

# **Why Don't Migrant Workers Send Money to their Folks Back in Sri Lanka Anymore?**

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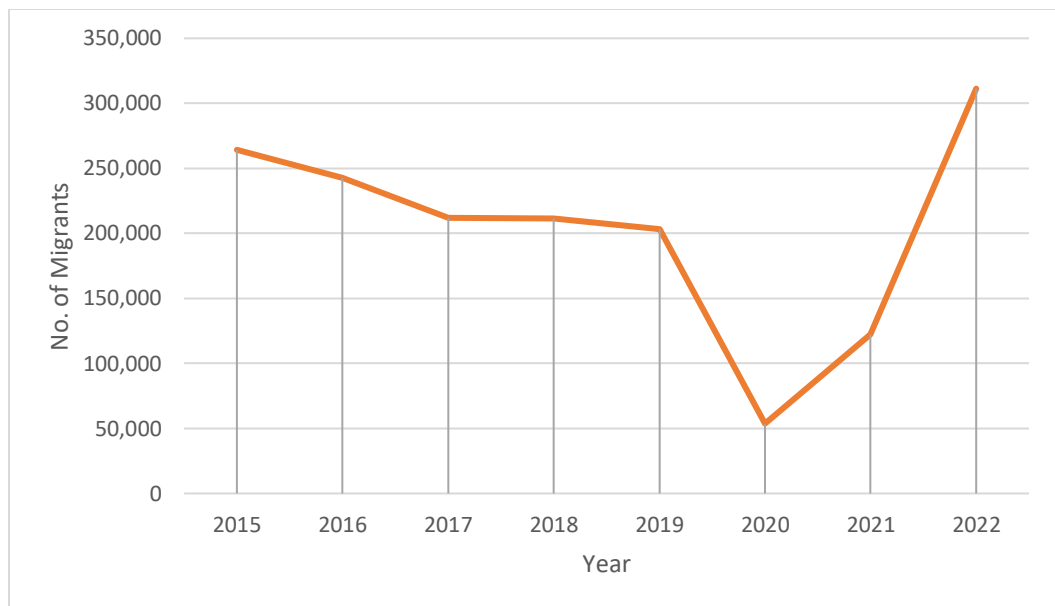
## **Abstract**

The Sri Lankan economy is heavily dependent on migrant remittances as an economic survival strategy. As per the Central Bank Flow of Foreign Remittances to Sri Lanka Report for the period 2015 – 2022, there has been a drastic decrease in the remittances from Sri Lankan expatriates during the period 2020 -2022 which has resulted in negative economic consequences to the country. This paper aims to find out the main motivating factors which drive Sri Lankan migrant remittances and the main reasons behind the decline in migrant remittances to Sri Lanka. Accordingly, 25 Sri Lankan migrants employed in various foreign nations were interviewed to identify the main reasons for the decline in migrant remittances. Based on the research findings it was established that migrant losing ties with the family back home, the number of dependent family members of the migrant back in Sri Lanka decreasing with time, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, lack of favorable policies for foreign remittances, and the lack of trust in the Sri Lankan government are the main reasons why Sri Lankan migrants have reduced their remittances to Sri Lanka.

**Keywords:** Migrant Remittances, Self Interest, Pure-Altruism, Tempered-Altruism

## 1. Introduction

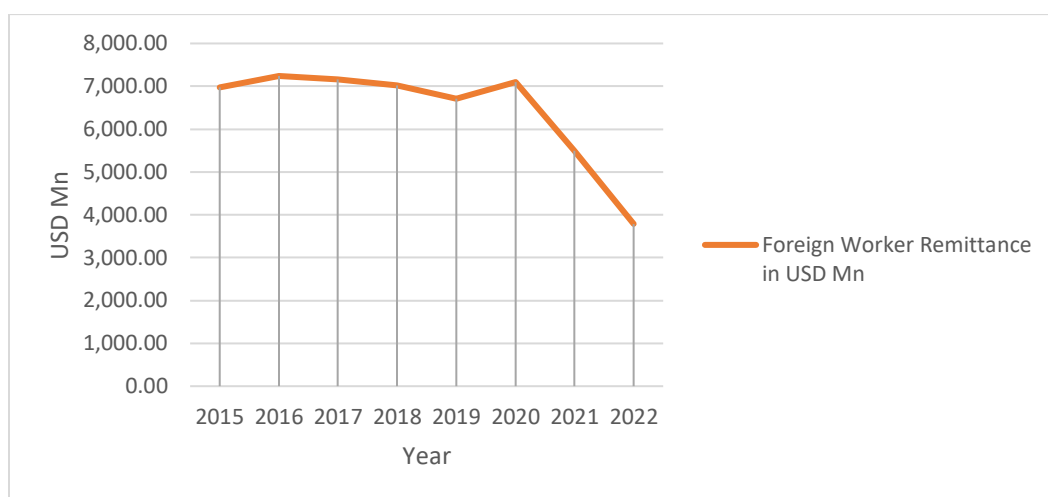
Feld (2022) argues that migrant remittances contribute to an economy by improving the standard of living of family members back home, reduction in poverty, reduction in income inequalities, and improving the health and education of family members back home. Temporary labour migration started in Sri Lanka in the year 1977 and has become a predominant livelihood strategy for majority of the Sri Lankan households since then. During the period from 2015- 2020 there has been a continuous decrease in the number of Sri Lankans migrating for work purposes. However, in the last two years the country has experienced a drastic increase in the number of Sri Lankans migrating as both skilled and unskilled labour for various opportunities as depicted in Figure 1.



**Figure 1:** No. of Sri Lankans migrating as foreign workers  
(Source: Sri Lanka Bureau of Foreign Employment (2023))

As per Withers et al. (2021), the Sri Lankan economy hinges on remittances from Sri Lankan expatriates as a survival strategy. Foreign worker remittances have been identified as a main source of income for Sri Lankan households as majority of Sri Lankan households have members who are migrant workers. Further, as a developing nation, emigrant remittances have become vital to Sri Lanka to finance

the balance of payment and trade deficit of Sri Lanka (Withers, 2019a; Dharmadasa & Karunaratna, 2022).



**Figure 2: Foreign Worker Remittances (USD Mn)**

*(Source: Central Bank Flow of Foreign Remittances to Sri Lanka Report for the period 2015 – 2022 (2023))*

With the year-on-year addition to the number of Sri Lankans employed in foreign countries, it is generally expected that the foreign remittances from the migrant workers will improve annually. However, emigrant remittances have drastically declined during the recent years despite the increase in the number of Sri Lankans becoming international worker emigrants as depicted in Figure 2.

Hence, it was identified that it's worthwhile to examine the reasons for the decline in the migrant worker remittances to Sri Lanka.

Thus, this paper primarily focusses on investigating the influential factors which drives migrant remittances to Sri Lanka and to identify the influential factors which has affected the reduction in emigrants' remittances to Sri Lanka.

This paper contributes to the salient literature through identifying the prominent influencing factors that motivate migrant remittances to Sri Lanka and identifying the reasons for decay in migrant remittances to Sri Lanka. These insights from the study could be used in developing mechanisms to safeguard and promote Sri Lankan migrant remittances.

## **2. Literature Review**

### **2.1 Migrant Remittances and its Impact on Developing Nations**

Migrant remittances have been defined by the salient literature as remittances made by individuals and families who have moved from their origins in seek of better economic conditions back to their home countries (Dharmadasa & Karunarathna, 2022; Withers et al., 2021; and Bouoiyour & Miftah, 2015; Ratha, 2003).

As per the World Bank (2020 a) migrant remittances is the largest source of foreign capital flow into most low and middle-income economies and South Asian economies have experienced the biggest increase in the migrant remittances since the new millennium.

Further, the salient literature has identified that migrant remittances even when not invested could have a multiplier effect on the economy through increased consumption of goods and services by the family members of the migrants who are back home in the home countries (Lowell & de la Garza, 2000; OECD, 2006).

### **2.2 Migrant Worker Remittances and Sri Lanka**

As per the salient literature temporary labor migration from Sri Lanka to other nations became a dominant livelihood strategy for most Sri Lankan households with the introduction of the open economy system in the year 1997 (Withers, 2019a; Dharmadasa & Karunarathna, 2022).

Withers et al. (2021) suggests that Sri Lanka is a nation which is profoundly dependent on temporary labor migration as an economic survival strategy and migrant remittances surpass the combined foreign currency earnings of the largest two export industries (tea and garment manufacturing) of the country.

The prominent authors in the area have further established that for the last two decades migrant remittances have become the largest source of foreign currency inflow in the country's Balance of Payments surpassing Official Development Assistances, Foreign Direct Investments and Foreign Aids (Arunathilake et al., 2010).

The literature has further identified that migrant worker remittances positively impact the Sri Lankan economy through increasing household income levels, reducing poverty, reducing inequalities in income distribution, increasing household consumptions, and increasing household savings and investments (Karunaratne, 2008; Dharmadasa et al., 2018; Dharmadasa & Karunaratna, 2022).

### **2.3 Factors Influencing Migrant Worker Remittances.**

The prevailing literature establishes that there is a plethora of various factors which motivates migrant workers to remit money back to the home country and these various motivators could be categorized and studied under three theories used to explain the individual motivators which encourage migrant workers to remit money back home. The three categories are namely self-interest behavior, pure altruistic behavior, and tempered altruistic behavior/ enlightened self-interest behavior (Bouoiyour & Miftah, 2015; Humphries et al, 2009; Melkonyan & Grigorian 2008; Lucas & Stark, 1985).

#### **2.3.1 Self-Interest**

The salient literature has identified that some migrants remit money to their home countries to maximize their self-interest. Literature identifies self-interest as anything that is done by an individual to maximize personal gains . The intention of receiving an inheritance from family members back home, the intention of gaining privileges from the government of the home country, increasing the accumulated wealth of the individual in the home country, and maintaining the social status in the home country have been identified as the main self-interest factors which influence migrants to remit money to their home countries by the existing literature (Lucas & Stark, 1985; Dustmann & Kirchkamp, 2002; Sana & Massey, 2005; and Amuedo-Dorantes & Pozo, 2006b).

#### **2.3.2 Pure Altruistic**

In contrast, several prominent researchers suggest that there are migrants who remit with pure-altruistic motives where the interest of other parties is prioritized over the needs of the migrant's self. The salient literature defines pure altruistic behavior of individuals as individuals prioritizing the needs of the others, usually their close family, over their personal needs. The intention of improving the well-being of family members back home through helping the family members with

their consumption, the intention of relaxing the capital constraints faced by the family members, and supporting the livelihood of the family members have been identified as the main pure-altruistic motivators which encourage migrants to remit money back home (Stark & Lucas, 1985; Durand et al., 1996; Poirine, 1997; and Woodruff & Zenteno, 2007).

### **2.3.3 Tempered Altruistic**

Stark & Lucas (1988) established that both self-interest and pure altruism is inadequate to explain the phenomenon of migrant remittances as sometimes migrants remit money motivated by mutually beneficial agreements between the migrant and family back home. Salient literature has identified repayment of principal amounts invested by the family members on the education of the migrant, repayment for family members for looking after the assets of the migrant back home, and repayment of principal amounts invested by the family back home on migration of the migrant (Melkonyan & Grigorian 2008; Lucas & Stark, 1985).

### **2.4 Decline in Migrant Remittances**

The significant literature in the area has identified that family reunification in foreign countries (migrant's family migrating to the same nation to reunite with the migrant worker), migrant losing ties with the family back home, the number of dependent family members back home decreasing, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, initial savings and investment targets of family back home declining, commitments back home declining, lack of favorable policies for foreign remittances, increase in the household income of the family back home, recession, and decline in migrant's willingness to remit to be the main reasons for decline in migrant remittances. (Simati & Gibson, 1998; Hunte, 2004; Cohen, 2011).

Further, the salient literature connects the aforementioned reasons for remittance decay with self-interest, pure altruistic, and tempered altruistic behavior of migrants where personal benefits of remittances decreasing are suggested to be the most prominent reason for the decline in migrant remittances.

### 3. Research Methods

A qualitative research method was employed where 25 in-depth online semi-structured interviews were carried out with Sri Lankan migrants employed in various geographical locations. The semi-structured interview guideline (Appendix 1) was based on the self-interest, pure altruistic, and tempered altruistic behavior theories and the participants of the study were selected using convenience sampling. The participant details are given below in Table 1.

**Table 2: Participant Details**

Person	Age (Years)	Gender	Country of Temporary Residence	Years as a migrant worker	Work Visa Category	Industry
A	30	Male	United Arab Emirates	4 Years	Professional	Construction
B	30	Male	Australia	5 Years	Unskilled worker	Logistics
C	35	Male	Canada	8 Years	Professional	Banking and Finance
D	41	Female	Australia	20 Years	Professional	Secondary Education
E	29	Male	United Kingdom	3 Years	Skilled worker	Health
F	50	Female	Australia	15 Years	Professional	Logistics
G	45	Female	Singapore	12 Years	Professional	IT (Software)

H	31	Male	United Arab Emirates	8 Years	Skilled worker	Banking and Finance
I	36	Female	United Kingdom	7 Years	Skilled worker	Education
J	27	Male	United Arab Emirates	2 Years	Professional	Banking and Finance
K	32	Male	Australia	6 Years	Professional	Banking and Finance
L	35	Male	United Kingdom	13 Years	Skilled worker	Retail
M	45	Female	Finland	20 Years	Professional	Primary Education
N	32	Female	Malaysia	4 Years	Professional	Banking and Finance
O	43	Male	Sweden	11 Years	Professional	IT (Cyber security)
P	26	Male	China	2 Years	Skilled worker	Hotel and Tourism
Q	32	Male	Maldives	8 Years	Unskilled worker	Hotel and Tourism



R	29	Female	United Kingdom	3 Years	Skilled worker	Fast Food
S	40	Female	United Kingdom	6 Years	Professional	Tertiary Education
T	33	Female	Japan	3 Years	Professional	Manufacturing
U	38	Male	United Kingdom	10 Years	Professional	Legal services
V	41	Male	USA	20 Years	Professional	Construction
W	29	Female	Poland	4 Years	Skilled worker	Child Care
X	30	Male	Indonesia	3 Years	Professional	Manufacturing
Y	35	Male	Switzerland	10 Years	Skilled worker	Adult Care Giver

The collected data was then subjected to a thematic analysis to identify the common themes raised by the interview participants.

## **4. Findings and Discussion**

### **4.1 Migrant Remittances**

24 interviewees had family members (parents, spouses, children, siblings or other relatives) back in Sri Lanka and 24 interviewees confirmed that they remit money back to Sri Lanka. 12 interviewees stated that money is remitted on a monthly basis, 3 interviewees stated that money is remitted on a quarterly basis, and 1

interviewee confirmed that money is remitted annually as a bulk, whereas 8 migrants confirmed that they do not have a designated time frame in remitting money back to Sri Lanka.

Further, firms specialized in money transfers, online banking transfers, and informal undiyal channels were stated as the most common remittance channels used by the interviewed migrants to remit money back to Sri Lanka. In addition, it was identified that during the past year there has been a shift from formal channels to informal channels due to the lack of trust on the Sri Lankan government.

## **4.2 Why do Sri Lankan Migrants Remit Money?**

The factors which motivate Sri Lankan migrants from remitting money back to Sri Lanka are explored under the themes of self-interest behavior, pure altruistic behavior, and tempered altruistic behavior of migrants.

### **4.2.1 Self- Interest Behavior**

Out of the 24 migrants who remit money to Sri Lanka 9 admitted that there was a self-interest behind their remittances.

Several migrants admitted that the main purpose behind their remittances is to maintain a good relationship with their families back home so that they would inherit the hereditary properties. A few extracted statements are given below.

“I remit money to maintain healthy relationships with my parents and grandparents so that I could inherit the ancestral home and other ancestral properties that have been passed down for generations” [E].

“I remit money not only to my parents but my aunts and uncles who do not have any money. I am their favorite child out of all my siblings/ cousins and many of them have already gifted their properties to me” [T].

Other self-interested motives which motivate migrant employees to remit money back home were identified as accumulating assets in the home country and gaining benefits from the government. A few extracted statements are given below.

“I have instructed my sister back home in Sri Lanka to invest 25% of the money I remit in my name. She has acquired shares, and other properties back in Sri Lanka

on behalf of me. I keep on sending her money so that she could invest and maintain a good portfolio of investments on behalf of me” [S].

“I remit money back to Sri Lanka only through proper channels advocated by the Sri Lankan Government because I want to experience special benefits given by the Sri Lankan government such as enhanced duty free concessions and low interest bank loans” [H].

These findings are backed up by the salient literature as it has been identified that some migrants remit money to their home countries to inherit properties from family members back home, gain privileges from the government of the home country, and increase the accumulated wealth of the individual in the home country (Stark & Lucas, 1988; Dustmann & Kirchkamp, 2002; Sana & Massey, 2005; and Amuedo-Dorantes & Pozo, 2006b).

#### **4.2.2 Pure Altruistic Factors**

5 out of the 24 migrants that remit money back home to Sri Lanka admitted to having a pure altruistic motivating factor which compels them to remit money.

The extracted statements given below demonstrate how the need to help out family and friends back home results in migrant remittances.

“I’m the eldest in my family and all my other siblings are still schooling. My father is bed ridden and my mother is a housemaid. I send around 80% of my salary back to Sri Lanka to help out my family” [P].

“I’ m married and my wife and kids are back home in Sri Lanka. My wife is unemployed as she is looking after the entire family. I send money to fulfil their consumption needs” [V].

Helping out family members to support their livelihoods, and sponsoring the consumption needs of the family members were identified as the main pure altruistic factors which motivate migrants to remit money back to Sri Lanka. This is in agreement with the existing body of knowledge on the pure altruistic motivators behind migrant remittances (Stark & Lucas, 1988; Cox et al., 1998; Durand et al., 1996; Poirine, 1997; and Woodruff and Zenteno, 2007).

### **4.2.3 Tempered Altruistic Factors**

The majority of the remitting migrants (10 out of 24) admitted that their motives behind remittances are not either purely self-interest based or purely based on altruistic behavior but rather a combination of the two where remittances are made when there is a win-win situation for both the migrants and their families back home.

Given below are three statements which elaborate the tempered altruistic motivators behind migrant remittances.

“Hailing from a middle-class family my parents had no money to send us all abroad for our higher studies. But when I could not get selected to state university, they somehow managed to send me abroad after taking a long-term bank loan. After I completed the degree, I stayed back and started working. Now I remit money because I think I should repay the amounts they have settled as loan and interest” [D].

“My sister is looking after my elderly parents and managing all my properties back in Sri Lanka which leaves her no time to go to work and earn for herself. So, I send her money every month to fund her needs” [O].

The two tempered altruistic motivators of remittances identified are repayment of principal amounts invested by the family members on the education of the migrant, repayment for family members for looking after the assets of the migrant back home which are supported by the salient literature (Melkonyan & Grigorian 2008; Lucas & Stark, 1995).

### **4.3 Why Don't Sri Lankan Migrants Remit Money Back to Sri Lanka Anymore?**

All the 24 migrants who remit money back to Sri Lanka admitted that there has been a reduction in the frequency of remittances as well as the amount remitted during the past year. The reasons for the decline in the migrant remittances are elaborated through the below statements.

“I'm unmarried and it has been 20 years since I left Sri Lanka. I remitted money to support my parents and my elder brother who was disabled and under institutionalized care after the demise of my parents. My brother also left us last

year. I don't remit money anymore as I have no family in Sri Lanka any longer" [M].

"I remit money to support my wife and kids at home to meet their consumption needs. With the depreciation of the Rupee, I now have to remit a lesser amount in Swiss Franc. This is why I have reduced the amount that I remit monthly" [Y].

"I feel like the Sri Lankan governments have no respect towards us migrant workers and they have not done anything to promote the welfare of our families back home or given us any special benefits which are adequate. On top of that, I don't trust the Sri Lankan government to spend the dollars we send back to Sri Lanka responsibly. I am not sending money back to Sri Lanka till the Sri Lankan government comes up with better benefits to migrants and their families and improves their accountability on the dollar inflow and outflow of the country" [D].

"I always used formal remittance channels to send money to my wife. But I shifted to undiyal method during the year to show my objection to the corrupt government. I no longer trust the Sri Lankan government. I think all the Sri Lankans abroad should stop sending foreign currency to Sri Lanka to show our resistance to the government and use undiyal method to send money back to our families" [V].

Further, the individual who does not remit money back to Sri Lanka stated that he has never remitted money since he left the country due to the fact that his family chased him away after he disclosed his sexuality to the family. He has been estranged from the family and has cut all ties with them for over a decade and has never remitted money.

The study identified that the migrant losing ties with the family back home, the number of dependent family members back home decreasing, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, lack of favorable policies for foreign remittances, and the lack of trust in the Sri Lankan government as reasons for the decline in migrant remittances.

The salient literature supports migrant losing ties with the family back home, the number of dependent family members back home decreasing, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, and lack of favorable

policies for foreign remittances as reasons for remittance decay (Brown, 1998; Hunte, 2004; Cohen, 2011).

The lack of trust in government which was highlighted by 9 migrants has not been specifically established as a main reason for remittance decay in the salient literature. Hence, the lack of trust can be subjected to future research and if verified in future research could be recognized as a reason for the decay in migrant remittances.

According to the findings of the study, it can be observed that Sri Lankan migrants remit money back to Sri Lanka either due to a self-interest motive, pure altruistic motive, or a tempered altruistic motive. It can be observed that most Sri Lankans remit money with a tempered altruistic motive and would continue their remittances as long as there is a win-win situation for both the migrant and the family back home.

The reasons for the current decline in migrant remittances were established as migrants losing ties with the family back home, the number of dependent family members back home decreasing, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, lack of favorable policies for foreign remittances, and the lack of trust in the Sri Lankan government. The lack of trust in the home country's government is a novel finding from this study and this could be added to the existing body of knowledge after further verification.

## **5. Conclusion**

The research is initiated to identify the influential factors which motivate Sri Lankan migrants to remit money back to Sri Lanka and identify the prominent reasons for the drastic decrease in the remittances from the Sri Lankan expatriated during the period 2020 – 2022. Sri Lankan economy being heavily dependent on the flow of migrant remittances as an economic survival it is crucial for the Sri Lankan government to understand the reasons for the decline in remittances from Sri Lankan expatriates and develop economic solutions to improve the flow of foreign remittances from Sri Lankan migrant workers.

Accordingly, 25 Sri Lankan migrants employed in various foreign nations were interviewed to identify the main reasons for decline in migrant remittances. Based

on the research findings it was established that the migrant losing ties with the family back home, the number of dependent family members of the migrant back in Sri Lanka decreasing with time, the home currency depreciation which results in the amount of foreign currency required to finance the needs of the family members back home decreasing, lack of favorable policies for foreign remittances, and the lack of trust in the Sri Lankan government are the main reasons why Sri Lankan migrants have reduced their remittances to Sri Lanka. All the research findings except the lack of trust in the Sri Lankan government are supported by the salient body of knowledge and the lack of trust in the home country government is a novel finding from this study and could be added to the existing body of knowledge after further verification through future studies.

The research findings could be used by the Sri Lankan government in designing special incentive schemes to encourage Sri Lankan migrant workers to remit more to Sri Lanka, devise strategies to maintain strong familial bonds with the expatriates who no longer have any family members left in Sri Lanka, and to develop strategies to improve the trust in the Sri Lankan government.

This research was limited to 25 Sri Lankan migrants and the results may not be generalized to all the Sri Lankan migrants. Future research could be conducted based on a broader sample size. Further, future studies could be conducted to test the role of government trust in attracting migrant remittances to Sri Lanka.

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