sri Lanka that it is common practice for agents to charge 'recruitment fees' of up to $300 in addition to regular charges of around $200 which cover registration with the SLBFE, medical examinations and passport and visa applications (Human Rights Watch 2007).

Since moneylenders and other traditional sources of finance for the poor are not well-suited for the large transactions required for pre-departure expenses, most housemaids finance their migrations by taking advances from migration agents, which are repaid via wage deductions paid directly by the employer to the agent. This method came in for strong criticism from returned housemaids, who complained that they were not shown payment records and were unable to keep track of repayments. In some cases, advances were undocumented verbal arrangements and respondents were unable to state the amount of the advance or the interest rate charged. Several claimed that their employers had continued to withhold part of their pay long after the agent's debt had been cleared, thereby recouping from the migrant airfares and other expenses which are stipulated as employer liabilities in their employment contracts.

Several options for reducing pre-departure costs are available to the GoSL. Agency fee-charging practices should be rigorously monitored to eliminate illegitimate charges. In recognition of the contribution of their foreign exchange earnings to the national economy, consideration could be given to reducing registration fees and other compulsory charges borne by migrants. Awareness-raising campaigns should inform prospective migrants about low-cost alternatives to agency-based recruitment. Currently, a government-financed low-interest credit scheme issues pre-departure loans of up to $500, but its outreach tends to be limited to skilled migrants, as few low-income households meet the restrictive eligibility criteria imposed by the state-owned commercial banks which issue the loans. Consideration should be given to extending the scheme to pro-poor financial institutions such as thrift and credit cooperatives and larger microfinance agencies. Where migrants opt for advances from migration agents, in order to promote transparency and eliminate the moral hazard that arises when employers act as debt collectors, consideration could be given to a mandatory requirement for agents to lodge certified loan agreements with a local bank, which would be responsible for collecting instalments on the agent's behalf by debiting monthly remittance deposits.

Reducing remittance transfer costs

In recent years, considerable international attention has focused on remittance transfer charges, which are often well above actual transaction costs, particularly for small sums, and constitute a significant unofficial tax on earnings (World Bank 2006). Most of the sample households received their remittances via wire transfers to Sri Lankan banks from non-bank organizations such as Western Union in the destination country. At around $13 for a $100 transfer, prices in the Middle East–Sri Lanka remittance corridor are close to the international average, estimated at around 12 per cent of the principal in 2004 (World Bank 2006). In some higher-income households which were not dependent on remittances for basic needs, migrants sought to minimise fixed transfer costs by remitting on a bi-monthly or quarterly basis, but most respondents received monthly transfers, reflecting the importance of remittances in supporting consumption.

There have been recent promising developments in the Sri Lankan financial sector. An agreement between Sri Lanka Post and the United Arab Emirates postal service to exchange postal money orders electronically, incorporating technical assistance from United Emirates Posts in training and software installation, may serve as a prototype for similar agreements with other destination countries (Lasagabaster et al 2005). In addition, some Sri Lankan banks have developed innovative arrangements which enable correspondent exchange agents in the Middle East to bundle multiple transactions with an average cost of less than $5[3]. As transfer bundling is not cost-effective in areas of low migrant density, this option is confined to major urban centres in the Middle East.

Several sources of inefficiency persist in the Sri Lankan remittance market, however. Intra-bank transfers, a low-cost method which is widely used in major remittance corridors such as the Americas, are limited by visa restrictions which prevent Sri Lankan banks from operating in some Middle East countries (Central Bank Annual Report 2006). Internationally, increasing competition and technological innovations, such as the use of mobile phones to send and receive cash, are exerting downward pressures on transfer costs. In Sri Lanka, however, foreign exchange licences are restricted by legislation to commercial banks and the state-run postal service, removing incentives for competition and innovation, and excluding credit unions and microfinance agencies, which in other countries have developed successful low-cost transfer services. Transfer costs could be further reduced by replacing the inefficient proprietary payment systems operated by Sri Lankan banks with a shared electronic payments platform which connects all major international and domestic networks (Lasagabaster et al 2005, Central Bank Annual Report 2006).

Encouraging responsible household management

Interventions which strengthen women's control of assets and voice in household decision-making, and encourage relatives at home to view remittances as a resource for savings and investment rather than a substitute for local income sources are key to a development strategy targeting low-income migrant households. In some households, the economic gains from

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3. The overseas exchange agent maintains an account with a Sri Lankan bank, and on receiving cash from the sender, debits a corresponding rupee value from its Sri Lankan account to the credit of an account nominated by the sender. At the end of each day the agency tops up the balance on its rupee account, thereby covering all of its daily transactions, amounting to 500 or more for the larger exchange houses, with a single electronic transfer. Exchange agents maintain accounts for regular senders, and recipient account details, currency conversion rates and commissions appear automatically when the sender's account number is entered, to promote transparency and reduce processing time at the sender's end. The sender can view the status of the transaction at the receiving end, to confirm receipt of funds.

migration are weakened by poor management of household finances and reduced labour contributions from recipients, suggesting scope for credit, training and technical assistance to encourage local income-generating activities, and financial literacy training to improve the management of household budgets. Poor financial management by recipients, many of whom are unaccustomed to large amounts of cash-in-hand, was cited as a significant problem by respondents and returnees. Men are often unfamiliar with the management of routine household expenses, traditionally a woman's task. Most low-income recipients felt that their household finances could be better managed, and that they lacked important information and skills in this regard. All returnees and many recipients expressed strong support for pre-departure financial advice to promote household consensus on financial goals and strategies for achieving them, and to assist in preparing household savings and spending plans.

There is a pervasive stereotype within Sri Lanka which represents the husbands of migrant housemaids as idlers who neglect their children and waste their wives' remittances on liquor and gambling (Mook 1992, Gamburd 2000). Although few households conform in all respects to this description, there is no doubt that a culture of remittance dependence and wilful mismanagement of funds exists in some households. The negotiation of household finances takes place in a context of unequal relations between female senders and male recipients. Where migrants and recipients disagree on how the money should be spent, the absent worker has little control over household spending decisions, especially if she is a woman sending money home to a husband or son. It is not uncommon for a migrant to find upon her return that the money she sent home has disappeared or been used for a purpose that she had not been told about or did not support. Women are socialized to regard their earnings as household rather than personal property, and those who transgress accepted norms by withholding their earnings may face ostracism from their relatives and beatings or abandonment by their husbands. Some women reserve a portion of their remittances to deposit in personal savings accounts, but face considerable cultural pressures against it, and tend to do so only with the support of their families.

The experience of rural development programs suggests that information and education campaigns are necessary but not sufficient for sustained behaviour change, particularly where the target behaviours are rooted in established social norms (Edstrom et al 2000, Waisbord

2000). Over the last two decades, development practitioners have built and refined techniques for facilitating gender-sensitive behaviour change, and there is a broad consensus on the key components of successful programs. As men are the main targets of messages promoting prudent household management and the inclusion of women in decision-making, their active participation is required, including the employment of male volunteers to communicate messages to their peers. Interventions should work with and through existing structures, as the cooperation of community leaders and local religious and government authorities is needed to create an environment supportive of sustained behaviour change. Information campaigns should combine local interpersonal communications with national government-endorsed messages communicated through the mass media. Sri Lankan civil society organizations have a strong tradition of working independently and with government agencies to promote behaviour change through participatory methodologies (see for example Jeris et al 2006, Edstrom et al 2000). The GoSL and international development agencies should work with migrant worker associations and NGOs to develop financial and technical assistance packages for community-based programs.

Supporting family welfare

Women with parental or caring responsibilities are over-represented among housemaids, due to a number of factors: the additional economic pressure imposed by dependent family members, a household propensity to send married women due to fear of moral corruption and damage to the marriage prospects of single women, and the existence of age restrictions in some Middle East countries. Saudi Arabia, for instance, only admits domestic servants aged between 30 and 43, an age group dominated by married women with young children. Among the sample migrants, two thirds had dependent children and nearly a third supported elderly or disabled relatives.

Several studies have linked housemaid migration with adverse impacts on family welfare. A recent survey by a Sri Lankan NGO found that 27 per cent of housemaid returnees associated the migration with negative impacts on adult family members including marital breakdown, alcohol abuse and depression (Samath 2003). Children in particular bear a disproportionate share of the costs of female migration, with above average rates of under-nutrition, weaker educational performance and increased vulnerability to sexual abuse (Department of Census and Statistics 1995, Wijemanne 2005). Although remittances are generally held to improve health outcomes by increasing expenditure on nutrition and medical services, there is evidence that the benefits to children are offset by maternal absence (Hildebrandt et al 2005, De et al 2005).

Although there are currently no major initiatives targeting the children in migrant workers, substantial expertise in child-focused health and education programs exists within the Sri Lankan NGO sector. Through community-based outreach and child welfare services such as pre-school education, after-school activities, training in parenting and nutrition counselling, government and civil society agencies can assist in addressing concerns regarding the welfare of family members left behind, a major disincentive to migration and cause of early returns. Respondents expressed strong support for such services, and more than two thirds stated that they would use them if available.

Conclusion

An integrated policy framework for improving the impact of remittances should seek to promote economic development in migrants' home regions. By creating jobs and investment opportunities at home, a strong economy magnifies the transformative potential of remittances and expands the range of choices available to migrant-sending households, including the prospect of sustainable post-return livelihoods for those who seek an alternative to repeated migrations. The sobering reality is that broad-based, poverty-clearing rural development has remained an elusive goal for most developing countries, and Sri Lanka's recent history give little cause for optimism. The flow of remittances into Sri Lanka has created a vast new pool of potential investment capital and strengthened demand for locally produced goods and services. However, there has not been a commensurate expansion in local business activity as the economic climate is highly unfavourable, with high inflation, weak financial intermediation and under-investment in infrastructure and human capital in the rural areas where three quarters of the population live. The climate of uncertainty is exacerbated by poor governance, with endemic corruption, a weak rule of law and pervasive political interference in local administrative processes.

This paper has argued that for low-income families, the effectiveness of migration as an economic strategy depends to a large extent on three sets of factors: a decent overseas job which provides adequate working conditions and a reliable income, a reduction in the costs of migrating and remitting, and the responsible management of household welfare and finances by recipients, including the ability to supplement remittances with local income sources. It is important to note however that in the absence of broader economic reforms, a focus on remittances runs a risk of institutionalising remittance dependence, further reducing pressure on the government to introduce measures needed to stimulate investment and create jobs. While the measures proposed in this paper will benefit migrant households even when the investment climate is unfavourable, they should be a complement to rather a substitute for economic and governance reforms aimed at improving the productive environment at home.

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