



Global Forum on
MIGRATION &
DEVELOPMENT

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Domestic Workers at the Interface of Migration & Development

...Action to Expand Good Practice

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Change begins with a whisper.

the Help



BASED ON THE SENSATIONAL BESTSELLER

PARAMOUNT PICTURES PRESENTS A FILM BY TERRY ZIEMANN "THE HELP" STARRING ANITA BAKER, BRUNO BIANCHI, JESSICA CHASTAIN, AND RICHARD DIXON. CASTING BY JENNIFER LEE. COSTUME DESIGNER JENNIFER LEE. HAIR BY JENNIFER LEE. MAKEUP BY JENNIFER LEE. PRODUCTION DESIGNER JENNIFER LEE. EXECUTIVE PRODUCERS JENNIFER LEE AND JENNIFER LEE. PRODUCED BY JENNIFER LEE. WRITTEN BY JENNIFER LEE. DIRECTED BY TERRY ZIEMANN.

In Theatres This August



a day withOUT a mexican



**NOW WHO IS GOING TO DO
ALL THE WORK?**

A SERGIO ARAU FILM "A DAY WITHOUT A MEXICAN"
YARELI ARIZMENDI JOHN GETZ MAURGEN FLANNIGAN MIKE WATSON FERNANDO ARAU EDUARDO PALOMAO
PRODUCED BY YARELI ARIZMENDI SERGIO ARAU DIRECTED BY SERGIO ARAU
CASTING BY YARELI ARIZMENDI COSTUME DESIGNER SERGIO ARAU EXECUTIVE PRODUCERS DANIEL A. FORT
PRODUCED BY ANTHONY RIVERO STABLEY PRODUCED BY JUAN J. CORDERO PRODUCED BY MATIAS LARZI PRODUCED BY CARLOS BROWN
EXECUTIVE PRODUCERS PENNY LUDFORD, CSA PRODUCED BY FEDERICO GONZALEZ PRODUCED BY LUIS FERNANDEZ PRODUCED BY JUDE PAULINE ANTENSTEIN
PRODUCED BY ISAAC ANTENSTEIN PRODUCED BY FERDINAND VON DAMM PRODUCED BY SERGIO ARAU

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MISSING



JOSE

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Financial Literacy

...an Imperative for
Migrant
Domestic
Workers





Domestic worker:

a person employed in any private household to render services as a yard/garden worker, cook/housekeeper or child-minder or disabled/ aged-minder, irrespective of whether or not the place of employment is in an urban or rural area.

Zimbabwean legislation

The International Labour Organisation estimates that there are 53 million domestic workers globally





- 16,100 Jamaican women in the age group 18-64 migrated from Jamaica in 2009 compared to some 7,300 men (ESSJ 2010)
- This is in addition to undocumented migrants, particularly women, who opt to engage in domestic work.





- Are they within the ambit of the Ministry of Labour?
- Should they be aligned to the Ministry of Finance?
- Should this export of skills be regulated by the Ministry of Investment & Trade?





- Women, particularly migrant women, have evolved into principal economic providers for their families or households

- Despite lower wages, female domestic workers are often better savers and remitters than their male counterparts





Traditional methods

- Airmail letters
- Couriers
- Hidden in items

Current Methods

- Building Societies
- Remittance companies
- Credit Unions
- Banks



Transporting FX



Remittance companies offer a range of services:

- cash-to-cash transfer
- cash to bank account
- cash to debit card.
- transfer from e-wallet to bank account



Transporting FX



Funds can be accessed with the card in two ways:

- Withdrawn at ATMs
- Used as a Debit card to purchase goods or services from Merchants at Point of Sale locations





Building societies offer:

- Same day transfers directly to recipient
- Transfers to savings accounts.

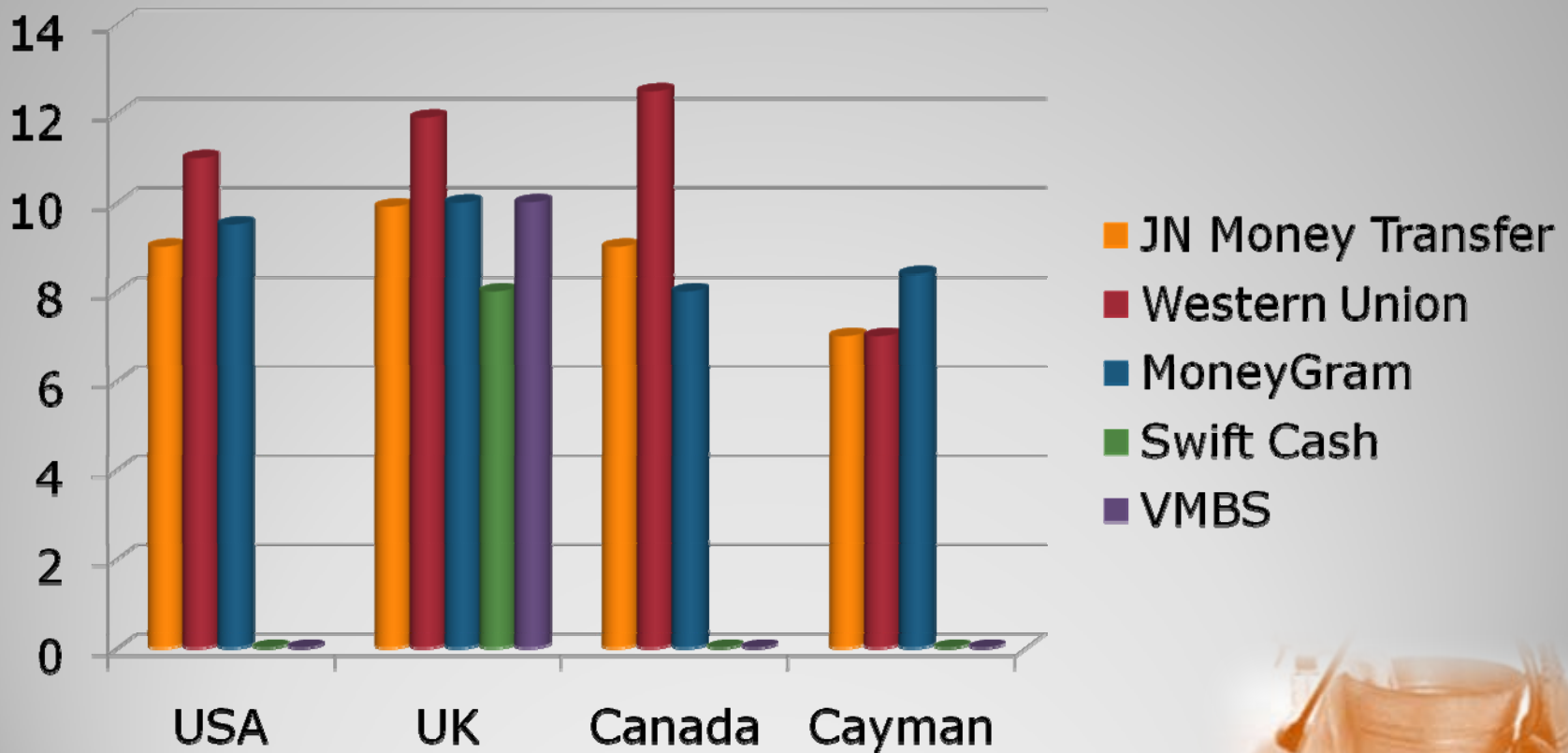
Promote the opening of savings accounts to encourage migrants to foster good financial habits.





Comparative costs for Remittances

Fee \$





- Very stringent regulatory requirements for transmitting funds
- Sending and receiving remittances has become a detailed and involved process.

This prevents many undocumented migrant workers from using regulated and registered systems





Encouraging Financial Literacy...

- Establish a properly regulated system to connect migrant domestic workers with overseas employment agencies
- Incorporate financial literacy and budgeting into training programmes prior to migration
- Encourage migrant domestic workers to invest a part of their remittances in

financial instruments





Encouraging Financial Literacy...

- Encourage migrant domestic workers to become a member of a pension retirement scheme
- Purchase health insurance coverage to address overseas medical needs
- Invest in microenterprises in their home communities





- Enroll in a formal agent registration system
- Invest a portion of remittances in financial instruments
- Secure proper health insurance coverage
- Register in pension retirement schemes
- Invest in microenterprise activities in home communities

CONCLUSION

