Reception of Remittances and Gender

Women are the main receivers and managers of remittances, either the sender is man or woman. This means that to be successful, local development programmes require a clear understanding of the characteristics of gender differentials in the use of remittances, savings and investment, while it should pursue gender equality, and not fall into its instrumentalization for the welfare of others.

<table>
<thead>
<tr>
<th>Country</th>
<th>% of receptors who are women</th>
<th>% Remittances</th>
<th>% Rural Receptors of remittances</th>
<th>% Remittances received by Poor Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>World</td>
<td>(1) 50%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Albania</td>
<td>(1) 13.2%</td>
<td>(1) 15.1%/GNP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colombia</td>
<td>(1) 2.9%/GDP</td>
<td></td>
<td>(1) 28%</td>
<td>(2) 4%</td>
</tr>
<tr>
<td>Dominican Rep.</td>
<td>(1) 52%</td>
<td>(1) 12.23%/GDP</td>
<td>(1) 28%</td>
<td>(2) 6.2%</td>
</tr>
<tr>
<td>Guatemala</td>
<td>(1) 28%</td>
<td>(1) 9.5%/GDP</td>
<td>(1) 57%</td>
<td>(2) 40%</td>
</tr>
<tr>
<td>Lesotho</td>
<td>(2) 16%</td>
<td>(1) 20.4%/GDP</td>
<td></td>
<td>&quot;Only 9.5% of these households receive a wage 6.3% generate income as a result of casual work 6.8% live on income obtained from informal businesses.&quot;</td>
</tr>
<tr>
<td>Morocco</td>
<td>(1) 2.7%/GDP</td>
<td></td>
<td></td>
<td>&quot;The Middle and Higher income classes profit relatively more from remittances than the lowest income groups.&quot;</td>
</tr>
<tr>
<td>Philippines</td>
<td>(2) 56%</td>
<td>(1) 8.76%/GNP</td>
<td>(2) Minority</td>
<td>&quot;In 2006, the largest number of OFWs came from the more prosperous regions of the country.&quot;</td>
</tr>
<tr>
<td>Senegal</td>
<td>(3) 18.8%</td>
<td>(1) 3.0%/GDP</td>
<td></td>
<td>(2) 50.5%</td>
</tr>
</tbody>
</table>

World

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Philippines

Senegal