



## **EFFECT OF WOMEN'S MIGRATION ON FAMILY INVESTMENT BEHAVIOR**

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Foreign migration constitutes the largest foreign exchange source in Sri Lanka. Female migration of domestic labor was a dominant factor in the employment in Sri Lanka. Migration occurs for various reasons such as education, business, seeking refuge, training and employment. But Sri Lankan women's migration is based on employment. This paper provides an overview of women's migration and family investment behavior in Sri Lanka. Data from 200 families collected by structured questionnaire in Kurunagala district in the North Western Province. Data was collected from families which have experience in the foreign employment. Analysis was done by using descriptive analysis, including mean, medium and percentage. According to the data the highest percentage of foreign immigration reported in females. Among them, 90% of migrant women have been gone abroad for five years or less. The Majority migrant workers are focused to the Middle East countries, from them 45% female have been migrated to Qatar. 52% female is in above 29 and below 40 age limit. The highest percentage of responders' level of education is below ordinary level. 48% migrant workers were housemaids and 19% were unskilled laborers. Overall savings have been increased and the indebtedness of family has been decreased. When considering about their expenditure, the highest percentage of income spends to consumption. 65% women's long term investments are education and housing. They have invested 8% for vehicle and 10% for land. The lowest percentage of investment was self-employment or family business. 12% invested in other assets. There is a different between male and female investment behavior. The reason is male's investment on self-employment or family business is 30%. Accordingly migrant women have risk averse investment behavior than men. Therefore, government should involve improving women's knowledge about income generating investments. The government can promote self-employment opportunities among the women employees who have already been abroad. And also the government, banks can provide loans with low interest rates.

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