

This is As It Is from VOA Learning English.

Welcome to the show. I'm Caty Weaver.

Today, we talk about the high cost of sending money home from foreign countries. We also discuss the lack of modern pregnancy prevention tools in the developing world. And we look at a new study about the treatment of the Lesbian, Gay, Bisexual and Transgender community in Europe.

## **The High Cost of Sending Money Home**

Asian workers living in foreign lands sent home 260 billion dollars to their families last year. This movement of money to those at home is called a remittance.

Remittances are more than five times the value of development aid. But, experts say the process can be wasteful. They say reducing costs of remittances would help increase economic growth even more. Avi Arditti has details.

There are 60 million Asian migrant workers in the world. They send home more money than migrants from Africa, Latin America and Eastern Europe combined.

More than 60 percent of the world's 410 billion dollars in remittances last year were sent to Asia. The money went to one out of every 10 households. The four countries that received the most were India, China, the Philippines and Pakistan, in that order. The next three countries were Bangladesh, Vietnam and Sri Lanka.

A United Nations report says the money migrants send does more to reduce Asian poverty than the total amount of international development aid. But it says the process of moving the money from country to country costs about nine percent, on average.

Kevin Cleaver is the Associate Vice President at the UN's International Fund for Agricultural Development. He says more money could be freed up for direct investment if costs were reduced.

“260 billion dollars in a single year of remittances to Asia. If only 10 percent of that was used for investment purposes, and half of that 10 percent in rural areas, the half of 10 percent is about 13 billion dollars. That’s more money than all of the official development assistance in 2012 for agriculture.”

Kevin Cleaver says too many governments in Asia permit little competition for money transfer services. He says the lack of competition can lead to high prices.

Remittance costs in some Central Asian countries are below the worldwide average of seven percent. But people in some nations in East Asia and the western Pacific pay ten percent or more. The UN report says more financial services should be offered in addition to remittances.

The report is the work of the International Fund for Agricultural Development and the World Bank. Massimo Cirasino is manager of financial infrastructure and remittances at the World Bank. He says many migrant workers and their families do not have bank accounts. He says only about 25 percent of remitted earnings are saved or invested.

“They just get exposed to the financial sector when they receive money. And, typically, it is cash then and spent in cash. So, if we could leverage on those services to increment the number of financial services that are offered to these communities, be it savings opportunities, credit or micro-credit, or micro-insurance, I think this is an important agenda.”

Mr. Cirasino says migrant workers are often undocumented. He says they need education and other help to avoid being used unfairly. I’m Avi Arditti.

## Modern Birth Control Lacking in the Developing World

A new report says little is being done to meet the growing demand for modern birth control methods in poor countries. The Guttmacher Institute says men and women increasingly want smaller families.

Guttmacher reports that in 2003, about 716 million women wanted to avoid pregnancy. The group says that number rose by more than 100 million over the next nine years.

It says the sharpest increase was in the world's 69 poorest countries.

Jacqueline Darroch works at Guttmacher. She helped to write the report, which was published in the Lancet medical journal. She says the results were based on household surveys.

"The Guttmacher Institute for a long time has focused on issues of reproductive health and especially the high rates of unplanned child bearing and unplanned pregnancies across the world. And part of the answer to both why we have such high rates of unintended pregnancy - and part of the solution - has to do with contraceptive use."

She says between 2003 and 2012, modern contraception use in the developing world increased from 71 to 74 percent among women wanting to avoid pregnancy.

However, Jacqueline Darroch says the rates of use can differ from place to place, even within the same area. For example, Eastern Africa rose from 31 to 46 percent; Southern Africa from 75 to 83 percent.

But there was almost no increase reported in western and central African countries. The researcher says that has costs.

“Couples are having children more than they want to, births, that they tell us in surveys, that they either wanted later or they didn’t want to have at all.”

Jacqueline Darroch says modern birth control methods give women more of a chance to have an education. Some of the reasons given for the lack of modern contraception in developing countries include cost and little availability. The report says worry about possible side effects of contraception or the disapproval of a partner can also be barriers.

## **Homophobia in Europe**

The European Union is calling for action following result of a study about homosexual and transgender people. The study shows many of these people live in fear of discrimination and violence. Mario Ritter has more.

The European Union study is the most extensive ever on discrimination and violence against lesbians, gays, bisexuals and transgender people in Europe. The community is commonly called LGBT.

Homophobia is the word used to describe unreasonable fear or hatred of homosexuals. It is present in many societies around the world.

The online survey involved more than ninety-thousand people in the LGBT community. More than 66 percent of them said they hid their sexual identification at school. More than 25 percent said they had been attacked or feared being attacked during the past five years.

Viviane Reding is the EU rights and justice commissioner. She spoke about the study at a conference in The Hague.

“According to EU citizens, discrimination based on sexual orientation and gender identity is widespread in all member states.”

Concerns increase about homophobia even as a number of EU nations have passed laws permitting gay marriage and other same sex unions. That includes France, although opposition to the measure was strong.

Ms. Reding said the European Commission has made progress in fighting homophobia, including taking action against individual member countries. But most activists and politicians at the conference agreed that more needs to be done to ensure that EU laws and values are enforced. I'm Mario Ritter.

And that's As it Is for today. I'm Caty Weaver. Thanks for listening.