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Policy options for increasing the benefits of remittances

Paper presented at Workshop B9: *Remittances and Development: beyond increasing incomes*
at the Ninth International Metropolis Conference, Geneva, 27/09—01/10 2004

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Preface

This brief paper is a summary of thoughts on work in progress under a project entitled *Migrant remittances and development cooperation*, funded by the Norwegian Agency for Development Cooperation (NORAD) and carried out at the International Peace Research Institute, Oslo (PRIO). There will be more meat added to the bone in subsequent publications, building on the frameworks presented here (see *www.prio.no/remittances*). Comments are most welcome.

Some of my conclusions are based on my own research on migration from Cape Verde. More background on this migration is presented elsewhere (Carling 2002a, 2004)

Introduction

Much of the literature to date has focused on to what extent, and/or through which mechanisms remittances have positive impacts on development. While the underlying tone has shifted,[1] however, the state-of-the-art conclusions are that remittances can and does have positive, neutral and negative implications for development. A more apt approach, perhaps, is to ask under what circumstances and through which mechanisms the development impact of remittances is *susceptible to policy intervention*. This paper does not give any conclusive answers, but examines some of the foundations for sound remittances-related policy. First, existing literature is used to set up a simple model of remittances-development relationships, and an inventory of policy measures. I then briefly discuss two key dimensions of variation among these measures before proceeding to a more thorough discussion of seven foundations for policy in the field of remittances and development.

Remittances-development linkages and policy interventions

Figure 1 shows the links between remittance usage at present, and 'development' and consumption in the future.[2] If remittances today are only spent on consumption, future consumption has to be financed by future remittances (or other sources of income). If remittances are invested or

[1] Put simply, the dominant view has shifted from optimistic beliefs in the heydays of guest worker migration in the 1960s, to more pessimistic positions under the influence of dependency theory in the 1970s and 1980s, and towards new optimism since the 1990s. This optimism is based, in part, on new understandings of the division between consumption and investment. In particular, expenditure on health and education is increasingly seen as investment in human capital.
[2] I write 'development' in quotation marks to signal that there is much to say about what constitutes development in this context, but which will not be discussed in detail here.

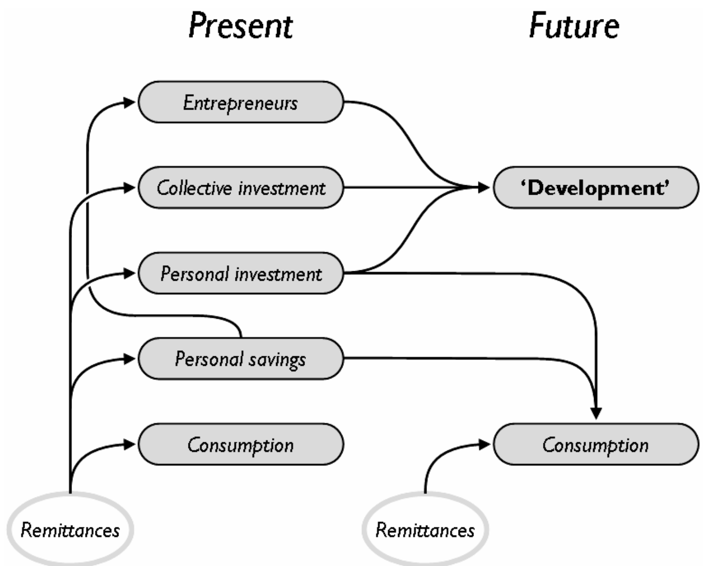

Figure 1 Remittances-development linkages

saved, however, this could help finance future consumption. When remittances are saved in financial institutions, this increases credit availability and can enable entrepreneurs to realize investments that have a positive impact on development. While this is an important way of making remittances contribute to investment without relying on entrepreneurship by the migrants or their relatives themselves, there is always a chance that investors will channel funds into uses with high yields, which might be different from uses with high development impacts. When migrants do invest, their emotional attachment to their (often marginal) regions of origin can help compensate for the disadvantages of these regions in the eyes of purely profit-seeking investors.

For many decades, governments of migrants' home[3] countries have employed a large variety of policy measures that target different elements in the system depicted in Figure 1. Multilateral agencies such as the World Bank, the Inter-American Development Bank and the IOM have also examined different policy options and recommendations. More recently, bilateral development agencies such as the British DFID have taken an interest in development and added their conclusions to the existing literature. Drawing on this array of experiences and recommendations, it is possible to set up a tentative inventory of policy measures (Table 1).

Dimensions of policy measures

There are many ways of classifying the different measures listed in Table 1. I will point out two, which are of significance to the discussion below. First, the policy measures vary with respect to their targeting of emigrants and/or their families. Some explicitly identify the target group, such as special bank accounts for emigrants, or public service bureaus catering specifically to emigrants. Alternatively, one can implement policy measures that do not target emigrants explicitly

[3] For the sake of convenience, I use the term 'home' and 'host'. 'Sending' and 'receiving' countries are confusing terms when discussing flows of migrants and remittances in opposite directions. Using 'home' country about the country of origin does not indicate an underestimation of migrants' (or their descendants') attachment to the countries in which they live.

Table 1. A tentative inventory of policy measures to enhance the development impact of remittances.

Objective	Measure
Capturing a share of remittances for development purposes	*Taxation of emigrants* *Duties or levies on remittances transfers* *Voluntary check-off for charitable purposes (on transfer forms)*
Stimulating transfers through formal channels and/or stimulating capita availability	*Remittance bonds* *Foreign currency accounts* *Premium interest rate accounts* *Promoting/enabling transfers through microfinance institutions (MFIs)* *Promoting financial literacy / banking the unbanked*
Stimulating investment of remittances	*Outreach through MFI infrastructure* *Outreach through migrants' service bureaus* *Tax breaks on imported capital goods* *SME schemes (financial, infrastructural, or innovative)*[1] *Training programmes*
Outreach to migrant collectives/ Hometown associations (HTAs)[1]	*Matched funding* *Public-private ventures* *Competitive bidding for development projects*
Influencing consumption patterns	*Promoting consumption of local goods and services*[3] *Enabling migrants to spend on their relatives' behalf*
Securing future remittances	*Promoting continued migration*[3] *Promoting transnationalism / diaspora management*[3]

Sources: The table is based on an extensive review of literature on remittances and development, including the following: (Addy *et al.* 2003, Ammassari and Black 2001, Batterbury 2002, COMPAS 2004, de Castro 1994, Ellerman 2003, HCIDC 2004, Kuptsch and Martin 2004, Lowell and de la Garza 2000, Lowell and de la Garza 2002a, 2002b, Martin 2001, Mellyn 2003, Orozco 2002a, 2002b, Østergaard-Nielsen 2003, Puri and Ritzema 2001, Sander 2004, Siddiqui and Abrar 2003, Sørensen *et al.* 2002, Taylor 1999, Van Hear *et al.* 2004, Vertovec 2004, World Bank 2003)

1 Schemes to support small and medium enterprises. See Batterbury (2002) for details.

2 Migrant collectives can also benefit from policies for stimulating the investment of remittances, listed above.

3 These are not policy measures in their own right, but require further operationalization..

but have particular relevance to emigrants. This 'implicit targeting' can be based on analyses of the bottlenecks restricting migrants' investment in particular, they can be concentrated geographically to regions of out-migration, or make use of social arenas with heavy emigrant presence, such as the Internet. Finally, there are many possible development policy measures that do not target emigrants in any way, but which can have an added impact due to the existing constellations of migration and transnational practices (including remittance flows). This applies to public sector reform, particularly as it affects investment. Out-migration from a poor country represents a potential that similarly disadvantaged countries without significant emigration lack. The returns to policies that are commendable in many settings could therefore be grater where out-migration is significant.

The second dimension of remittances-related policy measures that I wish to mention is their scope. Put simply, remittances are one aspect of transnational practices and transnationalism more generally, which in turn are one element of migration. Correspondingly, policy measures directed towards migration flows (such as bilateral labour migration treaties) have a wide scope. Policies stimulating transnational connections or loyalty (such as dual citizenship legislation) have a somewhat more narrow scope, while a number of the measures listed above specifically target remittances only. This is relevant for to reasons. First, the research on migrant transnationalism during the past decade firmly places remittances within the wider frame of transnational practices, and this insight should be incorporated into policy. Second, as many countries of origin face falling emigration flows, and potentially a decay of remittances, policy measures on remittances cannot be detached from policies on long-term diaspora management. Even on a short-term basis, it might be fruitful to consider the appropriateness of policies with different scopes.

Foundations for sound remittances-related policies

The existing literature on remittances, and not least the literature on transnationalism and on entrepreneurship, offers several insights that are of relevance for selecting between existing measures, refining them, and formulating innovative measures.

Recognize the diversity of remittance types

The label 'remittances' subsumes a variety of transfer types that have different potentials for development, and are susceptible to different types of policy intervention. First there are the classical *intra-family transfers* that are usually associated with the word remittances: money sent by a migrant worker to his or her relatives in the country of origin. These are essentially gifts, although there may be socially conditioned restrictions or expectations concerning their use. Second, there is what might be called *personal investment transfers*, either in the form of regular deposits, or in the form of a one-off upon return. In this case, the migrant himself/herself directly controls the expenditure. Third, there are *collective transfers*, for instance through a hometown association, usually directed towards a collective beneficiary. Finally, *social security transfers* in the form of old age pensions and other benefits are increasingly important. These different types of transfer have different relative importance at various stages of migrants' lives. Their important also varies between countries of origin depending on such factors as the dominant forms and destinations of migration, and the maturity of the diaspora. These variations are an important reason why remittances-related policies have to be adapted to individual contexts.

Acknowledge contrasting objectives

Rather than simply distinguishing between investment and consumption, or 'productive' and 'unproductive' uses of remittances, it is possible to distinguish between benefits by means of their temporal and social distribution. The different outcomes can constitute different, and sometimes contrasting, policy objectives.

Intra-family transfers typically have *immediate benefits* for the individuals concerned, contributing to daily subsistence. It is reasonable to expect that a family whose basic subsistence needs are not met will spend remittance income on meeting those needs. In this case, remittances contribute directly to poverty alleviation, although there may not be a sustained effect. If the recipients are able to save or invest the remittances, this might result in *future benefits*. In addition to this temporal extension of benefits, the benefits may or may not extend to *secondary beneficiaries* in the community. If remittances are spent on locally produced goods or services, the community benefits could be substantial, and even have a socially desirable profile. For instance, a large part of remittances worldwide are spent on construction. In poor countries where construction is relatively labour intensive, this sector can occupy a large part of the low-skilled and semi-skilled male (and sometimes female) labour force. Return migrants also frequently employ domestic workers. This provides many unskilled women with employment. In São Vicente, Cape Verde, 20 per cent of unskilled men work in construction, and a staggering 47 per cent of unskilled women are domestic maids.[4] While both groups suffer from low wages and job insecurity, this does constitute a direct channelling of remittance income to the poorest members of the community—many of whom do not have relatives abroad themselves. Finally, remittances can be used in such ways that they contribute to *remittance-independent development*, i.e. future livelihoods that do not depend on future remittances. In a World Bank policy paper, David Ellerman (2003:24) expresses this understanding of development very clearly (emphasis in original):

> In a community now largely dependent on income from migrant remittances, development would mean building local enterprises that would *not* live off remittances directly or indirectly (via the multiplier) so that local jobs could be sustained *without* continuing migration and remittances.

While this is a desirable aim, it is clearly not the only way in which remittances can have beneficial effects. It is important not to let the best be the enemy of the good, in the sense of foregoing opportunities for increasing the benefits of remittances even without substantial contributions to development defined in this way.

Consider the division of labour between actors

Much of the remittances literature implicitly assumes that policy initiatives must come from the authorities of remittance-receiving countries. There are, however, a number of actors with an interest in influencing remittance flows, their use, and their development impact. These include migrant associations and other NGOs in both home and host countries, multilateral agencies, and host country authorities. The latter comprise development agencies such as DFID (United Kingdom), SIDA (Sweden), and NORAD (Norway) whose interest in remittances is relatively recent. Beyond assisting home country governments in formulating policy in the field of remittances, these other agents can capitalize on their opportunity to act where the home country authorities cannot. Host country authorities, their development agencies, and host country NGOs can make the most of their ability to act within the host country society to maximize the benefits of outward remittances, for instance by supporting hometown associations or contributing to orderly and reasonable transfer mechanisms. Non-governmental organizations can engage with commercial markets in ways that state actors cannot, for instance by collecting, analyzing and distributing information on specific remittance service providers within migrant communities. This can be important for increasing competition and reducing prices in this market.

While players in the policy field should consider the division of labour among themselves, it is also important to distinguish between the different remittance *spenders*. As mentioned above, decisions on the use of different types of remittances are made by emigrants' families, emigrants themselves, and migrant collectives.

[4] The figures refer to people with four years of schooling or less. Calculated from Instituto de Emprego e Formação Profissional Instituto de Emprego e Formação Profissional 2002-2003.

Stay clear of undue interference and social engineering

There are several types of arguments against trying to influence the use of migrants' remittances in a particular direction. First, there is the argument that the recipients themselves are in the best position to judge what the best way to spend the money in question is. The International Development Committee of the British House of Commons has expressed this clearly:

> Particularly given many migrants' distrust of their home governments, clumsy governmental interference would be most unwelcome. Further, there is little reason to think that development professionals in capital cities or in London are in a better position than the recipients of remittances to make sensible decisions about their use. (HCIDC 2004:61-62)

Second, there is the more ethically oriented argument that people should be free to spend their own money as they please. This is underlined by Donald Terry of the Inter-American Development Bank-s Multilateral Investment Fund:

> In designing these projects, however, one overwhelmingly important fact must always be recognized: "It's Their Money". Therefore, the challenge […] is to provide more—and better—options for remittance families to use their own money. (Terry 2004:3-4)

Indeed, one might ask why we should expect (both in normative and analytical terms) emigrants and their families to have a higher propensity to invest than others who are equally well off. Remittances are certainly hard-earned money, and if migrants wish to spend them so as to ensure their families a more comfortable life, then nobody should blame them.

A weakness in this line of reasoning, however, is the notion of 'them' in it 'it's their money'. Families consist of individuals who might have different, sometimes conflicting wishes and priorities. Emigrants can feel socially obliged to remit, yet dislike the way the remittances are spent. In some cases, it might be fruitful to give emigrants themselves more options for spending remittances on behalf of their recipients, for instance on health insurance.

Pay attention to migrant/non- migrant relations

The understanding of remittances as a transnational form of exchange among many others should translate into policy recommendations that are sensitive to the dynamics of migrant—non-migrant relations. The ambivalence in these relations is strikingly similar and consistent across contexts. Non-migrants often relate to their emigrant relatives with a mixture of gratitude, envy, admiration, and sometimes contempt. The cultural difference between emigrants (or their descendants) and non-migrants in the country of origin is often a source of tension and frustration for both parties. While the inter-cultural encounters in host countries depart from an expectation of difference, the one between emigrants and non-migrants departs from an expectation of sameness. Emigrants have somehow become 'different', thereby creating a cultural difference. This setting impacts upon the emigrants' role as benefactors in communities of origin. Policy measures that are seen as fawning over emigrants could easily have unfortunate effects for the social relations through which potential development-oriented investments take place. Relations between migrants and non-migrants can become particularly strained in the encounter between poorly paid but often well educated public servants, and uneducated but relatively wealthy emigrant clients.

Sound remittances-related policies must be based on a realistic model of migrant—non-migrant relations, both at the family level and at the level of communities. The potentially tense relationship is an argument for targeting migrants implicitly where possible, rather than setting up services or programmes that cater exclusively to emigrants. When it comes to stimulating investment and entrepreneurship, the need to be sensitive to pre-existing local forms of clientelism is compounded by the need to understand how this intersects with migrant—non-migrant relations.[5]

Appreciate the power of credibility and meaning

Another area where social scientists' insights into migration dynamics should translate into policy recommendations is the processes by which migration, diaspora and related concepts are socially constructed and embedded with meaning. I have highlighted *credibility* as a key element in the social construction of the government as a partner for migrants and their associations. This is often a considerable challenge to governments of countries of origin. First of all, migrants' interaction with authorities in the host country is likely to impact upon their perceptions and judgement of the performance of home country authorities. Second, migrants who wish to invest—individually or through hometown associations—are likely to expect the government to reciprocate their benevolence. If development projects are stranded or delayed because of what is perceived as incompetence or ill will in the local government, this could have profound impacts on the government's credibility in the diaspora community.

Many social scientists have analysed how home country governments engage in the processes through which the social category of migrant and the notion of a diaspora are embedded with meaning.[6] For instance, leaders of the Philippines and Mexico have actively sought to discursively construct migrants as national heroes. While this is recognized, interpreted as an instrumental move, and attributed great significance, analyses of discourse are—to my knowledge—absent from policy recommendations in the literature on remittances.

Questions for long-term diaspora management

Lowell and de la Garza (2000:24) write with reference to Latino migration to the United States that 'as yesterday's new arrivals adjust, and as today's number of new arrivals falls, the combined effect may be that remittances have peaked'. Sending country governments facing this challenge can seek to reverse or delay the fall in remittances by engaging actively with their diaspora. Indeed, 'diaspora management' is identified as a prioritized area expertise by IOM Director General Brunson McKinley and as an emerging trend by Trendwatching.com (March 2003). I wish to end by posing three questions that I see as fundamental to policy advisors concerned with long-term diaspora management.

First, drawing on the preceding discussion, *what role should a 'discursive diaspora policy' be given?* This is not simply a matter of advising national leaders to start calling migrants national heroes, but it still merits attention. National governments must reflect upon how they see the diaspora's role in national development, and how they can communicate this to diaspora members and to non-migrants at home.

[5] Batterbury 2002 elaborates on this in relation to SME policies in Sardinia and Galicia.
[6] See, for instance, Carling 2002b, Martínez-Saldaña 2003, Rafael 1997, Tyner 1997.

Second, *what role should associations play?* Part of the reason why remittances are driven by recent immigration, is that recent migrants are likely to have close relatives in the country of origin, whereas their descendants will have more distant relatives. Contributions from an established diaspora consequently have to be structured in other ways than through close kinship ties. Migrant associations can play a key role here, as they often do among recent migrants as well. Nevertheless, a caveat is in order regarding the role of migrant associations. Especially in societies with a strong element of clientelism, there is a tendency of institutional multiplication, with many associations, many leaders, and relatively few members. This characteristic of the institutional landscape can in fact discourage the majority of migrants or diaspora members from organizing. This does not necessarily mean that they are not part of a diaspora community, or (wish to) engage directly with the country of origin. It is therefore necessary to explore alternative ways of reaching and engaging with the diaspora. The Internet represents important opportunities in this respect, especially because many diaspora members are already using ethnically oriented internet services.

Third, *when should remittance independence be the goal?* Taking the view of David Ellerman presented above, development is synonymous with an end to the reliance on migration and remittances. Is this compatible with a policy of securing future remittances? To say that it is not, would be to make the best the enemy of the good. The role of remittances in long-term development strategy has been thoroughly discussed in relation to Pacific islands and the so-called MIRAB model more generally.[7] While independence from remittance income sounds desirable, this cannot be detached from the nature of alternative development models, which could involve *different* forms of, but not necessarily *less* dependence.

Conclusion

While this paper does not contain critical evaluation of different policy measures, I believe that the perspectives presented can be fruitful in formulating and improving policy. While the literature on remittances is large and growing rapidly, there is considerable potential for innovative thinking, not least by means of inspiration from other bodies of literature, ranging from discourse analysis, to implementation studies and industrial policy studies.[8] Perhaps a key challenge is formulating policy that is informed by both the large issues of how identities, loyalties, and ambitions are discursively constructed, and embedded in socio-cultural contexts, and the nitty-gritty reality of running a household and dealing with public servants.

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[7] MIRAB is an acronym for Migration, Remittances, Aid and Bureaucracy. See Bertram and Watters 1986, Connell 1991, Hayes 1991, Poirine 1994.

[8] See, for instance, Barrett 2004 and Batterbury 2002. None of these articles mention remittances, or even migration, but they are inspiring to read in relation to remittances policy.

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