GCM Objective 20

Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants

Issues

The GCM calls for gender-responsive programmes and instruments that enhance the financial inclusion of migrants and their families. Migrant women and girls, particularly those with irregular migration status, face significant barriers in accessing formal banking and financial services and technologies, including proof of residency or documentation requirements.

It is critical that women have access to bank accounts and financial services that are tailored to their specific needs. A gender-responsive approach to remittances would take into account the barriers to migrant women's financial inclusion and lack of access to formal remittance service providers and modern telecommunication technologies.

The collection of sex-disaggregated data and gender statistics on remittances will enable governments to capture gender-specific trends and patterns and better address the barriers migrant women face. Promoting digital remittance transfer systems and mobile payments accompanied by relevant skills training would increase women's participation in formal remittance transfer systems, especially for women living in areas without direct access to regular channels.

Additionally, access to affordable—free or low-cost—money-sending services is critical for migrant women's remittances. During economic crises, such as those resulting from the COVID-19 pandemic, migrant women's ability to remit may be impacted, increasing the vulnerabilities of households in countries of origin that may be dependent on this income.

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Measures

- Access to bank accounts and financial services that are specifically targeted to the needs of migrant women
- Access to free or low-cost training on financial inclusion, financial literacy and remittance transfer systems for all migrant women, regardless of migration or employment status
- Reduction and removal of barriers to migrant women's mobile phone ownership and Internet access so that they can avail of a wide range of remittance-sending options, including by reducing costs and improving digital literacy
- Clear and accessible information and access for migrant women to formal financial institutions to send money to their countries of origin and participate in savings schemes
- Accessible and affordable access to money transfer services for migrant women
- Collection and analysis of sex-disaggregated data and gender statistics on the gendered patterns of sending and receiving remittances to inform policies and programmes
- COVID-19: Deem in-person cash transfer services an essential service and keep them in operation to the extent possible during the pandemic

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Checklist

Question	Yes	Not yet
Does your State have policies to improve women's access to the Internet?	○	○
Does your State collect sex-disaggregated data and gender statistics on financial and non-financial remittances?	○	○
• If yes, do national household surveys include questions on remittances and information about the sex of the sender and/or recipient?	○	○
Does your State provide access to free or low-cost digital literacy programmes for women, including migrant women?	○	○
Has your State introduced policies to reduce costs associated with mobile phone ownership?	○	○
Have initiatives been carried out to bridge the gaps in technical literacy and mobile phone use, with a focus on the particular needs of women?	○	○
In your State, can migrant women open a bank account independent of any male spouse or guardian?	○	○
Does your State provide access to affordable and accessible money transfer services for migrant women?	○	○
Does your State provide information about options for affordable remittance transfer services?	○	○

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Question	Yes	Not yet
COVID-19: Are in-person cash transfer services deemed to be an essential service?	○	○
• If yes, have they remained in operation during any lockdowns associated with the pandemic?	○	○

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